

三井住友海上火灾保险（中国）有限公司

OTHER INSURANCE (B)

In case the goods and/or merchandise and/or property, insured under this policy are covered by other insurance (except as hereinafter provided), the covered loss, damage or expense shall be collected from the several policies in the order of the date of their attachment.

Insurances attaching on the same date are deemed simultaneous and are to contribute pro rata; **provided, however, that where any fire insurance, or any insurance (including fire) taken out by any carrier or bailee (other than The Insured) is available to the beneficiary of this policy, or would be so available if this insurance did not exist, then this insurance shall be void to the extent that such other insurance is or would have been available.**

It is agreed, nevertheless, that where This Insurer is thus relieved of a liability because of the existence of other insurance, This Insurer shall receive and retain the premium payable under this policy and, in consideration thereof, shall guarantee the solvency of the companies and/or insurers who issued such other insurance and the prompt collection of the loss, damage or expense thereunder, but only to the same extent that This Insurer shall have been relieved of liability by reason of the terms of this Clause and not exceeding, in any case, the amount which would have been collectible under this policy if such other insurance did not exist.