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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 F.O.B. Endorsement

100.10.31(100)華產企字第 780 號函備查

It is hereby understood and agreed that this policy is extended to cover, subject to its terms and conditions, goods and/or merchandise sold on F.O.B., F.A.S., or similar terms whereby marine insurance is effected by the buyer. This insurance attaches from commencement of transit at the Assured's plant or other place of shipment and terminates when the assured's interest ceases but not later than the time the goods and/or merchandise are laden on board the vessel, or at time of transfer of title, whichever shall first occur.

This insurance includes any lighterage, and for not exceeding fourteen days while held at terminals, on wharves, piers, docks, quays, storage barges, boats and lighters while awaiting loading on board the vessel or held covered at an additional premium if required, provided prompt notice is given the Company.

This insurance, however, is not to attach as respects any goods and/or merchandise if, at the time of loss or damage, there is any other insurance which would attach if the coverage provided under the endorsement had not been effected, except that this insurance shall apply only as excess and in no even as contributing insurance and then only after all other insurance has been exhausted.

Nevertheless, any direct loss sustained by the assured otherwise recoverable hereunder shall be advanced as a loan without interest repayable out of any recovery the assured may receive out of such other insurance