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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。  
※詳細承保內容以保單條款為準。 ※本商品受保險安定基金之保障。

## South China Insurance Blocking and Trapping Clause-Hull

100.09.23(100)華產企字第720號函備查

The inability of the Vessel to sail from any port, canal, waterway or other place to the High Seas either for a continuous period of 6 months or where there is no reasonable prospect of the Vessel becoming able to sail to the High Seas (whichever is the earlier) as a result of the closure of the connecting channel to all vessels of such size and draft is deemed to constitute a Constructive Total Loss and is recoverable hereunder provided. that such closure has arisen through the blockage of the waterway from any cause whatsoever beyond the control of the Assured other than as a result of perils enumerated in Institute Time Clauses - Hull Clauses 1/10/83 Clause 23 to 26 (War Strikes, Malicious Acts, Nuclear Exclusions) herein.

For the purpose of this insurance the term "inability of the Vessel to sail" includes, but is not limited to, circumstances under which the vessel does not sail in consequence of:

1. any physical obstruction whatsoever (not directly caused by earthquake); or
2. any order, advice, or recommendation of any government or local authority; or
3. the Master, Owners, Managers or Assured deciding that it is unsafe for the vessel to sail unless Underwriters are able to prove that such decision was unreasonable in all the circumstances prevailing at the time;

and whether such inability to sail in consequence of one or more accidents 01 occurrences or reasons.