

*보험조건 및 조항

1) General Conditions (재산종합보험에 적용되는 일반조항)

- Millennium Exclusion Clause (서기 2000년 문제 부보장 조항)
- IT Clarification Agreement (정보기술조항)
- Korean Package Insurance Policy II (한국식 재산종합보험 보통약관)
- Exclusion of Sabotage & Terrorism (파괴행위 및 테러 면책)
- Sanction Limitation and Exclusion Clause(LMA 3100) (경제제제대상국 면책조항 (LMA3100))
- Transmission and Distribution Exclusion Clause (전송 및 배포 제외 조항)
- War, Civil War, Political Risk and Terrorism Exclusion Clause (전쟁, 남북 전쟁, 정치적 위험 및 테러 면책 조항)
- Cyber Exclusion Clause (사이버 면책 조항)
- Exclusion of Strike, Riot, and Civil Commotion (소요, 폭동, 노동쟁의 부보장)
- 72 Hours Clause (72시간 조항)
- Error and Omission Applied with the limit of KRW 1,000,000,000.-a.o.o. (오기 및 탈루) (사고당 10억원 한도로 보상)
- Remarks Premium Adjustment Clause : Half-Yearly basis (명시사항) (6개월 단위로 정산)

2) Special Extensions & Provisions Applicable to Section I (Property All Risks)

(섹션I 재물종합위험보장에 적용되는 특별조항)

- Debris Removal and Cost of Clean Up Extension Applied within 10% of Claim Amount (잔존물제거 및 청소비용 확장담보) (손해액의 10% 한도로 보상)
- Authority Exclusion Applied (공권력 면책) (적용)
- Temporary Removal Applied on the Same Premises Only (일시적 철거) (동일구내에 한하여 적용)
- Minor Works Clause Applied within the limit of KRW 500,000,000.-any one contract (소규모공사 조항) (계약당 5억원 한도)
- Capital Additions Applied within the limit of KRW 60,000,000,000.-any one addition / within 6 months (추가재산) (추가당 600억원 한도 (6개월 내))
- Fire Fighting Expenses Applied within the limit of KRW 100,000,000.-any one accident (소방비용) (사고당 1억원 한도)
- Expediting Expenses Applied within the limit of KRW 100,000,000.-any one accident (수리 촉진 비용) (사고당 1억원 한도)
- Sue and Labour Applied (손해방지비용) (적용)
- Public Authorities Clause Applied (공공기관조항) (적용)
- Architects, Surveyors and Consulting Engineers Applied (건축가, 조사자, 자문기술자) (적용)
- Memo1. Basis of Indemnification Replacement Cost Value Basis & Average Clause (메모1. 보상의 기준) (재조달가액기준 및 비례보상조항)
- Memo2. Certified Valuation Not Applied (메모2. 공인된 가액평가) (미적용)
- Memo3. Inventory/Stock Valuation & Declaration/Adjustment : Not Applied (메모3. 재고동산 월 통지/만기 정산 조항) (미적용)
- Memo4. Limit of Liability Up to Total Sum Insured (메모4. 보상한도액) (가입금액한도)
- Memo5. Deductible KRW 1,000,000.-any one occurrence (This KRW1,000,000.- deductible applies only when no collectable underlying insurance is available. No deductible applied when collectable underlying insurance exist.) (메모5. 자기부담금) (사고당 1백만원)
- Bodily Injury Liability Coverage Clause (신체손해배상책임담보 특별약관)
- Building Owner' S Liability For Employee(s) Exclusion Clause (건물소유주의 종업원 배상책임 부보장 조항)
- Legal Liability for Fire Damage to Property (Specific Building) (특수건물 화재대물배상 특별약관)

3) Special Extensions & Provisions Applicable to Section II (Machinery Breakdown)

(섹션II 기계위험보장에 적용되는 특별조항)

- Temporary Removal Applied on the Same Premises Only
(일시적 철거) (동일구내에 한하여 적용)
- Expediting Expenses Applied within the limit of KRW 100,000,000.-any one accident
(수리 촉진 비용) (사고당 1억원 한도)
- Architects, Surveyors and Consulting Engineers Applied (건축가, 조사자, 자문기술자) (적용)
- Basis of Indemnification Replacement Cost Value Basis & Average Clause
(보상의 기준) (재조달가액기준 및 비례보상조항)
- Limit of Liability Up to Total Sum Insured (보상한도액) (가입금액한도)
- Deductible KRW 1,000,000.-any one occurrence (This KRW1,000,000 deductible applies only when no collectable underlying insurance is available. No deductible applies when collectable underlying insurance exists.)
(자기부담금) (사고당 1백만원)
- Certified Valuation Not Applied (공인된 가액평가) (미적용)