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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 Institute Additional Perils Clauses-Hulls 1/10/1983 CL294

100.09.23(100)華產企字第 633 號函備查

(For use only with the Institute Time Clauses – Hulls 1/10/83)

1. In consideration of an additional premium this insurance is extended to cover
  - 1.1 the cost of repairing or replacing
    - 1.1.1 any boiler which bursts or shaft which breaks
    - 1.1.2 any defective part which has caused loss or damage to the Vessel covered by Clause 6.2.2. of the Institute Time Clauses – Hulls (1/10/83).
  - 1.2 loss of or damage to the Vessel caused by any accident or by negligence, incompetence or error of judgement of any person whatsoever.
2. Except as provided in 1.1.1 and 1.1.2, nothing in these Additional Perils Clauses shall allow any claim for the cost of repairing or replacing any part found to be defective as a result of a fault or error in design or construction and which has not caused loss of or damage to the Vessel.
3. The cover provided in Clause 1. is subject to all other terms, conditions and exclusions contained in this insurance and subject to the proviso that the loss or damage has not resulted from want of due diligence by the Assured, Owners or Managers. Master Offices Crew or Pilots not to be considered Owners within the meaning of this Clause should they hold shares in the Vessel.