

华泰财险附加由被保险人所拥有、看管或控制的现有财产条款(B) (CB版)

兹经双方同意，鉴于投保人已经如约支付了附加保险费，凡被保险人所拥有、看管或控制的现有财产，因第一部分项下承保的建筑或安装工程施工所遭受的损失，由本保险单第一部分扩展承保。

保险财产、保险金额、免赔额及附加保险费以保险单约定为准。

保险人仅负责赔偿被保险人就投保财产所遭受的损失。在工程开工前，被保险人应保证原有财产的状况良好，并已采取了必要的安全措施。**对于因震动、移动或减弱支撑所造成的损失，保险人仅就发生全部或部分坍塌时投保财产的损失进行赔偿。对于既不损害建筑物的稳固又不危及使用者安全的外表损失，保险人不负赔偿责任。**

对于以下损失和费用，保险人不负赔偿责任：

- 就工程的性质和施工方式而言可以预见到的损失；
- 在保险期限内，采取损失预防和损失降低等安全措施所发生的费用。

本保险单和其他批单条款中所载明的其他承保条件、除外责任、专用条款、条件条款依然适用。

31. Existing property or property belonging to or held in care, custody or control by the insured Clause (B)

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon and subject to the Insured having paid the agreed extra premium, Section 1 of this Policy shall be extended to cover loss of or damage to the existing property or property belonging to or held in care, custody or control by the Insured caused by or arising out of the construction or erection of the items insured under Section 1.

Insured property:

Sum insured:

The Insurers shall only indemnify the Insured for loss of or damage to the insured property provided that prior to the commencement of construction its condition is sound and the necessary safety measures have been taken. In respect of loss or damage caused by vibration or by the removal or weakening of support, the Insurers shall only indemnify the Insured for loss or damage as a result of a total or partial collapse of the insured property, and not for superficial damage which neither impairs the stability of the insured property nor endangers its users.

The Insurers shall not indemnify the Insured for

- **loss or damage which is foreseeable having regard to the nature of the construction work or the manner of its execution,**
- **the costs of loss prevention or minimization measures which become necessary during the period of insurance.**

Deductible:

Extra premium: