華南金融集團

伊華南產物保險股份有限公司 SOUTH CHINA INSURANCE CO., LTD.

總公司:11071 台北市信義區忠孝東路四段560號5樓 聯絡處:11072 台北市信義區基隆路一段176號3樓、4樓

電話:02-2758-8418 2756-2200(代表號)

免費申訴電話:0809-005607

※要保人可透過本公司免費服務電話(0800-010850)、網站(http://www.south-china.com.tw)或總公司、分公司及通訊處查閱公開資訊文件。 ※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

※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 Cargo Clauses (W.A.) 1/1/1963

100.11.07(100)華產企字第861號函備查

1. This insurance attaches from the time the goods leave the warehouse or place of storage at the place named in the policy for the commencement of the transit, continues during the ordinary course of transit and terminates either on delivery

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

(a) to the Consignees'or other final warehouse or place of storage at the destination named in the policy,

(b) to any other warehouse or place of storage, whether prior to or at the destination named in the policy, which the Assured elect to use either

(i) for storage other than in the ordinary course of transit

(ii) for allocation or distribution,

1/1/63

or(c) on the expiry of 60 days after completion of discharge overside of the goods hereby insured from the oversea vessel at the final port of discharge, whichever shall first occur.

If, after discharge overside from the oversea vessel at the final port of discharge, but prior to termination of this insurance, the goods are to be forwarded to a destination other than that to which they are insured hereunder, this insurance whilst remaining subject to termination as provided for above, shall not extend beyond the commencement of transit to such other destination.

This insurance shall remain in force (subject to termination as provided for above and to the provisions of Clause 2 below) during delay beyond the control of the Assured, any deviation, forced discharge, reshipment or transhipment and during any variation of the adventure arising from the exercise of a liberty granted to shipowners or charterers under the contract of affreightment, but shall in no case be deemed to extend to cover loss damage or expense proximately caused by delay or inherent vice or nature of the subject-matter insured.

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2. If owing to circumstances beyond the control of the Assured either the contract of affreightment is terminated at a port or place other than the destination named therein or the adventure is otherwise terminated before delivery of the goods as provided for in Clause 1 above, then, subject to prompt notice being given to Underwriters and to an additional premium if required, this insurance shall remain in force until either

r nnletion of

(i) the goods are sold and delivered at such port or place, or, unless otherwise specially agreed, until the expiry of 60 days after completion of discharge overside of the goods hereby insured from the oversea vessel at such port or place, whichever shall first occur,

or(ii) if the goods are forwarded within the said period of 60 days (or any agreed extension thereof) to the destination named in the policy or to any other destination, until terminated in accordance with the provisions of Clause 1 above.

Including transit by craft raft or lighter to or from the vessel. Each craft raft or lighter to be deemed a separate insurance. The Assured are not to be prejudiced by any agreement exempting lightermen from liability.

 Held covered at a premium to be arranged in case of change of voyage or of any omission or error in the description of the interest vessel or voyage.

See below.

6. No claim for Constructive Total Loss shall be recoverable hereunder unless the goods are reasonably abandoned either on account of their actual total loss appearing to be unavoidable or because the cost of recovering, reconditioning and forwarding the goods to the destination to which they are insured would exceed their value on arrival.

General Average and Salvage Charges payable according to Foreign Statement or to York-Antwerp Rules if in accordance with the contract of affreightment.

8. The seaworthiness of the vessel as between the Assured and Underwriters is hereby admitted. In the event of loss the Assured's right of recovery hereunder shall not be prejudiced by the fact that the loss may have been attributable to the wrongful act or misconduct of the shipowners or their servants, committed without the privity of the Assured.

 It is the duty of the Assured 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.

10. This insurance shall not inure to the benefit of the carrier or other bailee.

11. This insurance is extended to indemnify the Assured against such proportion of liability under the contract of affreightment "Both to Blame Collision" Clause as is in respect of a loss recoverable hereunder.

In the event of any claim by shipowners under the said Clause the Assured agree to notify the Underwriters who shall have the right, at their own cost and expense, to defend the Assured against such claim.

12. Warranted free of capture, seizure, arrest, restraint or detainment, and the consequences thereof or of any attempt thereat; also from the consequences of hostilities or warlike operations, whether there be a declaration of war or not; but this warranty shall not exclude collision, contact with any fixed or floating object (other than a mine or torpedo), stranding, heavy weather or fire unless caused directly (and independently of the nature of the voyage or service which the vessel concerned or, in the case of a collision, any other vessel involved therein, is performing) by a hostile act by or against a belligerent power; and for the purpose of this warranty 'power' includes any authority maintaining naval, military or air forces in association with a power. Further warranted free from the consequences of civil war, revolution, rebellion, insurrection, or civil strife arising therefrom, or piracy.

Should Clause No.12 be deleted, the relevant current Institute War Clauses shall be deemed to form part of this insurance.

13. Warranted free of loss or damage

(a) caused by strikers, locked-out workmen, or persons taking part in labour disturbances, riots or civil commotions;
 (b) resulting from strikes, lock-outs, labour disturbances, riots or civil commotions.

F.S.R. & C.C. CLAUSE

Should Clause No.13 be deleted, the relevant current Institute Strikes Riots and Civil Commotions Clauses shall be deemed to form part of this insurance.

14. It is a condition of this insurance that the Assured shall act with reasonable despatch in all circumstances within their control.

NOTE- It is necessary for the Assured when they become aware of an event which is "held covered" under this insurance to give prompt notice to

NOTE- It is necessary for the Assured when they become aware of an event which is "held covered" under this insurance to give prompt notice a Underwriters and the right to such cover is dependent upon compliance with this obligation.

Applying to interest insured on W.A.:---

Warranted free from average under the percentage specified in the policy, unless general, or the vessel or craft be stranded, sunk or burnt, but notwithstanding this warranty the Underwriters are to pay the insured value of any package which may be totally lost in loading, transhipment or discharge, also for any loss of or damage to the interest insured which may reasonably be attributed to fire, explosion, collision or contact of the vessel and/or craft and/or conveyance with any external substance (ice included) other than water, or to discharge of cargo at a port of distress. This Clause shall operate during the whole period covered by the policy.

REASONABLE DESPATCH CLAUSE

AVERAGE CLAUSE

(incorporating Warehouse to Warehouse Clause)

TERMINATION OF

ADVENTURE

CRAFT & C.

CHANGE OF VOYAGE CLAUSE

CONSTRUCTIVE

G A CLAUSE

SEAWORTHINESS

BAILEE CLAUSE

NOT TO INURE

"BOTH TO BLAME

TOTAL LOSS

CLAUSE

ADMITTED

CLAUSE

CLAUSE

CLAUSE

COLLISION"

CLAUSE

CLAUSE

TRANSIT

CLAUSE