

华泰财险附加现金扩展条款（CB版A款）

明细表所列的保险标的应包括存放在标的坐落地址内的现金以及往返于标的坐落地址和中华人民共和国境内其他地点途中的现金，还包括被保险人在进行业务交易的银行或金融机构的夜间金库内所存放的现金。（以及在被保险人或被保险人授权的任何个人的私人住所存放并处于其个人看顾之下的现金）。

在此，现金指各类流通中的硬币、银行票据、纸币、支票、信用卡预付(销售)票券和/或贴现票据、邮政汇票、汇款单、目前尚未使用的邮票和印花税和邮资机中尚未使用的邮资额度。

但以下情况，不属于本保险单的承保范围：

- (a) 凡现金由专业的现金承运人、专业承运人或公共承运人进行运输期间，且上述现金已经单独投保了其他保险；但超出单独投保的保险赔偿额度的部分，仍然属于本保险的承保范围。

在从事经营活动的正常过程中，如果被保险人与上述各类承运人签署了合同且这类合同中规定，就保险单所承保的各类事故所造成的各类灭失、毁坏、损坏，被保险人应该向承运人进行赔偿，或被保险人应保证承运人的权益不受损害，或被保险人应免除承运人的赔偿责任，则本（a）条款视为从保单中删除；

- (b) 存放在未上锁且无人看管的车辆内的现金遭窃；
- (c) 以钥匙或密码将保险箱或金库打开后现金遭窃（前提是钥匙或密码在营业时间之外留在标的坐落地址内），如果上述钥匙或密码已经妥善保存则不属于除外责任；
- (d) 未能在事故发生后五（5）个工作日内发现的现金损失；
- (e) 以下原因造成的现金损失：
 - (i) 绑架；
 - (ii) 炸弹恐吓；
 - (iii) 骗局；
 - (iv) 敲诈；以及企图造成上述情况的威胁。

本保险单所载明的其它承保条件、条件条款和不保风险依然适用于本条款。

K256 Money Clause (A)

The property insured by Item ##### includes Money (which shall mean current coin, bank notes, currency notes, cheques, credit card sales and/or discount house vouchers, postal orders, money orders, unused postage and revenue stamps and including the value of stamps contained in franking machines) whilst contained in the Insured's Premises and whilst in transit to and from the Premises anywhere in the People's Republic of China and while contained in the night safe of any bank or financial institution where the Insured transacts business. (and in the personal custody of the Insured and/or persons authorised by the Insured whilst contained in their private residences)

Money is not insured by this Policy

- a) whilst being carried by professional money carriers, professional carriers or common carriers and which is more specifically insured excepting the excess amount over and above such more specific insurance which excess is held to be covered hereunder.

Provided that where in the ordinary course of business the Insured enters into an

- agreement with such carriers and such agreement provides that the Insured shall indemnify and/or hold harmless and/or release from liability such carriers in respect of loss, destruction or damage which may occur as a result of any event hereby insured against, this insurance shall operate as if this a) had been deleted.
- b) if stolen from an unlocked and unattended vehicle.
 - c) if stolen from a safe or strongroom opened by a key or by use of details of a combination, either of which has been left at the Premises outside business hours, unless such key or combination details have been properly secured.
 - d) where the loss is not discovered within five (5) working days of the event.
 - e) where the loss arises out of:
 - i) kidnapping;
 - ii) bomb threat;
 - iii) hoax;
 - iv) extortion
- or any attempt thereat.**

This Clause is subject otherwise to the terms, conditions and exceptions of this Policy.