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## South China Insurance Company Property (Official Luggage) Clause

100.03.21 (100)華產企字第 147 號函備查

### Insured:

Employees of the insured companies while on business trips as well as employees of third parties undertaking business trips on behalf of and for any insured company.

### Items:

Property owned by the insured companies or third parties.

### Insured:

Which insured companies rent or lease and which is taken along personally on business trips or handed over – customarily packed – to a third party for conveyance (escorted and unescorted baggage). Receptacles for the transport (suitcases, boxes, etc.) are included in the insurance.

Coverage excludes all items of the employee's personal needs as well as money, papers of all kind representing money's worth, tickets and travel documents.

### Insured Value:

Replacement value (value as new).

Regulation for the replacement value of laptop and notebooks:

In case of loss or damage the insurers indemnify the replacement costs for a model with equal functions and performance. For each year since the date of purchase (except for the first year), 15% of the purchase price will be deducted, i.e.

- In the 1<sup>st</sup> year: 0%
- In the 2<sup>nd</sup> year: 30%
- In the 3<sup>rd</sup> year: 45%
- In the 4<sup>th</sup> year: 60%

If company luggage claims are subject to a deductible, the minimum subtraction will be the deductible, or the a.m. discount, whichever is greater.

### Territorial limits:

World-wide

### Insurance Period:

Insurance coverage commences when the insured items are brought out of the business building or

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the factories of the insured company; coverage terminates with the re-arrival in a business building or factories of the insured company.

#### Scope of Liability:

Insurance coverage relates to all perils to which the insured items are exposed during the insured travels.

Where the items insured are on construction and erection sites and while in use they are insured against the perils of force majeure, fire, burglary and simple theft; in the latter case a written confirmation of the construction / erection manager is required.

In respect of data media (data carrying material ) and the machine-readable information thereon, indemnity will be paid, in addition to the pure material value, for the costs necessary and actually incurred in order to re-obtain the machine-readable external information.

The limit of indemnity for these costs shall be (As Arranged) any one loss occurrence on first –loss basis.

#### How to Act in Case of Loss:

As soon as a loss occurs or becomes known, the insured shall take all measures apt to minimize the loss or to recover the items lost.