

General Average Clause

In cases where General Average is estimated not to exceed USD 150,000.00(net of deductible) the Assured have the option of deciding whether they will claim the whole of the General Average under their hull insurance (subject to any excess or part valuation cover therein) or claim from the Cargo as they think fit. In such cases of charging the whole to the Hull Underwriters, no commission or interest is to be claimed. This agreement is not to apply where the General Average consists mainly of General Average sacrifices of and/or damage to cargo in which event a Statement should be drawn up. Where Average Adjusters certify that involving cargo interests would be uneconomical from the standpoint of the hull interests, the Assured shall have the same option as outlined above.

华泰财产保险有限公司 共同海损条款

当共同海损预计不超过 15 万美元（扣除免赔）时，被保险人有权决定是否请求船舶保险项下全部的共同海损（超额保险或不足额保险除外）或向他们认为适当的货物请求。**当被保险人向船舶保险人请求全部共同海损时，免除佣金或利息。**本条不适用于应起草声明情况下主要由共同海损牺牲及/或货物损害构成的共同海损。当共同海损理算人从船舶利益立场证明所涉货物利益是不经济的，被保险人也应有如上所述的相同的选择权。