

### 华泰财险附加损失赔偿的币种条款（CB-T 版）

除非被保险人另行要求，损失将以美元进行理算和赔偿。如果估损涉及到货币兑换，则应当按照下述规定确定外汇卖出汇率：

- A. 计算免赔额和责任限额时，采用中国银行在损失发生之日公布的汇率；
- B. 计算被保险财产的伤害时：
  - 1、对于被保险财产的修理或替换费用，采用中国银行在修理或替换费用产生之日公布的汇率；
  - 2、如果被保险财产未予以替换或修理，采用中国银行在损失发生之日公布的汇率。
- C. 有关营业中断的损失，采用中国银行在损失发生之日和赔偿期间终止日公布的汇率均值。

如果中国银行在相关日期没有公布汇率，则采用之后第一个工作日公布的汇率。

### Currency for Loss Payment

Losses will be adjusted and paid in the currency of the United States of America, unless directed otherwise by the Insured. In the event of a loss adjustment involving currency conversion, the exchange selling rate will be calculated as follows:

- A. As respects the calculation of Deductibles and Limits of Liability, the rate of exchange published in Bank of China on the date of loss.
- B. As respects Damage to Property Insured:
  - 1. The cost to repair or replace Property Insured will be converted at the time the cost of repair or replacement is incurred based on the rate of exchange published in Bank of China.
  - 2. If such Property Insured is not replaced or repaired, the conversion will be based on the rate of exchange published in Bank of China as of the date of loss.
- C. As respects any Business Interruption loss the conversion will be based on the average of the rate of exchange published in Bank of China on the date of loss and the rate of exchange published in Bank of China on the last day of the Indemnity Period. If Bank of China was not published on the stipulated date, the rate of exchange will be as published on the next business day.