

# 保险产品说明

保险条款名称	华泰财产保险有限公司协会货物条款（B）1.1.82  （注册号：09IE2020000210100）
保障范围	<p>RISKS COVERED</p> <p>Risks Clause</p> <p>1. This insurance covers, except as provided in Clauses 4, 5, 6 and 7 below.</p> <p>1.1 loss of or damage to the subject-matter insured reasonably attributable to</p> <p>1.1.1 fire or explosion</p> <p>1.1.2 vessel or craft being stranded grounded sunk or capsized</p> <p>1.1.3 overturning or derailment of land conveyance</p> <p>1.1.4 collision or contact of vessel craft or conveyance with any external object other than water</p> <p>1.1.5 discharge of cargo at a port of distress</p> <p>1.1.6 earthquake volcanic eruption or lightning,</p> <p>1.2 loss of or damage to the subject-matter insured caused by</p>

	<p>1.2.1 general average sacrifice</p> <p>1.2.2 jettison or washing overboard</p> <p>1.2.3 entry of sea lake or river water into vessel craft hold conveyance container liftvan or place of storage,</p> <p>1.3 total loss of any package lost overboard or dropped whilst loading on to, or unloading from, vessel or craft.</p> <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 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>
保险期间	DURATION

	<p>Transit Clause</p> <p>8.1 This insurance attaches from the time the goods leave the warehouse or place of storage 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 on delivery to the Consignees' or other final warehouse or storage at the destination named herein.</p> <p>8.1.2 on delivery to any other warehouse or place of storage, whether prior to or at the destination named herein, which the Assured elect to use either</p> <p>8.1.2.1 for storage other than in the ordinary course of transit or</p> <p>8.1.2.2 for allocation or distribution, or</p> <p>8.1.3 on the expiry of 60 days after completion of discharge overseaside of the goods hereby insured from the overseas vessel at the final port of discharge, whichever shall first occur.</p> <p>8.2 If, after discharge overseaside from the overseas 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.</p> <p>8.3 This insurance shall remain in force ( subject to termination as provided for above and to the provisions of Clause 9 below ) during</p>
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delay beyond the control of the Assured, any deviation, forced discharge, reshipment or transshipment and during any variation of the adventure arising from the exercise of a liberty granted to shipowners or charterers under the contract of affreightment.

#### Termination of Contract of Carriage Clause

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 otherwise terminated before delivery of the goods as provided for in Clause 8 above, then this insurance shall also terminate unless prompt notice is given to the Underwriters and continuation of cover is requested when the insurance shall remain in force, subject to an additional premium if required by the Underwriters, either

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9.1 until the goods are sold and delivered at such port or place, or, unless otherwise specially agreed, until the expiry of 60 days after arrival of the goods hereby insured at such port or place, whichever shall first occur, or

9.2 if the goods are forwarded within the said period of 60 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.

#### Change of Voyage Clause

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>免除或减轻保险人责任条款</p> <p>（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><b>EXCLUSIONS</b></p> <p><b>General Exclusions Clause</b></p> <p><b>4. In no case shall this insurance cover</b></p> <p><b>4.1 loss damage or expense attributable to wilful misconduct of the Assured</b></p> <p><b>4.2 ordinary leakage, ordinary loss in weight or volume, or ordinary wear and tear of the subject-matter insured</b></p> <p><b>4.3 loss damage or expense caused by insufficiency or unsuitability of packing or preparation of the subject-matter insured ( for the purpose of this Clause 4.3 “pecking ” shall be deemed to include stowage in a container or liftvan but only when stowage is carried out prior to attachment of this insurance or by the Assured or their servants )</b></p> <p><b>4.4 loss damage or expense caused by inherent vice or nature of the subject-matter insured</b></p> <p><b>4.5 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 )</b></p> <p><b>4.6 loss damage or expense arising from insolvency or financial default of the owners managers charterers or operators of the</b></p>

	<p><b>vessel</b></p> <p><b>4.7 deliberate damage to or deliberate destruction of the subject-matter insured or any part thereof by the wrongful act of any person or persons</b></p> <p><b>4.8 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.</b></p> <p><b>Unseaworthiness and Unfitness Exclusion Clause</b></p> <p><b>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 conveyance container or liftvan 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.</b></p> <p><b>5.2 The Underwriters waive any breach of the implied 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.</b></p> <p><b>War Exclusion Clause</b></p> <p><b>6. In no case shall this insurance cover loss damage or expense caused by</b></p> <p><b>6.1 war civil war revolution rebellion insurrection, or civil strife arising therefrom, or any hostile act by or against a belligerent</b></p>
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退保条件标准和退保流程时限	<p>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 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>