

都邦财产保险股份有限公司

原有建筑物和周围财产扩展条款

(保监会备案编号: 都邦[2009]N347 号)

兹经双方同意,本保险合同保险单明细表物质损失项下根据本扩展条款规定承保被保险财产在建筑、安装过程中由于震动、移动或减弱支撑、地下水位降低、基础加固、隧道挖掘,以及其它涉及支撑因素或地下土的施工而造成以下列明的建筑物突然的、不可预料的物质损失。

作为保险人承担赔偿责任的先决条件,被保险人在工程开工前应向保险人提供书面报告,以证实被保险工程开工前原有建筑及周围财产的状况良好,并已采取了必要的安全措施。

保险人不负责赔偿:

- (一) 因工程设计错误造成下述建筑物的损失;
- (二) 既不损害建筑物的稳固又不危及使用者安全的裂缝损失。

工程建设期间,若需要采取进一步的安全措施,该项费用由被保险人自己承担。

本条款承保的建筑物(或后附清单):

本保险合同保险单所载其他条件不变。

最高赔偿限额: _____

每次事故赔偿限额: _____

每次事故免赔额 : _____ 或损失金额的 20%, 以高者为准。

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

Existing Structures and/or Surrounding Property Clause

It is agreed and understood that the cover under Section I shall be extended according to the following provisions to cover sudden and unforeseen physical loss of or damage to the structures stated below caused by or arising out of the construction or erection of the items insured under Section I, e.g. due to vibration, removal or weakening of support, lowering of ground water, underpinning, tunnelling or other operations involving supporting elements or the subsoil.

Loss of or damage to the structures stated below shall only be covered if prior to the commencement of the works their condition is found to be satisfactory and/or the necessary safety measures have been taken. The Insured shall produce the Insurers a report stating the condition of the structures before the beginning of the works.

The following shall be excluded:

1. loss or damage attributable to errors or omissions in the designing of the works;
2. loss or damage consisting in cracks that impair neither the stability of the structure nor the safety of its users.

Should further safety measures become necessary during construction, the expenses incurred for such measures shall not be indemnifiable under the Policy.

Structures for which this Endorsement is applicable:

This Clause is Subject otherwise to the terms, conditions and exclusions of this Policy.

Limit of indemnity: _____ any one occurrence

Aggregate limit of indemnity:

Deductible(any one occurrence): _____ or 20% of the loss amount, whichever is higher.