

## 华泰财险附加时间调整和事故定义条款（72 小时）（CB-H 版）

在由于下列原因导致的损失初次发生后的连续 72 小时期间内：

- a. 大气扰动、暴雨、暴风和/或雨水和/或洪水；或
- b. 地震和/或地下火灾和/或火山爆发；或
- c. 个人参与的暴乱、民众骚乱、罢工、停工、劳工争议或恶意行为，或任何合法组建的实体参与的与前述行为、冲突或任何其他灾害相关的行为；

发生的所有损失应视为一次事故，适用相应的赔偿限额和免赔。每个连续 72 小时期间应当自任何损失初次发生时开始计算，且不与之前连续 72 小时内任意时段重合。本条款适用于任何前述事故，不论其广度或范围是连续的还是间断的，也不论损失是否因相同的地震条件、大气扰动或行为而导致。

### **Time Adjustment Clause / Occurrence Definition / Event Clause (72 Hours)**

All loss, destruction or Damage arising in any period of 72 consecutive hours commencing from the time of the first happening of the loss, destruction or Damage occasioned by or happening through:

- a. atmospheric disturbance, storm and tempest and/or rainwater and/or flood; or
- b. earthquake and/or subterranean fire and/or volcanic eruption; or
- c. the acts of persons taking part in riots or civil commotions or of strikers or locked out workers or of persons taking part in labour disturbances or of malicious persons or the acts of any lawfully constituted authority in connection with the foregoing acts or in connection with any conflagration or other catastrophe;

shall be deemed to be one event and the appropriate Limit of Liability and Deductible shall apply accordingly. Each period shall have deemed to have commenced on the first happening of any such loss destruction or Damage which does not occur in any prior period of 72 consecutive hours. This clause shall apply to any of the aforementioned causes whether continuous or sporadic in their sweep or scope and whether the loss destruction or Damage was due to the same seismological condition, atmospheric disturbance or act.