

保险产品说明

保险条款名称	Huatai Institute Bulk Oil Clauses (注册号: 09IE2024000210561)
保障范围	<p>1. This insurance covers, except as provided in Clauses 4, 5, 6 and 7 below,</p> <ul style="list-style-type: none">1.1 loss of or contamination of the subject-matter insured reasonably attributable to<ul style="list-style-type: none">1.1.1 fire of explosion1.1.2 vessel or craft being stranded grounded sunk or capsized1.1.3 collision or contact of vessel or craft with any external object other than water1.1.4 discharge of cargo at a port or place of distress1.1.5 earthquake volcanic eruption or lightning,1.2 loss of or contamination of the subject-matter insured caused by<ul style="list-style-type: none">1.2.1 general average sacrifice1.2.2 jettison1.2.3 leakage from connecting pipelines in loading transshipment or discharge1.2.4 negligence of Master Officers or Crew in pumping cargo ballast or fuel,1.2 contamination of the subject-matter insured resulting from stress of weather. <p>General Average Clause</p> <p>2. This insurance covers general average and salvage charges, adjusted or determined according to the contract of affreightment and / or the governing law and practice, incurred to avoid or in connection with the avoidance of loss from any cause except those excluded in Clauses 4, 5, 6 and 7 or elsewhere in this insurance.</p> <p>“Both to Blame Collision” Clause</p> <p>3. 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</p>

	<p>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.</p>
<p>保险期间</p>	<p>DURATION</p> <p>Transit Clause</p> <p>8 8.1 This insurance attaches as the subject-matter insured leaves tanks for the purpose of loading at the place named herein for the commencement of the transit, continues during the ordinary course of transit and terminates either</p> <p>8.1.1 as the subject-matter insured enters tanks on discharge to place of storage or to storage vessel at the destination named herein, or</p> <p>8.1.2 on the expiry of 30 days after the date of arrival of the vessel at the destination named herein, whichever shall first occur.</p> <p>8.2 If, after discharge from the oversea vessel into craft at the final port or place of discharge, but prior to the termination of this insurance under 8.1 above, the subject-matter insured or any part thereof is to be forwarded to a destination other than that to which it is insured hereunder, the insurance on the subject-matter insured or such part thereof shall not extend beyond the commencement of transit to such other destination, unless otherwise agreed by the Underwriters upon receipt of prompt notice from the Assured.</p> <p>ice from the Assured.</p> <p>ce from the Assured.</p> <p>8.3 Subject to prompt notice being given to the Underwriters and to an additional premium if required by them, this insurance shall remain in force (until terminated under 8.1 or 8.2 above and subject to the provisions of Clause 9 below) during delay beyond the control of the Assured, any deviation, forced discharge, reshipment or transshipment and during any other variation of the adventure provided such other</p>

	<p>variation is beyond the control of the Assured.</p> <p>Termination of Contract of Carriage Clause</p> <p>9. If owing to circumstances beyond the control of the Assured either the contract of carriage is terminated at a port or place other than the destination named therein or the transit is terminated otherwise than as provided in Clause 8 above, then this insurance shall also terminate unless prompt notice is given t to the Underwriters and continuation of cover is requested when the insurance shall remain in fore, subject to an additional premium if required by the Underwriters, either</p> <p>9.1 until the goods are sold and delivered at such port or place, or unless otherwise specially agreed, until the expiry of 30 days after arrival of the goods hereby insured at such port or place, whichever shall first occur, or</p> <p>9.2 if the goods are forwarded within the said period of 30 days (or any agreed extension thereof) to the destination named herein or to any other destination, until terminated in accordance with the provisions of Clause 8 above.</p> <p>Change of Voyage Clause</p> <p>10. Where, after attachment of this insurance, the destination is changed by the Assured, held covered at a premium and on conditions to be arranged subject to prompt notice being given to the Underwriters.</p>
<p>免除或减轻保险人责任条款 （免除或减轻保险人责任条款以加黑加粗等方式提示于条款，具体以条款为准，请仔细阅读，本保险产品说明仅摘录要点）</p>	<p>4. In no case shall this insurance cover</p> <p>4.1 loss damage or expense attributable to willful misconduct of the Assured</p> <p>4.2 ordinary leakage, ordinary loss in weight or volume, or ordinary wear and tear of the subject-matter insured</p> <p>4.3 loss damage or expense caused by inherent vice or nature of the subject-matter insured</p> <p>4.4 loss damage or expense proximately caused by delay, even though the delay be caused by a risk insured against (except expenses payable under Clause 2 above)</p> <p>4.5 loss damage or expense arising from insolvency or</p>

	<p>financial default of the owners managers charterers or operators of the vessel</p> <p>4.6 loss damage or expense arising from the use of any weapon of war employing atomic or nuclear fission and / or fusion or other like reaction or radioactive force or matter.</p> <p>Unseaworthiness and Unfitness Exclusion Clause</p> <p>5 5.1 In no case shall this insurance cover loss damage or expense arising from unseaworthiness of vessel or craft, unfitness of vessel craft or conveyance for the safe carriage of the subject-matter insured, where the Assured or their servants are privy to such unseaworthiness or unfitness, at the time the subject-matter insured is loaded therein.</p> <p>5.2 The Underwriters waive any breach of the implied warranties of seaworthiness of the ship and fitness of the ship to carry the subject-matter insured to destination, unless the Assured or their servants are privy to such unseaworthiness or unfitness.</p> <p>War Exclusion Clause</p> <p>6. In no case shall this insurance cover loss damage or expense caused by</p> <p>6.1 war civil war revolution rebellion insurrection, or civil strife arising therefrom, or any hostile act by or against a belligerent power</p> <p>6.2 capture seizure arrest restraint or detainment (piracy excepted), and the consequences thereof or any attempt thereat</p> <p>6.3 derelict mines torpedoes bombs or other derelict weapons of war.</p> <p>Strikes Exclusion Clause</p> <p>7. In no case shall this insurance cover loss damage or expense</p> <p>7.1 caused by strikers, locked-out workmen, or persons taking part in labour disturbances, riots or civil commotion</p> <p>7.2 resulting from strikes, lock-outs, labour disturbances, riots or civil commotions</p> <p>7.3 caused by any terrorist or any person acting from a political motive.</p>
退保条件标准和退保流程时限	Where a policyholder requests to rescind a contract prior to commencement of insurance liability, the policyholder shall pay service charges to the insurer as agreed in the contract and the insurer shall then

	<p>refund the premiums paid. For cargo insurance contract or insurance contract for the carrier's voyage, it shall not be terminated by the parties thereto subsequent to the commencement of insurance liability.</p>
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