

华泰财险附加索赔通知和保险事故发生后的被保险人责任条款（CB-T 版）

如果发生任何可能引起根据本保险单索赔的保险事故，被保险人应当尽快以书面形式通知保险人，说明损失或损害的性质和程度。采取一切合理的措施，尽量减少损失或损害。

确保针对承运人，受托人或其他第三方的权利得到妥善保护和行使。采取并同意采取所有可能的行动来确定损失或损害的原因和程度。保存所有受损坏的部件，在保险公司要求的情况下，由保险公司代理人检查。通知警方有关因火灾，盗窃或抢劫或任何恶意行为而造成的损失或损害，并向警方提供一切合理的协助。提供保险公司可能要求的任何信息和书面证据，若需要的话，可以提供索赔真实性的法定声明。

如果被保险人或以其名义行事的任何人以任何方式妨碍或阻碍保险人，或不遵守任何合理建议，由于故意或因重大过失未及时通知保险人，致使保险事故的性质、原因、损失程度等难以确定的，保险人对无法确定的部分不承担责任。

保险人应当赔偿被保险人因履行本条款职责而发生的适当、合理的费用（采取一切合理的措施，尽量减少损失或损害）和（确保对承运人，被保险人的一切权利或其他第三方得到适当的保护和行使），除本保险单的任何可以收回的损失外。

在通知保险人时，被保险人可以修理任何轻微的损坏或者对被保险财产受到轻微损害的部分进行更换。在所有其他情况下，保险公司的代理人应有机会在任何修理开始前检查损失或损坏情况，如果保险公司的代理人没有在一段合理的时间内进行检查，被保险人有权进行维修或更换。

CLAIMS NOTIFICATION AND THE INSURED'S OBLIGATIONS FOLLOWING AN OCCURRENCE

In the event of any occurrence which might give rise to a claim under this policy of insurance, the insured shall Notify the insurer in writing as soon as reasonably possible, indicating the nature and extent of the loss or damage; Take all such measures as may be reasonable for the purpose of minimizing loss or damage; Ensure that all rights against carriers, bailees or other third parties are properly preserved and exercised; Do and concur in doing and permit to be done all such things as may be practicable to establish the cause and extent of the loss or damage; Preserve all parts affected and make them available for inspection by the insurer's agent as long as the insurer may require; Inform the police authorities of loss or damage due to fire, theft or burglary or actions by any malicious person and render all reasonable assistance to the police authorities; Furnish any information and documentary evidence that the insurer may require together with, if required, a statutory declaration of the truth of the claim.

If the insured or anyone acting on its behalf hinders or obstructs the insurer in any way or does not comply with any reasonable recommendations the insurer may make following the notification of any loss or damage, all benefits claimed under any section of this policy of insurance shall be forfeited;

The insurer shall reimburse the insured for any charges properly and reasonably incurred in pursuance of its duties in relation to clauses (Take all such measures as may be reasonable for the purpose of minimizing loss or damage) and (Ensure that all rights against carriers, bailees or other third parties are properly preserved and exercised) in addition to any loss recoverable under any section of this policy of insurance.

Upon notifying the insurer the insured may repair any minor damage or replace any parts of the property insured that have sustained minor damage. In all other cases the insurer's agent shall be given the opportunity to inspect the loss or damage before any repairs are effected and if the insurer's agent does not carry out the inspection within a period of time which could be considered reasonable under the circumstances, the insured shall be entitled to proceed with the repair or replacement.