

※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 Political Risk, Financial Guarantee and Credit Risk Exclusion Clause

101.04.13(101)華產企字第 383 號函備查

This contract excludes any loss, liability, damage or expense arising from the following:

- 1) All forms of Contract Frustration Business including but not limited to non-performance of contractual obligations, import and/or export embargo, non-ratification of contracts, exchange transfer, calling of bonds and guarantees and force majeure indemnities.
- 2) Default under a lease, or any other form of financing contract.
- 3) Inability of an assured to recover funds or another consideration advanced under a contract to supply goods or services.
- 4) Any form of Financial Guarantee, Surety or Credit indemnity, other than Salvage Guarantees.
- 5) Confiscation, Nationalisation, Expropriation, Deprivation, unless such losses would be recoverable under the Institute War Clauses and/or the War sections of the relevant Institute War and Strikes Clauses or relevant London Aviation Clauses in current use at the inception of this contract, or at the time when war risks cover would have commenced under the original insurance within the terms of these clauses, whichever is the earlier; except that if the risks of war are covered in the original policy(ies) under clauses approved by the London Hull War Risks Joint Sub-Committee, or in respect of cargo interests under the Standard War Risks Clause of any country which complies with the limitations of the United Kingdom Waterborne Agreement, the foregoing proviso shall not apply.
- 6) The departure of the Assured's and/or project management personnel from any country, project or site in circumstances where:
  - (a) such personnel have been advised by their own Government(s) (or officially accredited representative(s) thereof) to evacuate the country or region thereof;
  - or
  - (b) the Assured's most senior manager in any country (or if absent, his appointed deputy) has determined that conditions local to any project or site have reached a state of political instability which could reasonably be interpreted as endangering the lives and/or physical well-being of such personnel and has issued instructions for their evacuation.