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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 Insolvency Exclusion Clause

100.10.31 (100)華產企字第 794 號函備查

It is hereby agreed that the exclusion “loss damage or expense arising form insolvency or financial default of the owners, managers, charters of operators of the vessel and/or aircraft” (incorporated in the Institute Clauses herein) is amended to read as follows:

“ In no case shall this insurance cover loss damage or expense caused by insolvency or financial default of the owners managers charterers or operators of the vessel where, at the time of loading of the subject-matter insured on board the vessel, the Assured are aware, or in the ordinary course of business should be aware, that such insolvency or financial default could prevent the normal prosecution of the voyage.

This exclusion shall not apply where this insurance has been assigned to the party claiming hereunder who has brought or agreed to buy the subject-matter insured in good faith under a biding contract.