

华泰财险附加推定全损条款（CB-T 版）

如果全部或部分被保险财产因下述原因被合理委付，则该被保险财产视为丢失或损毁，赔偿金额应当是重置成本：

- （a）明显无法避免发生实际全损或损毁；
- （b）只有被保险人支付超出被保险财产修理和/或复原价值的费用，才能使其免于发生实际全损或损毁；
- （c）为了遵守有权部门颁布的法规、规章或法令；
- （d）修理或复原被保险财产所需费用超出根据赔偿标准所计算出的该被保险财产全损或损毁的赔偿金额。

“实际全损”一词是指丢失、损毁或损坏（并非仅限于物理丢失、损毁或损坏）。

Constructive Total Loss

If any property insured hereunder, or any part thereof, is reasonably abandoned:

- (a) on account of its actual total loss or destruction appearing to be unavoidable, or
- (b) because it could not be preserved from actual total loss or destruction without the Insured incurring an expenditure which would exceed its repaired and/or recovered value, or
- (c) due to compliance with the requirements of any Regulation, any By-Law or Ruling by any Competent Authority;
- (d) because the cost necessary to repair or restore it exceeds the amount payable under the Basis of Settlement applicable to that property for total loss or destruction,

Such property shall be regarded as lost or destroyed and the amount payable as indemnity shall be the cost of reinstatement.

The words 'actual total loss' means loss destruction or damage (and not just physical loss, destruction or damage).