

华泰财险附加索赔准备费用条款（CB-H 版）

本保险单扩展承保被保险人在物质损失保险单下索赔时，或在随后的仲裁时，可能支付给协助被保险人准备索赔的第三方的合理的专业费用（包括但不限于被保险人聘请的会计师和评估机构的费用），以及由被保险人承担的其他合理且必要的且无法另行获得赔偿的准备、展示和协商理赔和证明损失的费用。本保险单扩展承保任何仲裁相关费用的前提是保险人必须事先书面认可该等费用。

上述费用应包括任何合理的费用，包括被保险人员工工资和杂项开支。

本条款项下保险人的最高责任限额以保险单列明的为准。

CLAIMS PREPARATION COST CLAUSE

The Insured is indemnified with respect to such reasonable professional fees payable by the Insured in case of claim to their Claims Preparers (including but not limited to fees of accountants and valuers appointed by the Insured) and such other reasonable expenses necessarily incurred by the Insured and not otherwise recoverable for the preparation, presentation and negotiation of claims and proving loss under the Insured's material damage covers, or for any ensuing arbitration. Insurer's written consent beforehand is required for any costs to be recovered relating to any ensuing arbitration.

Insurer(s) shall indemnify the Insured for such reasonable fees and expenses of whatsoever kind including salaries, wages and overheads of the Insured's employees which shall be deemed to be part of such other recoverable expenses.

The Insurer's maximum liability under this Clause shall not exceed the limit as stated in the policy.