

华泰财险附加放弃比例赔付条款（CB-H 版）

兹经各方理解并同意，本保险单不受任何比例赔付条款的约束。若损失发生时保险标的的实际价值大于申报金额，被保险人的利益不应受到损害。保险人在本保险单项下的保险责任不应超过保险单中所列责任限额或子限额，或申报金额，以金额较低者为准。

Waiver of Average Clause

It is noted and agreed that this Policy is not subject to any Condition of Average. In the event of claim, if the total value at risk is greater than the Full Declared Value, the interest of the Insured shall not be prejudiced. The Insurer's liability under this Policy shall not exceed the Policy Limit of Liability or the Sub-Limit as stated in the Policy or the Full Declared Value whichever is the lesser.