

华泰财险附加租金损失赔偿扩展条款（CB-T 版）

本保险合同下因保险事故导致被保险财产产生租金损失的，保险人将向被保险人进行赔偿。

保险责任范围内租金损失是指：

- 根据法律规定或租赁协议，承租人有权因保险事故的发生而拒绝支付全部或部分租金所导致的租金损失；
- 因保险事故，被保险人经合理预期无法以可用状态使用被保险人自用或供第三方免费使用的场所的，该等丧失使用性的场所的通常租金价值。

保险事故发生时未出租的建筑物或场所，如果此后被证明原本在修复期间可以租出去，则保险人将赔偿租金损失。

Loss of Hire

It is agreed and understood that the Company shall indemnify the Insured for the replacement of the rent value of insured items due to an insured risk under this Policy.

Insured loss of rent is

- the loss of rent because the tenant is entitled by law, or by the tenancy agreement, to refuse payment of all or part of the rent as a result of an insured event;
- the loss of use at the normal rental value of those premises that the Insured uses itself, or has provided free of charge to a third party for its use, and which has become unusable as a result of an insured event, if the Insured cannot reasonably be expected to use such premises as have remained usable.

For buildings or premises that were not let at the time of occurrence of the insured event, loss of rent will be reimbursed if a let can be demonstrated at a later date during the restoration time.