

华泰财险附加损失意见评估条款（CB-T 版）

如果被保险人与保险人无法就损失金额达成一致意见，被保险人或保险人均可以在拒绝保险人作出的最终损失意见后六十（60）日内书面要求进行评估。被保险人和保险人均应选择一名有资格且公正的评估员，并将所选的评估员通知另一方。

如果被保险人和保险人同意选择一名有资格且公正的评估员，则该名评估员是唯一的决定者。如果被保险人和保险人选择了两位不同的评估员，则由该两名评估员在被任命后十五（15）日内共同选择第三名有资格且公正的评估员。被保险人和保险人应当在评估员任命后三十（30）日内提交所有证明材料，由评估员基于这些证明材料以书面形式最终确定损失金额。

被保险人和保险人应当各自支付其所选评估员的费用，并共同承担第三名评估员的费用。保险人不因任何与评估相关的行为而被视作放弃其任何权利。

Appraisal

In the event that the Insured and the Insurer fail to agree on the amount of Loss, the Insured or the Insurer may make a written demand for appraisal within sixty (60) days after rejection of the final statement of loss by the Insurer. The Insured and the Insurer shall both select a competent and disinterested appraiser and notify the other of the appraiser selected.

If the Insured and the Insurer agree upon the selection of a competent and disinterested appraiser, then such appraiser shall function as the only umpire. If the Insured and the Insurer select two different appraisers, then a competent and disinterested third party appraiser should be selected by the two appraisers within fifteen (15) days of such agreement. The Insured and the Insurer shall submit all their cases to the appraiser within thirty (30) days of the appointment of the appraiser, on which the appraiser will finally decide the amount of Loss in written form.

The Insured and the Insurer shall each pay its chosen appraiser and share the expenses arising out of the third party appraiser. The Insurer will not be held to have waived any of its rights by any act relating to the appraisal.