

# 都邦财产保险股份有限公司

## 灭火费用条款

（保监会备案编号：都邦[2009]N206 号）

兹经双方同意，本保险扩展承保：

- （一）参加救火的被保险人雇员，但不包括工厂消防队专职队员的工资。
- （二）除非另有其它保险，补充消防器具及损毁材料（包括雇员的衣服及私人物品）的费用，以及重置或修理救火过程中使用的材料或设备的费用。
- （三）所有其他有关救火或防止火势蔓延，或因火或其他承保风险受损或存在受损的威胁，而提供临时安全装置的费用。

但是，保险人对于上述工资及费用的责任限于，扑灭发生在本保险单项下保险财产所在地或其附近的，或即将危及保险财产的火灾过程中，必要和合理的支出。

本保险单所载其他条件不变。

## **DU-BANG PROPERTY & CASUALTY INSURANCE CO., LTD.**

### **Fire Extinguishing Expenses Clause**

It is hereby agreed that this insurance is extended to cover:

1. Wages of the Insured's employees engaged in fire fighting activities other than full time members of a Works Fire Brigade.

2. The cost of replenishment of Fire Fighting Appliances and destruction of or damage to materials (including employees' clothing and personal effects) and the cost of replacing or repairing materials or equipment used in extinguishing a fire unless otherwise specifically insured.

3. All other costs and charges associated with the extinguishment or prevention of spread of fire or for providing temporary safety devices in consequence of damage or the threat of damage by fire or other peril hereby insured against.

Provided always that the liability of the Company in respect of such wages and costs shall be limited to those necessarily and reasonably incurred in extinguishing fires at or adjoining the situation of the Property Insured by this Policy or immediately threatening to involve such property.

This Clause is subject otherwise to the terms, conditions and exclusions of this policy.