

都邦财产保险股份有限公司

时间调整特别条款

（保监会备案编号：都邦[2009]N209 号）

兹经双方同意，本保险单项下保险财产因在连续七十二小时内遭受暴风雨、台风、洪水或地震所致损失应视为一单独事件，并因此构成一次意外事故而扣除规定的免赔额。被保险人可自行决定七十二小时期限的起始时间，但若在连续数个七十二小时期限内发生损失，任何两个或两个以上七十二小时期限不得重叠。

本保险单所载其他条件不变。

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

Time Adjustment Clause

It is agreed and understood that any loss of or damage to the insured property arising during any one period of seventy two (72) consecutive hours, caused by storm, typhoon, tempest, flood or earthquake shall be deemed as a single event and therefore to constitute one occurrence with regard to the Excesses provided for herein, For the purpose of the foregoing the commencement of any such seventy two (72) hour period shall be decided at the discretion of the Insured it being understood and agreed, however, that there shall be no overlapping in any two or more such seventy two (72)hour periods in the event of damage occurring over a more extended period of time.

This clause is subject otherwise to the terms, conditions and exclusions of this Policy.