

### 华泰财险附加损失最小化条款

被保险人在保险标的发生损坏前后为防止、减少、最小化或保护保险标的免遭损坏或免于遭受进一步损坏或潜在损坏而发生的合理且必要的费用和开支，本保险合同予以承保。

- (1) 被保险人应当证明此类额外费用和开支是为了避免给保险人造成费用支出；
- (2) 被保险人产生、支付或应当支付的此类额外费用和开支已在其采取措施避免进一步或潜在的损失或费用后，应当在合理可能的情况下立即通知了保险人。

**对此类预防性措施，保险人按照实际发生费用承担赔偿责任，但就每次保险事故所承担的最大赔偿责任不超过保险金额。**

### Minimisation of Loss

Costs and expenses necessarily and reasonably incurred immediately prior to or following Damage to the Insured Property to prevent, reduce, minimise or protect the Insured Property against Damage or any further Damage or potential Damage to the Insured Property, provided that:

- (i) it can be demonstrated by the Insured that such additional costs and expenses were incurred in order to avoid costs to the Insurers;
- (ii) such additional costs and expenses incurred, paid or payable by the Insured are notified to the Insurers as soon as reasonably practicable following the implementation of any measures taken in order to avoid further Damage or expense or potential Damage or expense.

**Maximum liability of Insurers in respect of preventive measures shall not exceed \_\_\_ on first loss basis per Occurrence.**