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※本商品經本公司合格簽署人員檢視其內容業已符合保險精算原則及保險法令，惟為確保權益，基於保險業與消費者衡平對等原則，消費者仍應詳加閱讀保險單條款與相關文件，審慎選擇保險商品。本商品如有虛偽不實或違法情事，應由本公司及負責人依法負責。  
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## South China Insurance American Hull Insurance Syndicate Liner Negligence Clause (For attachment to American Institute Hull Clauses)

101.04.13(101)華產企字第 369 號函備查

Subject to the conditions of this policy, this insurance also covers:

- a) Breakdown of motor generators or others electrical machinery and electrical connection thereto;  
Bursting of boilers: breakage of shafts; or any latent defect in the machinery or hull;
- b) Loss of or damage to the subject matter insured directly caused by:
  - 1. Accidents on shipboard or elsewhere, other than breakdown of or accidents to nuclear installations or reactors on board the Insured Vessel;
  - 2. Negligence, error of judgement or incompetence of any person:  
Excluding under both "a" and "b" above only the cost of repairing, replacing or renewing any part condemned solely as a result of a latent defect, wear and tear. Gradual deterioration or fault or error in design or construction:

Provide such loss or damage (either as described in said "a" or "b" or both) has not resulted from want of due diligence by the Assured(s), the Owner(s) or Manager(s) of the vessel, or any of them. Masters, Mated. Engineers, pilots or crew not to be considered as part owners within the meaning of this clause should they hold shares in the Vessel.

All other terms and conditions remain unchanged.