

G38 比例赔付条款

兹经双方同意并理解，发生保险责任范围内的损失时，如果保险标的的保险金额等于或高于保险价值的 85%，保险人将按实际损失进行赔偿，赔偿金额最高不超过保险金额。如果保险标的的保险金额低于保险价值的 85%，则保险人将按照保险金额与保险价值的比例赔偿损失。如果赔偿项目超过一项，则本附加条款的规定应分别适用于每一项赔偿项目。

本附加条款不适用于存货。

保险合同所载其他条款、条件和除外责任不变。

G38 Average Relief Clause

It is agreed and understood that, in case of losses within the insurance coverage, **if the sum insured reaches 85% of the insurable value, the Insurer shall settle the claim based on actual losses up to the sum insured. If the sum insured is less than 85% of the insurable value, the Insurer shall settle the claim based on the proportion of the sum insured to the insurable value.** Every item, if more than one, under the Policy shall be separately subject to this additional clause.

This additional clause is not applicable to inventory.

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