

## 中意财产保险有限公司

### 财产保险附加险条款（补充）

#### 财产保险一切险专用条款

##### 一、扩展类

##### 1. 自动承保新地址条款

###### 自动承保新地点条款

兹经双方同意，本保险将从工程完工或购买手续完成或所有权转移至被保险人时开始自动扩展承保所有新的或附加的地点。被保险人必须在 60 天内向保险人申报所有新地点或附加地点并需交付相应的额外保费。本附加条款项下的赔偿限额不超过保险金额的 10%。

本保险单所载其它条件不变。

###### Automatic Cover for New Location Clause

The indemnity provided by this policy shall apply automatically and shall include all new or additional location(s) from the time that construction or acquisition of such location(s) is completed or that title to such location(s) is transferred to the insured but the liability of the Insurer for such Extension shall not exceed 10% of Sum Insured. It is understood that the insured shall advise the insurer of all such new or additional location(s) within 60 days and a pro-rata additional premium will be chargeable.

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

##### 2. 盗窃和抢劫条款

兹经同意，本保单扩展承保使用暴力手段进入被保险地点造成的被保险财产的损失。保险人对以下损失不付赔偿责任：

被保险人雇员、家庭成员及寄宿人员直接或间接参与盗窃及内外串通、故意纵容他人盗窃或抢劫所致的损失；

保险标的座落地址发生火灾、爆炸时保险标的遭受的盗窃损失；

盘点时发现的短缺。

保险人履行赔偿义务后破案追回的保险标的，仍归被保险人，被保险人应将已获赔款退还保险人；对被追回保险标的的损失部分，保险人按照本保险合同的约定进行赔偿。

本附加条款与主条款内容相悖之处，以本附加条款为准；未尽之处，以主条款为准。

###### Burglary and Robbery Clause

It is agreed and understood that the Policy is extended to indemnify Damage to insured property consequent upon forcible and violent entry onto premises insured under this policy (termed as “theft and robbery”). And the insurer is not liable for:

- 1) theft and robbery arising from intentional acts or connivance or conducted by insured’s family members or relatives, employees and lodgers;
- 2) theft and robbery immediately after fire and explosion;
- 3) shortage discovered at the time of stock taking.

After indemnification, the property recovered from any responsible third party shall be settled by mutual agreement. The Insured shall refund the indemnification when the property is returned; for loss of or damage to such returned property, the insurer is liable to indemnify subject to terms and provisions in this Policy.

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

### 3. 吊装扩展条款

尽管本保单有相反约定，兹经双方同意本保单扩展承保升降所导致承保地址内设备的损失或损坏。

#### Hoisting Extension

Notwithstanding anything herein contained to the contrary, it is hereby understood and agreed that the policy will extend to cover accidental loss or damage to machinery arising out of hoisting operations at insured locations.

### 4. 其他地址条款

本保单扩展承保位于中国境内的储存在租赁仓库，和/或受托人，和/或承包商，和/或分包商地址内的被保险财产因承保风险所造成的损失或损坏。

#### Other Locations Clause

It is hereby agreed and understood that this policy will extend to cover loss and/or damage of insured property at leased warehouses and/or consignees’and/or contractor’s and/or sub-contractor’s locations anywhere in Mainland China caused by insured perils.

### 5. 分包商场所内库存扩展条款

本保单扩展承保位于所有分包商场所内的被保险人库存，保险期限内累计不超过 。分包商场所内建筑应为混凝土结构且位于中华人民共和国境内。损失或损坏发生时，位于被保险人所有的场所内的存货加上位于分包商场所内的存货价值之和不得超过保单列明的限额。本条款项下赔付的先决条件为保险人应自己承担费用提供分包商名称及场所内存货价值的列表。当位于被保险人所有的场所内的存货加上位于分包商场所内的存货价值之和

超过保单限额时，超出部分损失应由被保险人承担。无论任何时候，本保单项下存货的赔偿限额不得超过总的存货保险金额。

#### Subcontractors' Premises Extensions

This Policy extends to cover stock of the Insured whilst temporarily contained in their sub-contractors' premises for an amount not exceeding \_\_\_ in aggregate during the period of insurance for all sub-contractors' premises provided that all sub-contractors' premises shall be entirely of massive concrete construction and situated within the territorial limit of People's Republic of China. It is declared and agreed that the aggregate value of all the stock contained in the insured's own premises and sub-contractors premises shall not be greater than the total stock sum insured of the policy at the time of any loss or damage, it is condition precedent to the liability of the Company under this insurance the insured shall, at his own expenses, produce a full list of name and value at risk of all the sub-contractors to the company. If the aggregate value of all the stock in the insured's own premises and sub-contractors' premises be collectively of greater values than the total stock sum insured thereon, then the Insured shall be considered as being his own insurer for the difference, and shall bear a rateable proportion of the loss accordingly. Provided always that the Company's maximum limit of liability in respect of the stock item shall not exceed the total stock sum insured.

## 6. 地下设施条款

本保单扩展承保需要被保险人负责的位于被保险场所内、以及位于被保险场所与电站、自来水站和燃气站之间的电信、燃气、自来水、电表的计量器、电缆及配件。保险公司最大赔偿限额不超过。

#### Underground Services Clause

The indemnity provided by this Policy is hereby extended to include telephone, gas, water and electric instruments, meters piping, cabling and the accessories thereof whilst located in the insured premises and that part that is outside the insured locations, between the insured locations and the electricity, water, gas stations supplying electricity, water, gas to the insured locations underground and for which the insured is responsible. Provided that the company's maximum liability shall not exceed \_\_\_\_\_.

## 7. 专业费用及索赔准备费用条款

兹经双方同意，本公司负责赔偿被保险人因本保险单项下承保风险造成保险财产损失后在恢复受损保险标的过程中所发生的必要的会计师、设计师、检验师、顾问及其它专业费用，以及被保险人为了准备索赔或估损所发生的合理费用。

#### PROFESSIONAL FEES AND CLAIM PREPARATION COSTS

It is agreed and understood that the Company shall indemnify the Insured for the accountants', designers', surveyors' and consulting engineers' and other professional fees necessarily incurred by the Insured in the reinstatement of the Insured Property consequent upon its loss, destruction

or damage by perils hereby insured against, and other costs reasonably incurred by the Insured for assessing and preparing any claim under this Policy.

## 8. 搜集记录及索赔准备费用条款

兹经双方同意，保险人对损失认定为有效赔案后，本保险可扩展承保

(a)搜集记录的费用，但仅限于所用材料的价值与制造该记录的劳动力成本；

(b)被保险人遵照本保险要求制造与审核资料的成本

本扩展条款项下承担的赔偿责任以\_\_\_\_\_为限，且此限额应作为本保险单总保险金额的一项，而并非在其基础上的附加。

本保险单所载其他条件不变。

## 9. 税金条款

兹经双方同意，鉴于被保险人已缴付了额外的保险费，对于被保险人因保险标的遭受保险责任范围内的事故所造成的税金（包括但不限于增值税和关税）损失，如果该损失不能从其它途径获得抵扣或弥补，保险人同意在列明的责任限额范围进行赔偿，而无论之前的投保金额是否包括该部分税金。

### Tax Clause

It is agreed and understood that subject to the Insured having paid the agreed additional premium, this Policy is endorsed to cover tax loss (including but not limited to value added tax and customs duty) arising from loss of or damage to insured property. If such tax loss can not be claimed or recoverable by any other manners, the insurer agrees to indemnify such tax loss subject to the following limit, whatever the sum insured includes such tax.

This Clause is subject otherwise to the terms, conditions and exceptions of this Policy.

## 10. 露天存放及简易建筑内部财产扩展条款 B

经双方同意，由于暴风、暴雨、龙卷风、台风、飓风、雷击、冰雹、暴雪、冰凌、洪水造成的存放于露天或简易建筑内的保险标的的损失，保险人按照本保险合同的约定负责赔偿。

被保险人对露天及简易建筑内财产的存放，应符合仓储及有关部门的规定，并采取相应的安全防护措施。

本附加条款与主条款内容相悖之处，以本附加条款为准；未尽之处，以主条款为准。

### 11. 简易建筑扩展条款

经双方同意由于暴风、暴雨、龙卷风、台风、飓风、雷击、冰雹、暴雪、冰凌、洪水造成的简易建筑本身的损失，保险人按照本合同的约定赔偿。

### 12. 阻止条款

本保单的保险金额被视为包含扑灭或阻止火灾或其它承保的巨灾蔓延而遭受损坏或破坏的保险标的的价值。

本保单所载的其它条件不变。

#### Inhibition Clause

The Sum Insured of the Policy is deemed to include the value of the Property Insured which is damaged or destroyed in order to extinguish or inhibit the spread of fire or other catastrophe insured against herein.

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

### 13. 扩大承保处所条款

经双方同意，本保险合同的赔偿将自保险合同载明的新增地点完全建成或获得，或其转移至被保险人名下，或被保险人开始对其负责（除非另有其它保险）时起自动适用于所有这些新增地点。被保险人应在获得上述财产的 60 天内通知保险人，并按日比例缴纳附加保险费。

本附加条款与主条款内容相悖之处，以本附加条款为准；未尽之处，以主条款为准。

### 14. 雇员/委托人物品条款

兹经双方同意并约定，本保险单承保雇员的个人物品，但保险人在本条款项下的累计赔偿限额不超过 。

本保险单所载其他条件不变。

### 15. 车辆装载卸载扩展条款

兹经双方同意，从保单开始日起生效，本保单扩展承保运输车辆装载及卸载过程中保险标的的物质损失。

上述装载及卸载过程需由专业人士监督或由专业方操作。

本保单所载的其它条件不变。

#### Loading and Unloading on/off Vehicle Extension

It is understood and agreed that, effective from inception, this policy is extended to cover

loading and unloading on and off the carrying vehicles.

It is warranted that the loading and unloading operation should be under professional supervision or operated by professional party.

Subject otherwise to the terms, exclusions and conditions of the policy.

#### **16. 玻璃破碎条款**

兹经双方声明及同意，本保单扩展承保玻璃破碎。

本保单所载的其它条件不变。

#### **Breakage of Glass Clause**

It is hereby declared and agreed that this Policy is extended to cover glass breakage.

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

#### **17. 贵重物品、古董和艺术品条款**

如有其它内容与本条款不符，以本条款为准。下列财产被视为保险财产但每一项不得超过\_\_\_\_\_，累计赔偿限额\_\_\_\_\_。

1. 金器、银器、珠宝、钻石、宝石和玉器；
2. 古董、古玩、古钱币、古书和古画；
3. 艺术品和邮票。

本附加保险条款与财产保险条款内容相悖时，以本条款为准，其他未尽事项以财产保险条款为准。

#### **18. 客户所有财产扩展条款**

兹经双方同意，鉴于被保险人已缴付附加的保费，本保单负责赔偿承保风险造成的属于访客或客户所有但由被保险人负责照顾、看管的财产的损失。

本保险单所载其他条件不变。

#### **19. 展览会、展示会与商业表演条款**

兹经双方同意并约定，本保单扩展承保投保人外出参加在中国大陆境内举办的各类展览会、展示会、商业表演、博览会或宣传活动时，因保险单所保风险事故发生导致被保财产的物质损失或损坏，包括从布展前到撤展后在展会或表演地点所在行政市内的运输和存储。

## 20. 水费损失扩展条款

被保险人因水管（包括地下水管）、水箱发生本保险单责任范围内的损失所致溢水而引起的被保险人水费增加，本保险负责赔偿。

但保险人只负责事故发生当月超过事故发生前 12 月平均用水量的损失，且赔偿责任以每次事故及全期累计不超过\_\_\_\_\_为限。

## 21. 机器损坏险扩展条款

在保险期间内，因下列原因引起或构成突然的、不可预料的意外事故造成的机器设备的物质损坏或灭失(以下简称“损失”)，保险人按照本保险合同的约定负责赔偿：

- (一) 设计、制造或安装错误、铸造和原材料缺陷；
- (二) 工人、技术人员操作错误、缺乏经验、技术不善、疏忽、过失、恶意行为；
- (三) 超负荷、超电压、碰线、电弧、漏电、短路、大气放电、感应电及其他电气原因；

保险人对由于下列原因直接或间接引起的损失、费用和责任不负责赔偿：

(一) 机器设备运行必然引起的后果，如自然磨损、氧化、腐蚀、锈蚀、孔蚀、锅垢等物理性变化或化学反应；

(二) 各种传送带、缆绳、金属线、链条、轮胎、可调换或替代的钻头、钻杆、刀具、印刷滚筒、套筒、活动管道、玻璃、磁、陶及钢筛、网筛、毛毡制品、一切操作中的媒介物(如润滑油、燃料、催化剂等)及其他各种易损、易耗品；

(三) 被保险人及其代表已经知道或应该知道的保险机器及其附属设备在本保险开始前已经存在的缺点或缺陷；

(四) 根据法律或契约应由供货方、制造人、安装人或修理人负责的损失或费用；

(五) 由于公共设施部门的限制性供应及故意行为或非意外事故引起的停电、停气、停水；

(六) 火灾、爆炸；

(七) 雷击、飓风、台风、龙卷风、暴风、暴雨、洪水、冰雹、地崩、山崩、雪崩、火山爆发、地面下陷下沉及其他自然灾害；

(八) 飞机坠毁、飞机部件或飞机物体坠落；

(九) 机动车碰撞；

(十) 水箱、水管爆裂；

(十一) 被保险人及其代表的故意行为或重大过失；

(十二) 战争、类似战争行为、敌对行为、武装冲突、恐怖活动、谋反、政变、罢工、暴动、民众骚乱；

(十三) 政府命令或任何公共当局没收、征用、销毁或毁坏；

(十四) 核裂变、核聚变、核武器、核材料、核辐射及放射性污染；

(十五) 保险事故发生后引起的各种间接损失或费用；

(十六) 本保险合同中载明的免赔额或按本保险合同中载明的免赔率计算的免赔额；

（十七）保险机器设备在修复或重置过程中发生的任何变更、性能增加或改进所产生的额外费用。

本附加条款与主条款内容相悖之处，以本附加条款为准；未尽之处，以主条款为准。

## 22. 更换锁及钥匙条款

兹经双方同意并约定，本附加险扩展承保因主险保险责任范围内保险事故造成门锁及钥匙的损失时，对于更换和安装门锁及/或钥匙所产生的费用。

主险条款与本附加险条款相抵触之处，以本附加险条款为准；本附加险条款未约定事项，以主险条款为准。

## 二、 规范类

### 1. 商标和品名条款

损失发生时，带有商标或品名的被保险财产或带有保证或生产商或被保险人承担责任的被保险财产遭到损坏或破坏时，应由保险公司承担费用去除商标或品名或其他可辨别品牌特征的地方后进行残值的估价。被保险人享有受损财产的拥有权和处置权。被保险人具有唯一判断受损财产是否仍然可以使用的权利。被保险人认为无法使用的被保险财产应在征求被保险人同意后售出或者丢弃，处理后的残值归保险公司所有。

本保险单所载其它条件不变。

#### Brand and Label Clause

In case of loss, destruction or damage by a peril insured to property bearing a brand or trademark or which in any way carries or implies the guarantee or the responsibility of the manufacturer or the Insured, the salvage value of such damaged property shall be determined after removal at the Company's expense in the customary manner of all such brands or trademarks or other identifying characteristics, The Insured shall have full right to the possession of all goods involved in any loss under this Policy and shall retain control of all damaged goods. The Insured, exercising a reasonable discretion, shall be the sole judge as to whether the goods involved in any loss under this Policy are fit for use. No goods so deemed by the Insured to be unfit for use shall be sold or otherwise disposed of except by the Insured or with the Insured's consent, but the Insured shall allow the Company any salvage obtained by the Insured on any sale or other disposition of such goods.

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

### 2. 原始供应商优先选择条款

经双方同意，发生保险事故后，除非被保险人同意，否则应由受损保险标的之原供应商确定是否维修或者重置，且维修或者重置应该选择该保险标的的原供应商。

#### Preference of Original Supplier Clause



It's hereby agreed and understood that in the event of damage from an insured peril, unless the Insured advise otherwise, the original supplier shall make the sole decision as to whether to repair or replace the damaged Machinery, and unless otherwise mutually agreed the original supplier shall be chosen to conduct such repair or replacement.

### 3. 通译和标题条款

本保险单主要包含明细表、保险责任、除外责任、普通条款和特别约定条款以及此保单包含的其他条款和以此为基础做出的批单条款，各部分内容均应作为整体理解。如果保单某一部分有任何词汇或表达被赋予特定意义，则该词汇无论出现在保单哪一部分均应表达该特定意义，除非该意义与上下文不符。

如果保单中使用了被保险人和保险人之外的词汇来代表本保单的赔偿方和风险投保方，兹经双方同意，上述词汇的意义应当与被保险人和保险人相同。

双方还同意：

- a. 具有人称含义的词语包含公司和其他法律实体；
- b. 单数词汇应视为同时包含复数形式，复数亦然；
- c. 具备词性的词汇在保单中再次出现时词性一致。

如果本保单各条款、规定、条件之间有任何解释上的冲突，应当以最有利于被保险人的解释为准。如果本保单任何条款被相关法律认定无效，不能执行，本保单将视为无此条款，而保单其他部分应当保持完全效力。

标题仅为易于查阅用途。兹约定，相应的保单条款不应仅仅按照其标题来解释。

### **INTERPRETATION & HEADINGS**

This Policy incorporates the Schedule, Articles and any other terms contained herein or endorsed hereon which are to be read together. Where any word or expression has been given a specific meaning in any part of this Policy, such word or expression shall bear this meaning wherever it may appear unless such meaning is inapplicable to the context in which the word or expression appears. Where words other than the Insured or the Insurer have been used in the Policy to represent the party entitled to indemnity under this Policy and the party insuring those risks, it is agreed that for the purpose of this Policy those words are deemed to have the same meaning as the Insured and the Insurer.

It is further agreed that:

1. words importing persons shall include corporations and other legal entities;
2. references in the singular shall be deemed to include the plural and vice versa; and
3. words depicting any gender include reference to all other genders.

In the event of conflict of interpretation between the various clauses, provisions and terms contained in this Policy, the interpretation most beneficial to the Insured shall always prevail.

Should any provision of this Policy be held invalid or unenforceable under applicable law, this Policy shall be deemed not to include that provision and the balance of this Policy will remain in full force and effect.

Headings have been included for ease of reference. It is understood and agreed that the terms and conditions of this Policy are not to be construed or interpreted by reference to such headings.

#### **4. 被保险财产条款**

兹约定，被保险人对有保险利益的财产均在本保单下投保。若被保险人的部分财产或费用被发现未登记入资产账册，保险人同意对其按保单约定条件提供保险保障，但被保险人应缴付自保单生效日起的附加保费或自被保险人获得该财产的保险利益起至保单结束计收的附加保费。

#### **DESCRIPTION OF PROPERTY INSURED**

All the property in which the insured are interested is declared herein as Property Insured, if hereafter any such property shall be found as not having been entered in the Insured's books, the Insurer will deem it to be automatically insured within the terms of this Policy, subject to payment of the premium on all such property as from the inception of this Policy or from the date of the Insured's interest in such property after the inception of this Policy.

#### **5. 权益保障条款**

若保单列有多个被保险人，其各自的保单权益不因某一被保险人违反保单约定而受损。保险人就违反保单约定直接造成的损失有权拒绝承担保险责任，但不能因此而影响到其它被保险人的保障。

#### **PROTECTION OF INTEREST**

Where this policy covers the interests of more than one party, any breach of a policy condition or warranty by one party will not prejudice in any way the rights of any other party or parties.

The insurer may only refuse to pay that part of any liability which can be directly attributed to the breach of condition or warranty by the party or parties in breach, but not to the extent that it affects other insureds under this policy.

#### **6. 合同争议解决**

合同争议解决方式由当事人从下列两种方式中选择一种：

（一）因履行本合同发生的争议，由当事人协商解决，协商不成的，提交双方同意的仲裁委员会仲裁；

（二）因履行本合同发生的争议，由当事人协商解决，协商不成的，依法向人民法院起诉。

本附加险条款与主险条款内容相悖之处，以本附加险条款为准。

#### DISPUTE RESOLUTION CLAUSE

Any disputes arising from the execution of this Policy hereof shall be resolved through one of the following means to be selected by the Parties:

(a) The said disputes shall be resolved by the Parties through negotiations, failing which shall be referred to the agreed Arbitration Commission for arbitration;

(b) The said disputes shall be resolved by the Parties through negotiations, failing which shall be referred to a PRC court.

#### 7. 财产分项条款

兹经双方同意，任何财物在被保险人账本中所定的财产分项，将作为赔偿时其财产所属种别的基础。本保险单所载其他条件不变。

#### 8. 损失通知条款

若有其他内容与本条款不符，以本条款为主。在通知保险人发生或可能发生保险事故时，被保险人的权利不得因其非有意的延迟、错误、遗漏而受到损害。

#### 9. 租赁财产条款

兹经双方同意，如发生保险事故，本保险单对由于租赁关系而对受损的保险财产拥有可保利益的其他关系方根据租约在其可保利益范围内进行赔偿。但如该保险财产已由其他关系方另行投保，则本保险单不负赔偿责任。

#### 10. “故意行为”及“重大过失”定义

兹双方同意，本保单不负责被保险人及其代表的故意行为或重大过失造成的任何损失。故意行为特指任何人知道并清楚自己的行为后果但还是有意识、有目的、并在自身的控制下有计划地采取行动的行为；重大过失是指行为人不但没有遵守法律规范对其较高要求，甚至连人们都应该注意的一般标准也未达到的行为，重大过失不包括无意的过失、遗漏或疏忽。

被保险人特指所有人、董事或被保险人企业层面的高级管理人员。被保险人代表指任何在被保险人明示下执行特定任务的个人或第三者。任何其他由被保险人聘请的专注于特定领域、业务、职业、行业的专业承包商或组织不能视为被保险人代表。

### 三、 限制类

#### 1. 霉变除外条款

兹经双方同意，本保单除外由于以下原因造成的损失、诉讼、伤害，意外或者费用，此损失或费用包含但不限于是由于直接或间接，整地或部分清理、清除、修复、减少由以下原因引起的损失或费用：

- a) 任意“真菌”，“霉变”，“发霉”，“变质”，“发酵”
- b) 由于霉变或发霉产生的任何的“孢子”或者“毒素”
- c) 由于霉变或发霉产生的物质，蒸汽，气体或者其他形式的物质
- d) 包含有任何的“真菌”，“霉变”，“孢子”，“毒素”的所有物质，产品，建筑部分，建筑或者结构，或者这些物质中物质或产品中所包含的水、液体等造成的损失或伤害。

以下的定义将适用：

“真菌”：包含但不限于属于主要真菌群的任何植物或有机体，缺乏叶绿素II，以及霉变，锈蚀，发霉，黑粉病，蕈类

“霉变”包含但不限于由于在微湿的表面或者腐烂的有机体，或者活的有机物以及真菌产生的霉变。

“孢子”由真菌，霉变，毒素，植物，有机物或者微生物产生的潜伏的或可再生的载体。

#### 2. 2000 年除外责任条款

本条款“2000 年问题”系指，因涉及 2000 年日期变更，或此前、期间、其后任何其他日期变更，包括闰年的计算，直接或间接引起计算机硬件设备、程序、软件、芯片、媒介物、集成电路及其他电子设备中的类似装置的故障，进而直接或间接引起和导致保险财产的损失或损坏问题。

保险人对由于下列原因，无论计算机设备是否属于被保险人所有，直接或间接导致、构成或引起保险财产损失或损坏由此产生的直接损失或间接损失不负责赔偿责任：

（一）不能正确识别日期；

（二）由于不能正确识别日期，以读取、存储、保留、检索、操作、判别、处理任何数据或信息，或执行命令和指令；

（三）在任何日期或该日期之后，由于编程输入任何计算机软件的操作命令引起的数据丢失，或不能读取、储存、保留、检索、正确处理该类数据；

（四）因涉及 2000 年日期变更，或任何其他日期变更，包括闰年的计算而不能正确进行计算、比较、识别、排序和数据处理；

（五）因涉及 2000 年日期变更，或任何其他日期变更，包括闰年的计算，对包括计算机、硬件设备、程序、芯片、媒介物、集成电路及其他电子设备中的类似装置进行预防

性的、治疗性的、或其他性质的更换、改变、修改。

本保险单所载其他条件不变。

### 3. 工业渗漏、污染、污损条款

兹经双方同意，本保单除外由于污染、污损引起的所有责任。

所有由于意外事故引起的污染或污损的发生时间应视同和意外事故发生时间一致

本条款中的污染或污损定义如下：

- (a) 所有对建筑、结构、水资源、土地资源、大气资源的污染或污损；
- (b) 所以因为这种污染或污损造成的直接或者间接地损失或伤害。