

# 华泰财产保险有限公司

## 协会游艇保险附加个人物品保险条款

（仅与承保封闭式船舱船舶的《协会游艇保险条款（1/11/85）》共同使用）

若保单明细表中就个人物品注明单独的保险金额，则可适用下述扩展条款。

- 1 根据本保险的条款和条件，本保险的承保范围扩展至任何个人物品的灭失和损害的风险（不适用《协会游艇保险条款（1/11/85）》第 12.1 条中的免赔额），个人物品指被保险人和/或被保险人家庭所有的私人财产和由船舶所有人提供给船员的衣物，灭失和损害的风险须发生在被保险船舶上以及与使用被保险船舶有关的过程中，包括从被保险人的住所至被保险船舶的途中以及直至返回被保险人住所的过程。但不包括下述原因引起的索赔：

**1.1 磨损、逐步变坏、潮湿、发霉、退色、寄生虫、蛀虫、机械故障；**

**1.2 易碎物品的破损，除非该等损害是由船舶搁浅、沉没、烧毁、失火或碰撞，或恶劣天气、强盗或盗窃造成；**

**1.3 现金、货币、钞票或旅行支票的灭失；**

**1.4 滑水橇或潜水设备的灭失，除非该等灭失是由火灾或强行进入的偷盗或船舶的全损造成；**

**1.5 《协会游艇保险条款（1/11/85）》第 21、22、23 条中除外的风险。**

### 2 海损

本保险适用海损条款，即如果本扩展条款承保的财物在发生灭失时的实际价值高于保险金额的，被保险人仅有权根据保险金额与承保财物总价值的比例获得相应的赔偿。

### 3 不分摊

本保险对于在本保险有效期间发生的由其他保险承保的灭失和损害不承担赔偿责任，对于其他保险承保的超额部分，在不影响本保险效力的情况下，保险人同意赔偿。

### 4 赔偿限额

本《附加个人物品保险条款》下的赔偿额以保险明细表中注明的保险金额为限（价值等于或超过 100 英镑的任何单件物品均须特别声明）。

# INSTITUTE YACHT CLAUSES

## PERSONAL EFFECTS CLAUSES

(For use only with Institute Yacht Clauses 1/11/85 in insurance covering Vessels with lockable cabin accommodation)

**The following extension shall apply provided that a separate amount insured in respect of Personal Effects is stated in the Schedule to the policy.**

**1. Subject always to its terms and conditions**, this insurance is extended to cover (without reference to any excess and deductible in Clause 12.1 of the **Institute Yacht Clauses 1/11/85**), all risk of loss of or damage to Personal Effects, being the personal property of the Assured and/or of the Assured's family, and crew's clothes provided by the Owners, while on board or in use in connection with the insured Vessel, including while in transit from the Assured's place of residence to the insured Vessel, and until return to such place of residence, **but EXCLUDING CLAIMS ARISING FROM:**

- 1.1 wear and tear, gradual deterioration, damp, mould, mildew, vermin, moth and mechanical derangement;**
- 1.2 breakage of articles of a brittle nature**, unless caused by the Vessel being stranded, sunk, burnt, on fire or in collision, or by stress of weather, burglars or thieves;
- 1.3 loss of cash, currency, bank notes or travelers cheques;**
- 1.4 loss of water-skis or diving equipment**, unless as a result of fire or theft following forcible entry or of total loss of the Vessel
- 1.5 perils excluded by Clauses 21, 22 and 23 of the Institute Yacht Clauses 1/11/85.**

### **2. AVERAGE**

This insurance is subject to the condition of average, that is to say, if the property covered by this extension shall at the time of any loss be of greater value than the amount insured hereunder in respect thereof, **the Assured shall only be entitled to recover such proportion of the said loss as such amount insured bears to the total value of the said property.**

### **3. NON-CONTRIBUTION**

**This insurance does not cover any loss or damage which at the time of the happening of such loss or damage is or would, but for the existence of this insurance, be insured under any such insurance**, except in respect of any excess beyond the amount which would have been payable under such other insurance had this insurance not been effected.

### **4. LIMIT OF INDEMNITY**

**The amount recoverable under the Personal Effects extension shall be limited to the amount insured in respect thereof, as stated in the Schedule to the policy**, (any single article valued at 100 GBP or more to be specially declared).