三井住友海上火灾保险(中国)有限公司

SPECIAL CLAUSE FOR RESIDUAL PROPERTY

Subject to any other special provisions stipulated elsewhere in this Policy, the following shall apply:

1. Where the goods have become a total loss and the Insurer pays the whole of the insured amount, the Insurer shall not take over the rights of the Assured in the goods, **unless the Insurer has disclosed their intention to take over such rights.**

2. Where the loss has occurred on a part of the goods and the Insurer pays the proportion of the insured amount relating to such part, the provisions in the preceding paragraph apply to that part.