

## 华泰财险附加特定原因营业干扰或中断扩展条款（CB版）

双方同意并理解，在被保险人已支付约定的附加保险费的情况下，因下列原因导致被保险人营业受到干扰或中断，且遵循主管当局的命令而导致全部或部分营业场所强制关闭的，保险人按照主险条款的约定赔偿被保险人的毛利润损失：

在保险合同载明的营业场所

- （一）发生谋杀或自杀；
- （二）法定传染病的爆发；
- （三）排水沟和其他卫生设施缺陷；
- （四）由于被保险人所提供的食物或饮料中含有杂质或传染物而导致任何人受到伤害或感染疾病。

**对于因上述原因导致的每次保险事故发生后前三天的损失，保险人不负责赔偿。**

被保险人必须严格遵守国家有关安全和卫生的法律法规，克尽职责以使营业场所避免发生因上述原因导致的保险事故。**保险人在本附加险条款项下承担的赔偿责任最高不得超过保险合同约定的相应的分项保险金额。**本附加险条款与主险条款内容相悖之处，以本附加险条款为准；未尽之处，以主险条款为准。

### **Murder, etc. Clause**

It is agreed and understood that subject to the Insured having paid the agreed additional premium, the Insurer shall indemnify the Insured (for) the loss of gross profit specified in the main policy caused by disruption or interruption of the business carried on by the Insured following an order of a competent authority to enforce closure of the premises in whole or in part and due to:

- (1) Murder or suicide;
- (2) the outbreak of a statutory infectious disease;
- (3) defects in the drains and other sanitary facilities;
- (4) injury or illness sustained by any person arising from or traceable to foreign or infectious matter in food or drink provided by the Insured

which occurs at the premises.

In respect of each and every occurrence of the loss under this clause, the Insurer shall not be liable for the first three days of such loss.

It is a condition precedent to any liability of the Insurer that the Insured must strictly abide by relevant state safety and health laws and regulations and shall exercise due diligence in making the premises free from encountering the insured event caused by aforesaid contingencies. The maximum indemnity of the Insurer under this rider shall not exceed the separate sum insured named in the insurance contract. In case of any conflict between the provisions of the main insurance and the rider, the provisions of the

rider shall be paramount. As to other matters not referred to in the rider, the main insurance shall be paramount.