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South China Insurance Buyer's Contingent Interest Clause

100.07.15(100)華產企字第455號函備查

Goods purchased by the Assured on 'FOB', 'C&F' or similar terms

It is hereby understood and agreed that the goods are at the insurer's risk and that their liability to the Assured commences from the time the goods leave the Supplier's Factory, Warehouse, Store or Mill as if the Contract of Sale was *ex Suppliers*; premises; notwithstanding that the goods and/or interest may have been purchased on 'FOB' or 'C&F' or similar terms, insurers being subrogated, subject to cover provisions detailed elsewhere herein, to the Assured's rights of recourse against the Suppliers.

Goods purchased by the Assured on CIF terms

Subject to individual declaration prior to known loss and/or arrival, where goods are purchased CIF and the Supplier fails to effect insurance or effects an insurance which is subsequently rendered inoperative or which is more restricted than the protection afforded hereunder, such goods shall be covered hereunder on the normal cover conditions.

In such cases the insurers shall be subrogated, subject to cover provisions detailed elsewhere herein, to all rights and remedies of the Assured against the Supplier and/or Supplier's Insurers and/or other parties and in no case shall this insurance contribute in the event of double insurance