

三井住友海上火灾保险（中国）有限公司

PARTIAL LOSS CLAUSE

In case of a covered partial loss to the goods and/or merchandise and/or property insured under this policy caused by risks insured against, the loss shall be determined by a separation of the damaged portion of the insured goods and/or merchandise and/or property from the sound and shall be the percentage of damage on the damaged portion as agreed by The Insured and This Insurer.

If no percentage is mutually agreed upon, then by public sale of the damaged portion for the account of The Insured and by comparison of the amount so realized with the market value of the damaged portion if it were in sound condition on the day of sale.

At the option of The Insured, claims for insured goods and/or merchandise and/or property arriving at destination in a damaged condition may be settled on a “salvage adjustment” basis, with This Insurer paying the insured value of the damaged portion after taking credit for any salvage proceeds.