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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 Important Clause

100.06.03(100)華產企字第 389 號函備查

IMPORTANT

PROCEDURE IN THE EVENT OF LOSS OR DAMAGE FOR WHICH UNDERWRITERS MAY BE LIABLE LIABILITY OF CARRIERS, BAILEES OR OTHER THIRD PARTIES

It is the duty of the Insured and their Agents, in all cases to take such measures as may be reasonable for the purpose of averting or minimising a loss and to ensure that all rights against Carriers Bailees or other third parties are properly preserved and exercised; in particular, the Insured or their Agents are required: -

- (1) To claim immediately on the Carriers, Port Authorities or other Bailees for any missing packages.
- (2) In no circumstances, except under written protest, to give clean receipts where goods are in doubtful condition.
- (3) When delivery is made by Container, to ensure that the Container and its seals are examined immediately by their responsible official. If the Container is delivered damaged or with seals broken or missing or with seals other than as stated in the shipping documents, to clause the delivery receipt accordingly and retain all defective or irregular seals for subsequent identification.
- (4) To apply immediately for survey by Carriers' or other Bailees' Representatives if any loss or damage be apparent and claim on the Carriers or other Bailees for any actual loss or damage found at such survey.
- (5) To give notice in writing to the Carriers or other Bailees within three days of delivery if the loss or damage was not apparent at the time of taking delivery.

Note: -The Consignees or their Agents are recommended to make themselves familiar with the Regulations of the Port Authorities at the port of discharge.

DOCUMENTATION OF CLAIMS

To enable claims to be dealt with promptly, the Insured is advised to submit all available supporting documents without delay, including when applicable:

- (1) Original policy or certificate of insurance.
- (2) Original or copy shipping invoices, together with shipping specification and/or weight notes.
- (3) Original or certified copy of Bill of Lading and/or other contract of carriage.
- (4) Survey report or other documentary evidence to show the extent of the loss or damage.
- (5) Landing account and weight notes at port of discharge and final destination.
- (6) Correspondence exchanged with the Carriers and other Parties regarding their liability for the loss or damage.

In the event of loss or damage which may involve a claim under the Insurance, no claim shall be paid unless immediate notice of such loss or damage has been given to and a Survey

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Report obtained from this Company's Office or Agents specified in this Policy.

No claim for loss by theft &/or pilferage shall be paid hereunder unless notice of survey has been given to this Company's agents within 10 days of the expiry of this insurance.