

公司名稱 泰安產物保險股份有限公司  
商品代碼 2013060510705  
商品名稱 TaianInsuranceFineArt'sInsurance  
申報頻率 事實發生或內容異動之日起三十日內更新

Exclusions 不保  
事項

We do not cover "loss" caused directly or indirectly by any of the following. Such "loss" is excluded regardless of any other cause or event contributing concurrently or in any sequence to the "loss".

本公司對於因本條規定事項直接或間接所致之「損失」皆不負賠償責任。下列之「損失」，且不論是否亦屬其他任何原因或事故所致者：

War, including undeclared war, civil war, insurrection, rebellion, revolution warlike act by a military force or military personnel, destruction or seizure or use for a military purpose, and including any consequence of any of these. Discharge of a nuclear weapon shall be deemed a warlike act even if accidental. 戰爭，包含未宣戰者及內戰；由軍人或軍隊發動的革命，破壞或逮捕行動類似戰爭行動，包括任何延伸活動。發放電核武器應被視為一個戰爭行為，即使是意外發  
Governmental Action - Seizure or destruction of property by order of governmental authority. However, we will pay for acts of destruction ordered by governmental authority and taken at the time of a fire to prevent its spread if the fire would be covered under this policy.

政府行為 - 依政府機構合法之命令進行財產沒收或毀滅。但對於政府為防止本保險契約承保之火災事故蔓延所合法發布之毀滅財產命令，本公司仍負賠償責任。

Nuclear Hazard meaning any nuclear reaction, radiation or radioactive contamination, all whether controlled or uncontrolled or however caused, or any consequence of any of these.

核子風險指任何核子反應、輻射或放射性污染所引起之損失

Loss" caused by the nuclear hazard shall not be considered "loss" caused by fire, explosion, or smoke, whether these perils are specifically named in or otherwise included within the Perils Insured Against.

損失，由核災害所引致的，不被視為由火災，爆炸，或煙霧引起的"損失" ??，無論這些危險是否特別命名，或以其他方式包括在保險事故內。

This policy does not apply to "loss" caused directly or indirectly by nuclear hazard, except that direct "loss" by fire resulting from the nuclear hazard is covered.

但就上述事故引起火災所致之直接損失，如該火災屬於本保險契約承保之事故時，本公司仍負賠償責任。

We will not pay for "loss" caused by or resulting from:

本公司對於下列事故所致之損失，不負賠償責任：

Wear and tear, any quality in the product which causes it to damage or destroy itself, gradual deterioration, mold, insects, vermin, rodents, fungus or fungal attack, atmospheric or climatic conditions, or the action of light;

耗損、破損、任何因固有本質所致之毀損滅失，腐化、黴菌、昆蟲、害蟲、齧齒動物、細菌或細菌侵襲、大氣或氣候狀況以及光線之作用。

Changes in or extremes of dampness or dryness of atmosphere or temperature; 氣候或溫度之極端潮濕或乾燥，或是其乾濕度之變化。

Damage sustained due to or resulting from any repair, restoration or 因修繕、回復或修整所致之損害。

Any fraudulent, dishonest, or criminal act or acts by:

任何詐欺、不誠實或犯罪之行為，或下列之人之行為：

You, anyone else with an interest in the property or your or their employees whether or not committed alone or in collusion with others, whether or not such act or acts be committed during the hours of employment; or

被保險人以及任何具有保險利益之人或其等之受僱人，單獨或共謀之行為，且不以行為發生於僱佣期間內為限。

Anyone entrusted with the Covered Property.

任何受託付保管保險標之物之人。

But this exclusion does not apply to a carrier for hire.

本款規定不適用於受委託之運送業者。

Mysterious disappearance, unexplained loss or shortage disclosed upon taking inventory;

不明原因遺失、不明原因「損失」或盤查庫存時發現的短少和減失。

Any earth movement, including earthquake, sinkhole collapse, mine subsidence, landslide, or earth sinking, rising or shifting, expansion or contraction, or any other shifting of earth;

任何地層移動，包含地震、岩洞坍塌、礦坑沉落、山崩或地層下陷、上升、移動、膨脹、收縮以及其他任何地層變動。

Volcanic eruption, explosion, lava flow, or particulate matter.

火山爆發、爆炸、岩漿流動或微粒。

Policy Features  
附加承保範圍

Additional Collectors Coverages. These additional coverages increase the Limits of Insurance.

收藏家額外保障 此額外保障增加受保金額

Newly Acquired Property. We cover property of the same type acquired during the policy period for their actual cash value but no more than 25% of the amount of insurance for scheduled property of that type, provided you report these items to us within ninety (90) days of acquisition and pay the additional premium from the date acquired.

新置品保障。本公司提供相同受保同類項目之最高25%為新置品保障，被保險人只需於購買後90天內通知本公司並繳付由購買日起計算之額外保費

Buy Back Agreement. You shall have the right to repurchase from us, damaged property that is recovered for the amount paid to you for the "loss", plus an amount which represents loss adjustment and recovery expenses. You may repurchase damaged property belonging to you and for which a total "loss" has been paid, at the then "current market value" of the damaged property. We agree to notify you of your right to repurchase damaged or recovered property and you shall have sixty (60) days from the date of notice to exercise this repurchase right.

回購協議 被保險人有權向本公司回購已獲賠償損失的受損項目，但需外加理算費用及修復費用。被保險人如回購屬於你的及已賠償全損金額的受損財產，便以受損財產的「目前市場價值」計算。在被保險人的權利下，本公司同意通知你，回購損壞的或尋回的財產，被保險人必須在六十（60）天通知之日起行使這項回購權。