



和泰產物保險股份有限公司  
HOTAI INSURANCE CO., LTD.

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## 電子設備綜合保險英文附加條款-商品簡介：(詳細內容請參閱正式保單條款)

### Cover for Theft

(和泰產物電子設備綜合保險加保竊盜英文附加條款)

97.1.31 (97)台蘇保行展字第 125806-1 號函備查  
106.3.1 依金融監督管理委員會 106.1.19 金管保產字第 10602003630 號函修正

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon and subject to the Insured having paid the agreed extra premium, this insurance shall be extended to include the risk of theft of the insured items whilst on the premises provided, however, the Insured informs the police authorities immediately after any loss or damage due to theft is discovered.

Deductible: 25 % of each loss or damage due to theft, minimum  
any one occurrence.

Extra Premium

Section 1:

Section 2:

Section 3:

### Cover of Mobile and Portable Equipment Outside the Premises

(和泰產物電子設備綜合保險流動電子設備英文附加條款)

97.1.31 (97)台蘇保行展字第 125806-1 號函備查  
106.3.1 依金融監督管理委員會 106.1.19 金管保產字第 10602003630 號函修正

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon and subject to the Insured having paid the agreed extra premium, this insurance shall be extended to include loss of or damage to the mobile and/or portable equipment as specified under

item(s) No(s)

contained in the schedule of the Policy

whilst stationary or in transit anywhere within the territorial limits of

The Insurers shall not be liable under this Endorsement for

- loss or damage occurring whilst the above items are unattended unless locked inside a building or vehicle,

- loss or damage from any cause whatsoever whilst the above items are installed or carried in or on aircraft or aerial devices or waterborne vessels or craft.

Extra Premium

Section 1:

Section 2:

Section 3:

### **Cover for Earthquake**

(和泰產物電子設備綜合保險加保地震英文附加條款)

97.1.31 (97)台蘇保行展字第 125806-1 號函備查  
106.3.1 依金融監督管理委員會 106.1.19 金管保產字第 10602003630 號函修正

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon and subject to the Insured having paid the agreed extra premium, this insurance shall be extended to include the risk of earthquake, volcanic eruption and tsunami up to a limit of any one event.

Extra Premium

Section 1:

Section 2:

Section 3:

### **Cover for Hurricane, Cyclone and Typhoon**

(和泰產物電子設備綜合保險加保颱風、洪水、火山爆發或海嘯英文附加條款)

97.1.31 (97)台蘇保行展字第 125806-1 號函備查  
106.3.1 依金融監督管理委員會 106.1.19 金管保產字第 10602003630 號函修正

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon and subject to the Insured having paid the agreed extra premium, this insurance shall be extended to include the risk of hurricane, cyclone and typhoon up to a limit of any one event.

Extra Premium

Section 1:

Section 2:

Section 3:

**Cover of Full Replacement Value** (和泰產物電子設備綜合保險重置價格理賠英文附加條款)

97.1.31 (97)台蘇保行展字第 125806-1 號函備查  
106.3.1 依金融監督管理委員會 106.1.19 金管保產字第 10602003630 號函修正

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon and subject to the Insured having paid the agreed extra premium, where an insured item is totally destroyed or damaged beyond repair, the basis upon which the amount payable under the Policy is to be calculated shall be the full replacement value of the item destroyed or damaged.

"Replacement value" shall mean the costs which would have to be incurred immediately before destruction of or damage to an insured item for replacing the destroyed or damaged item by a new item of a similar kind, capacity, size and quality.

Provided that

- the replacement work shall be commenced and carried out with reasonable dispatch, otherwise no payment shall be made beyond the amount which would have been payable under the Policy if this Endorsement had not been incorporated therein;
- no payment shall be made beyond the amount which would have been payable under the Policy if this Endorsement had not been incorporated therein, if at the time of destruction of or damage to the insured item such destruction or damage is covered by any other insurance effected by or on behalf of the Insured, which is not based on reimbursement of the full replacement value;
- the item involved shall be no older than years at the time of the loss, calculated from the year of construction indicated in the list of machinery attached to the insurance contract; but no payment shall be made beyond the amount which would have been payable under the Policy if this Endorsement had not been incorporated therein, if at the time of the destruction of or damage to the insured item the manufacturer has ceased production of the respective model or if such model is no longer available as a new item from the manufacturer's or supplier's stock;
- the amount payable for the replacement of the destroyed or damaged item shall not exceed the sum insured set opposite to that item in the schedule of the Policy.

Extra Premium

Section 1:

**Cover of Full Replacement Value in Case of a Loss Due to Fire and Allied Perils**

(和泰產物電子設備綜合保險火災重置價格理賠英文附加條款)

97.1.31 (97)台蘇保行展字第 125806-1 號函備查  
106.3.1 依金融監督管理委員會 106.1.19 金管保產字第 10602003630 號函修正

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon and subject to the Insured having paid the agreed extra premium, where an insured item is totally destroyed or damaged beyond repair by fire and/or allied perils, the basis upon which the amount payable under the Policy is to be calculated shall be the full replacement value of the item destroyed or damaged.

"Replacement value" shall mean the costs which would have to be incurred immediately before destruction of or damage to an insured item for replacing the destroyed or damaged item by a new item of a similar kind, capacity, size and quality.

Provided that

- the replacement work shall be commenced and carried out with reasonable dispatch, otherwise no payment shall be made beyond the amount which would have been payable under the Policy if this Endorsement had not been incorporated therein;
- no payment shall be made beyond the amount which would have been payable under the Policy if this Endorsement had not been incorporated therein, if at the time of destruction of or damage to the insured item such destruction or damage is covered by any other insurance effected by or on behalf of the Insured, which is not based on reimbursement of the full replacement value as defined above;
- the item involved shall be no older than years at the time of the loss, calculated from the year of construction indicated in the list of machinery attached to the insurance contract; but no payment shall be made beyond the amount which would have been payable under the Policy if this Endorsement had not been incorporated therein, if at the time of destruction of or damage to the insured item the manufacturer has ceased production of the respective model or if such model is no longer available as a new item from manufacturer's or supplier's stock;
- the amount payable for the replacement of a destroyed or damaged item shall not exceed the sum insured set opposite to that item in the schedule of the Policy.

#### Extra Premium

Section 1:

#### **Exclusion of Loss or Damage Due to Flood, Inundation, Storm or Tempest**

(和泰產物電子設備綜合保險水災損失除外英文附加條款)

97.1.31 (97)台蘇保行展字第 125806-1 號函備查  
106.3.1 依金融監督管理委員會 106.1.19 金管保產字第 10602003630 號函修正

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the Insurers shall not indemnify the Insured in respect of any loss or damage arising from

- flood or inundation and
- storm or tempest.

#### **Warranty Concerning Air-Conditioning Plant**

(和泰產物電子設備綜合保險空調設備英文附加條款)

97.1.31 (97)台蘇保行展字第 125806-1 號函備查  
106.3.1 依金融監督管理委員會 106.1.19 金管保產字第 10602003630 號函修正

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the Insurers shall not indemnify the Insured in respect of any loss or damage in regard to electronic equipment, data media and increased cost of working due to the failure of the air-conditioning plant, if this air-conditioning plant is not covered against material damage and has not been equipped, installed or maintained in accordance with the recommendations of the manufacturers of the electronic equipment and air-conditioning plant.

This means that the insured air-conditioning plant

- and the alarm and switch-off devices are maintained by qualified personnel of the manufacturer or supplier at least every six months;
- is equipped with independent sensors to monitor temperature and humidity, to detect smoke and to release visual and acoustical alarms;
- is kept under supervision by trained personnel who are able to take all loss prevention measures necessary in the event of an alarm;
- is provided with an automatic emergency switch-off device complying with the requirements stipulated by the manufacturers of the electronic equipment.

#### **Warranty for Maintenance Contract**

(和泰產物電子設備綜合保險維護保養合約英文附加條款)

97.1.31 (97)台蘇保行展字第 125806-1 號函備查  
106.3.1 依金融監督管理委員會 106.1.19 金管保產字第 10602003630 號函修正

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, a maintenance contract has to be in force during the period of the Policy.

Maintenance as used in this Endorsement is understood to mean the following:

- safety checks
- preventive maintenance
- rectification of loss or damage or faults arising from normal operation as well as from aging, e.g. by repair or replacing of modules, sections, assemblies and components

According to the Policy conditions, costs of such maintenance work are not insurable.

### **Cover of Valves and Tubes**

(和泰產物電子設備綜合保險加保真空管英文附加條款)

97.02.01 (97)台蘇保行展字第 125808-1 號函備查  
106.3.1 依金融監督管理委員會 106.1.19 金管保產字第 10602003630 號函修正

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, this insurance shall be extended to include loss of or damage to valves and tubes. Indemnification shall be limited to the actual value of such items (cf 1 - 7) immediately prior to the occurrence of the loss or damage, including ordinary freight, erection costs and custom duties and dues, if any.

#### 1. Actual values of

- 1.1. stationary anode X-ray tubes in single-tank set-up and rotating anode X-ray tubes without exposure counters for diagnostic equipment
- 1.2. surface and close-range radio-therapy X-ray tubes and valves
- 1.3. video amplifier tubes

Age (months)	Actual value in % of new replacement value
< 18	100
< 20	90
< 23	80
< 26	70
< 30	60
< 34	50
< 40	40
< 46	30
< 52	20
< 60	10
> 60	0

< = less than

➤ = more than

#### 2. Actual values of valves for diagnostic equipment

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Age (months)	Actual value in % of new replacement value
< 33	100
< 36	90
< 39	80
< 42	70
< 45	60
< 48	50
< 51	40
< 54	30
< 57	20
< 60	10
> 60	0

3. Actual values of rotating anode X-ray tubes with lead-sealed exposure counters for diagnostic equipment

Number of Exposures	Actual value in % of new replacement value
< 10,000	100
< 12,000	90
< 14,000	80
< 16,000	70
< 19,000	60
< 22,000	50
< 26,000	40
< 30,000	30
< 35,000	20
< 40,000	10
> 40,000	0

< = less than

> = more than

4. Actual values of deep therapy X-ray tubes and valves

Period of operation or <sup>1</sup> (hours)	age (months)	Actual value in % of new replacement value
<400	<18	100
<500	<22	90
<600	<26	80
<700	<30	70
<800	<35	60

<900	<40	50
<1,000	<45	40
<1,100	<50	30
<1,200	<55	20
<1,300	<60	10
>1,300	>60	0

#### 5. Actual values of X-ray tubes and valves for material testing equipment

Period of operation or <sup>1</sup> (hours)	age (months)	Actual value in % of new replacement value	
< 300	<	6	100
< 380	<	8	90
< 460	<	10	80
< 540	<	12	70
< 620	<	14	60
< 700	<	16	50
< 780	<	18	40
< 860	<	20	30
> 860	>	20	20

<sup>1</sup> whichever results in the lower actual value

< = less than

> = more than

#### 6. Actual values of picture and pick-up tubes for TV equipment

After 12 months' use, the actual values of picture and pick-up tubes shall be reduced by 3 % per month down to a minimum of 20 % of the new replacement values.

#### 7. Actual values of other types of tubes and valves

For other types of tubes and valves the actual values on the date of an occurrence shall be determined on the basis of data furnished by the supplier.

### **Cover in Respect of Loss of Rental for Leased Electronic Data Processing (EDP) Equipment**

(和泰產物電子設備綜合保險租賃用電子設備英文附加條款)

97.02.01 (97)台蘇保行展字第 125808-1 號函備查  
106.3.1 依金融監督管理委員會 106.1.19 金管保產字第 10602003630 號函修正

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, cover will be extended according to the following conditions:



Scope of Cover

The Insurers hereby agree with the Insured that if material damage indemnifiable under Section 1 of this Policy, however limited to occurrences for which the Insured is liable under the Leasing contract, gives rise to a total or partial interruption of operation of the EDP equipment entered in the schedule, the Insurers will indemnify the Insured, as hereinafter provided, for loss of rental for leased EDP equipment as a consequence of such loss or damage up to an amount not exceeding the agreed indemnification per day and not exceeding in all the sum insured in any one year of insurance, provided always that such interruption occurs during the period of insurance stated in the schedule or during any subsequent period for which the Insured pays and the Insurers may accept the premium for the renewal of this Policy.

Special Exclusions to the Endorsement

The Insurers shall, however, not be liable for any loss of rental sustained as a result of

- a. restrictions imposed by public authorities concerning the reconstruction or operation of the EDP equipment insured;
- b. the necessary funds not being available to the Insured in time for repairing or replacing damaged or destroyed equipment;
- c. delayed or impossible procurement of spare parts;
- d. delay due to the employment of foreign experts.

Provisions applying to the Endorsement

**Memo 1 - Sum Insured**

It shall be a requirement of this insurance that the sum insured stated in the schedule is the amount of annual rental payable under the Leasing contract. The sum insured shall be based on the amounts agreed per day and per month as specified in the schedule.

**Memo 2 - Basis of Indemnity**

In the event of failure of the EDP equipment insured the Insurers shall be liable for the loss of rental that can be proved to have been sustained for the period during which the operation of the leased EDP equipment is interrupted or interfered with, but at the most for the indemnity period limit agreed.

The indemnity period shall commence with the occurrence of the accident.

The Insured shall bear that proportion of each claim which corresponds to the time excess agreed.

If it is found following an interruption of the operation of the EDP equipment insured that the loss of rental sustained during the period of interruption is higher than the proportionate share of the annual sum insured applicable to this period, the Insurers shall be liable to indemnify the Insured only in respect of that proportion of the agreed annual sum insured which is applicable to the period of interruption, duly taking into account the indemnity period agreed.

Any savings in cost shall be taken into account when calculating the indemnity amount to be paid by the Insurers.

**As from the date of an indemnifiable occurrence the sum insured shall be reduced for the remaining period of insurance by the amount of indemnity paid, unless the sum insured is reinstated.**

#### **Cover for Additional Expenditure Incurred Only Once for Reprogramming and Transport**

(和泰產物電子設備綜合保險額外費用英文附加條款)

97.02.01 (97)台蘇保行展字第 125808-1 號函備查  
106.3.1 依金融監督管理委員會 106.1.19 金管保產字第 10602003630 號函修正

It is agreed and understood that otherwise subject to the terms, ex-clusions, provisions and conditions contained in the Policy or endorsed thereon and subject to the Insured having paid the agreed extra premium, this Policy shall cover, notwithstanding the provisions of Section 3, Memo 2, the additional expenditure incurred once up to the agreed sum insured of for each and every loss.

Notwithstanding the provisions of Section 3, Memo 2, the indemnity shall be reduced by a deductible of 20 % for each and every loss.

#### **Cover for Additional Expenditure for the Restoration of EDP Systems**

(和泰產物電子設備綜合保險修復外在資料儲存體額外費用英文附加條款)

97.02.01 (97)台蘇保行展字第 125808-1 號函備查  
106.3.1 依金融監督管理委員會 106.1.19 金管保產字第 10602003630 號函修正

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, all additional repair costs that can be proved to have been incurred as a result of the loss event of and the restoration effected in this connection shall be indemnified, provided there is a maintenance agreement.

This cover shall be applicable for a period of  
the restoration is completed.

as from the date

#### **Exclusion of Loss or Damage Due to Fire, Lightning, Explosion and Impact of Aircraft**

(和泰產物電子設備綜合保險火災、閃電、爆炸及飛行物體碰撞損失除外英文附加條款)

97.02.01 (97)台蘇保行展字第 125808-1 號函備查

106.3.1 依金融監督管理委員會 106.1.19 金管保產字第 10602003630 號函修正

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the Insurers shall not indemnify the Insured in respect of any loss or damage arising directly from lightning, directly or indirectly from fire, the extinguishment of a fire, or clearance of debris and dismantling necessitated thereby, chemical Explosion smoke, soot, aggressive substances, impact of aircraft and other aerial devices and/or articles dropped therefrom.

**Exclusion of Mechanical and Electrical Breakdown**

(和泰產物電子設備綜合保險機械或電氣性故障損失除外英文附加條款)

97.02.01 (97)台蘇保行展字第 125808-1 號函備查

106.3.1 依金融監督管理委員會 106.1.19 金管保產字第 10602003630 號函修正

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the Insurers shall not indemnify the Insured in respect of any loss or damage arising from mechanical or electrical breakdown of the insured items.

**Exclusion of Cost of Scaffolding and Ladders**

(和泰產物電子設備綜合保險搭設鷹架及梯架費用除外英文附加條款)

97.02.01 (97)台蘇保行展字第 125808-1 號函備查

106.3.1 依金融監督管理委員會 106.1.19 金管保產字第 10602003630 號函修正

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the Insurers shall not indemnify the Insured in respect of any cost of scaffolding and ladders required in connection with the repair and/or replacement of any of the insured items.

**Exclusion of Cost of Masonry Work**

(和泰產物電子設備綜合保險圬工費用除外英文附加條款)

97.02.01 (97)台蘇保行展字第 125808-1 號函備查

106.3.1 依金融監督管理委員會 106.1.19 金管保產字第 10602003630 號函修正

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the Insurers shall not indemnify the Insured

in respect of any cost of masonry, plastering, painting, earth, civil engineering or similar work required in connection with the repair and/or replacement of any of the items insured.

**Special Condition Concerning Computer Tomographs**

(和泰產物電子設備綜合保險電腦斷層掃描設備英文附加條款)

97.02.01 (97)台蘇保行展字第 125808-1 號函備查  
106.3.1 依金融監督管理委員會 106.1.19 金管保產字第 10602003630 號函修正

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the Insurers shall not be liable for any damage consisting in the failure of individual construction elements or components, unless it can be proved that such damage has been caused by an external event acting on the system or by a fire generated within the system.

In contrast to the indemnity scales of Endorsement 502 for valves and tubes incorporated in medical equipment, the following scales shall apply to the tubes indicated below built into computer tomographs:

1. X-ray tubes

with high-voltage time meter (stationary- anode tubes): (operating hours up to)	with exposure counter (rotating-anode tubes): (exposures up to) (%)	indemnity:
400	10,000	100
440	11,000	90
480	12,000	80
520	13,000	70
600	15,000	60
720	18,000	50
840	21,000	40
960	24,000	30
1,080	27,000	20
1,200	30,000	10

2. Tubes for voltage stabilization and regulation

Period of use	Indemnity (months) (%)

36	100
39	90
41	80
44	70
47	60
49	50
52	40
55	30
57	20
60	10

### **Warranty for Lightning and Overvoltage Protection Devices**

(和泰產物電子設備綜合保險避電及超高壓保護裝置附加條款)

97.02.01 (97)台蘇保行展字第 125808-1 號函備查  
106.3.1 依金融監督管理委員會 106.1.19 金管保產字第 10602003630 號函修正

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the Insurers shall only indemnify the Insured in respect of loss of or damage to electronic equipment or data media or increased cost of working as a result of lightning or overvoltage if the electronic equipment is fitted with lightning and overvoltage protection devices and alarm system and these have been installed and maintained in accordance with the recommendations of the manufacturers of the electronic equipment and the lightning and overvoltage protection devices.

This means that the lightning and overvoltage protection devices and alarm system

- are regularly serviced by qualified personnel of the manufacturer or supplier,
- are kept under supervision by trained personnel,
- are provided with an automatic switch-off device complying with the latest requirements for electronic equipment and the manufacturer's recommendations.

### **Special Condition Concerning X-Ray Films**

(和泰產物電子設備綜合保險 X 光軟片英文附加條款)

97.02.01 (97)台蘇保行展字第 125808-1 號函備查  
106.3.1 依金融監督管理委員會 106.1.19 金管保產字第 10602003630 號函修正

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the Insurers shall not indemnify the Insured in respect of any costs incurred in connection with any loss of or damage to films used for X-ray equipment unless such loss or damage arises in direct consequence of an indemnifiable loss of or damage to the X-ray film cassettes.

### **Special Condition Concerning Obsolete Equipment**

(和泰產物電子設備綜合保險陳舊設備英文附加條款)

97.02.01 (97)台蘇保行展字第 125808-1 號函備查  
106.3.1 依金融監督管理委員會 106.1.19 金管保產字第 10602003630 號函修正

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the Insurers' liability in respect of electronic data processing equipment the manufacture of which has been discontinued, or for which spare parts are no longer available (obsolete equipment), shall be restricted to the period of business interruption which would arise if a current model or type of data processing system of equal performance had to be repaired or replaced.

### **Special Condition Concerning Delay in Repair**

(和泰產物電子設備綜合保險修復延遲英文附加條款)

97.02.01 (97)台蘇保行展字第 125808-1 號函備查  
106.3.1 依金融監督管理委員會 106.1.19 金管保產字第 10602003630 號函修正

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the Insurers shall within the agreed indemnity period be liable for a period not exceeding four weeks for the additional expenditure incurred due to a delay in the repair of electronic equipment of foreign make on account of the distance between the premises and the place of repair or manufacture (delays in repair due to the procurement of spare parts or spare machinery abroad, the employment of foreign specialists, the shipment of the damaged equipment to a firm abroad and back, etc).

### **Special Conditions Concerning Electronic Data Processing (EDP) Equipment Insured in Connection with a Hire or Lease Contract**

(和泰產物電子設備綜合保險租賃設備英文附加條款)

97.02.01 (97)台蘇保行展字第 125808-1 號函備查  
106.3.1 依金融監督管理委員會 106.1.19 金管保產字第 10602003630 號函修正

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the following shall apply in respect of EDP equipment insured under a separate policy in connection with a hire or lease contract:

Sections 2 and/or 3 of the Policy shall be read as if the EDP equipment were insured under Section 1 of the Policy. This shall apply only up to the actual extent of cover provided by the separate policy, but in no case beyond the cover given under Section 1 of the Policy.

The separate policy shall be attached to and form part of this Endorsement.

### **Adjustment of Sum Insured and Premium**

(和泰產物電子設備綜合保險保險金額及保費調整英文附加條款)

97.02.01 (97)台蘇保行展字第 125808-1 號函備查  
106.3.1 依金融監督管理委員會 106.1.19 金管保產字第 10602003630 號函修正

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the following alteration of Memo 1 of the provisions to Section 1 shall apply to this insurance:

The Insurers shall waive the right to apply underinsurance, provided the sum insured at the beginning of the insurance was correctly fixed and the premium as well as the sums insured are adapted at each renewal date (annually) to the changes in machinery production prices and the cost of labor.

Such adaptation shall be made according to the following formulae:

$$S = S_0 \frac{E}{E_0}$$

$$P = P_0 \left( 0.3 \frac{E}{E_0} + 0.7 \frac{L}{L_0} \right)$$

- S = sum insured of the current year  
S<sub>0</sub> = sum insured as at the beginning of the insurance  
E = machinery production price index of the current year  
E<sub>0</sub> = machinery production price index as at the beginning of the insurance  
P = premium of the current year  
P<sub>0</sub> = premium as at the beginning of the insurance  
L = labor cost index of the current year  
L<sub>0</sub> = labor cost index as at the beginning of the insurance

### **Distinction between Maintenance Contract Services and Insurance Cover**

(和泰產物電子設備綜合保險維護合約及保險範圍區分英文附加條款)

97.02.01 (97)台蘇保行展字第 125808-1 號函備查  
106.3.1 依金融監督管理委員會 106.1.19 金管保產字第 10602003630 號函修正

It is agreed and understood that, otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, maintenance services shall be deemed to be defined as follows during the period of the Policy:

- safety checks
- preventive maintenance
- elimination of damage or troubles having occurred as a result of normal operation or wear and tear and requiring repair or replacement of components, modules and parts

In accordance with the conditions of the Policy, costs incurred for these maintenance services shall not be insured.

#### **Automatic Capital Additions Clause**

(和泰產物電子設備綜合保險保險金額自動增加英文附加條款)

97.02.01 (97)台蘇保行展字第 125808-1 號函備查  
106.3.1 依金融監督管理委員會 106.1.19 金管保產字第 10602003630 號函修正

The insurance by each insured item of this policy extends to cover alterations additions and improvements (but not appreciation in not appreciation in value in excess of the sum insured) to the property insured in Section I for an amount not exceeding 10 percent of the corresponding sum insured. In consideration of which the insured agreed to advise the Insurers every three(3) months of such alterations additions and improvements and to pay the appropriate additional premium thereon.

#### **Automatic Reinstatement Clause**

(和泰產物電子設備綜合保險保險金額自動恢復英文附加條款)

97.02.01 (97)台蘇保行展字第 125808-1 號函備查  
106.3.1 依金融監督管理委員會 106.1.19 金管保產字第 10602003630 號函修正

Any reduction on the amount insured due to any loss or damage shall automatically be reinstated for the balance of the period of the Policy. The additional premium for which reinstatement shall be calculated from the date of such loss to the expiry of the Policy at pro rata rate.

#### **Off Premises Clause**

(和泰產物電子設備綜合保險施工處所外儲存英文附加條款)

97.02.01 (97)台蘇保行展字第 125808-1 號函備查  
106.3.1 依金融監督管理委員會 106.1.19 金管保產字第 10602003630 號函修正

Notwithstanding anything contained herein to the contrary, it is agreed that regarding stock and/or property insured under this Policy, removal to the other closed premises is allowed and shown only on the following List, provided that the Company shall not be liable for an amount exceeding of



% of the corresponding sum insured or NT\$  
whichever is the less.

in aggregate of the whole Policy,