



Schenker China Ltd.

全球货运代理（中国）有限公司

Cargo Insurance
Open Policy
(2022-2023)



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| <p>APPLICANT 投保人</p> | <p>Schenker China Ltd. Schenker China Ltd.全球货运代理（中国）有限公司</p> |
| <p>INSURED 被保险人</p> | <p>Clients of Schenker China</p> |
| <p>PERIOD 协议期限</p> | <p>This Open Cover is effective on or after 00.00 hours <u>7th April, 2022</u> Until 24.00 hours <u>6th April, 2023</u>, China Standard Time, unless cancelled as provided for herein. 本预约协议自 2022 年 <u>4 月 7 日</u> 零时起至 2023 年 <u>4 月 6 日</u> 二十四时止。</p> |
| <p>INTEREST 保险保障</p> | <p>RISKS COVERED</p> <p>1 This insurance covers all risks of loss of or damage to the subject-matter insured except as provided in Clauses 4, 5, 6 and 7 below.</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>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> <p>TERMS AND CONDITIONS ARE ATTACHED (including exclusions)</p> <p>承保风险（风险条款）</p> <p>1 本保险承保保险标的的损失或损害的一切风险，但不包括下列第 4、5、6 和 7 条规定的除外责任。</p> <p>（共同海损条款）</p> <p>2 本保险承保根据运输合同、有关法律和惯例理算或确定的共同海损和救助费用，其产生是为了避免任何原因造成的损失或用于避免任何原因造成的损失有关，但此种原因须不是本保险第 4、5、6、7 条或其他条文除外的危险。</p> <p>（"双方有责碰撞"条款）</p> <p>3 本保险扩展赔偿被保险人诸如下文可补偿的损失方面根据运输合同中的"双方有责碰撞"条款的比例责任部分。在船东根据此条款提出索赔的情况下，被保险人同意通知保险人，保险人有权自负费用为被保险人对此种索赔提出答辩。</p> <p>条款细则附后（包含除外责任）。</p> |



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| <p>RATES 费率</p> | <p>0.4‰ (PICC P&C INSTITUTE CARGO CLAUSES (A)) 0.4‰(中国人民财产保险股份有限公司&协会货物保险 A 条款) Plus additional premium will be charge if the War Risk attached, 若附加战争, 则需要主险费率基础上增加战争险费率,</p> <p>PLAN A: 方案一: Additional 1 ‰ premium rate will be charged (Liability Limit USD150,000 per container) for War Risks. (PICC P&C INSTITUTE WAR CLAUSES (CARGO)) 1 ‰, 赔偿限额: 每集装箱 15 万美元 (附加中国人民财产保险股份有限公司&协会战争险(货物)条款)</p> <p>PLAN B: 方案二: Additional 2 ‰ premium rate will be charged for War Risks.(PICC P&C INSTITUTE WAR CLAUSES (CARGO)) 2 ‰ (附加中国人民财产保险股份有限公司&协会战争险(货物)条款)</p> |
| <p>DEDUCTION 免赔</p> | <p>USD3000 each and every loss, or 10% of loss which ever is greater. 每次事故 3000 美金或损失金额的 10%, 两者以高者为准。</p> |
| <p>CONVEYANCES 运输工具</p> | <p>China Railway Express (From / to Europe Only), except as provided in Special Condition 2 below. 仅限于中欧班列, 除特别约定 2</p> |
| <p>EXTENSION 附加险</p> | <p>1.PICC P&C INSTITUTE WAR CLAUSES (CARGO) 中国人民财产保险股份有限公司备案协会附加战争保险条款</p> <p>2.SANCTION LIMITATION AND EXCLUSION CLAUSE (JHC2010/009) 制裁限制与除外条款</p> |
| <p>SPECIAL CONDITION 特别约定</p> | <p>1. The war risks of this insurance policy only covering the cargo onboard of the China Railway Express to Europe. 本保单仅承担由中欧班列承运时的战争风险。</p> <p>2. If the insured requires road and barge transportation before loading and / or after discharge from train(China Railway Express From/to Europe) at the final station of discharge ,the additional premium will be charged, at 0.5‰ of the main coverage. (Must be informed to the insurer in advance) 当货物装载中欧班列前和/或卸离中欧班列后被保险人需要公路和驳船运输时, 则增加 0.5‰的主险保费。(需提前告知保险人)</p> |



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| | <p>3. The insurer give up the right of subrogation, but only limited to Schenker China Ltd. and /or its associated and/or affiliated companies and/or interrelated. 保险人放弃针对于投保人 Schenker China Ltd.和/或其母公司和/或其子公司, 和/或其关联公司的代位求偿权。</p> <p>4. This policy may be cancelled by either the insurer or insured in written notice 7 days in advance in respect of War Risks. 保险人和被保险人在提前 7 天书面通知被保险人的情况下可以取消战争险。</p> <p>5. Insurer agrees to backdate the inception of this policy by 7 days subject to no known or reported loss as of the date of this agreement. 在确认未报告或未出险的情况, 允许 7 天倒签。</p> <p>6. The premium rates can be negotiated again after the war. 战争结束后可再次协商费率。</p> |
| <p>PAYMENT TERMS 保费支付</p> | <p>The payment shall settled monthly with no more than 20 working days delay. 保费按月支付, 延期时常不超过 20 个工作日。</p> |

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| <p>ACCOUNT INFORMATION 账户信息</p> | <p>PAYEE: PICC PROPERTY AND CASUALTY COMPANY LIMITED Xi'an Branch 收款人: 中国人民财产保险股份有限公司西安市分公司 BANK NAME: INDUSTRIAL AND COMMERCIAL BANK OF CHINA NanDajie Branch 银行名称: 中国工商银行南大街支行 Account Number: 3700 0201 2902 3102 513 账户号码: 3700 0201 2902 3102 513</p> |
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INSURER: PICC PROPERTY AND CASUALTY COMPANY LIMITED Xi'an Branch
 中国人民财产保险股份有限公司西安市分公司

STAMP:
DATE:

APPLICANT:
STAMP:
DATE:



TERMS AND CONDITIONS

PICC P&C INSTITUTE CARGO CLAUSES (A)

RISKS COVERED

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| <p>1 This insurance covers all risks of loss of or damage to the subject-matter insured except as provided in Clauses 4, 5, 6 and 7 below.</p> | <p>Risks 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>General Average 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> | <p>"Both to Blame Collision" Clause</p> |

EXCLUSIONS

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| <p>4 In no case shall this insurance cover</p> | <p>General Exclusions Clause</p> |
| <p>4.1 loss damage or expense attributable to wilful 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 insufficiency or unsuitability of packing or preparation of the subject-matter insured (for the purpose of this Clause 4.3 "packing" shall be deemed to include stowage in a container or liftvan but only when such stowage is carried out prior to attachment of this insurance or by the Assured or their servants)</p> | |



- 4.4 loss damage or expense caused by inherent vice or nature of the subject-matter insured
- 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)
- 4.6 loss damage or expense arising from insolvency or financial default of the owners managers charterers or operators of the vessel
- 4.7 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.
- 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.
- 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.
- 6 In no case shall this insurance cover loss damage or expense caused by
 - 6.1 war civil war revolution rebellion insurrection, or civil strife arising therefrom, or any hostile act by or against a belligerent power
 - 6.2 capture seizure arrest restraint or detainment (piracy excepted), and the consequences thereof or any attempt thereat
 - 6.3 derelict mines torpedoes bombs or other derelict weapons of war
- 7 In no case shall this insurance cover loss damage or expense
 - 7.1 caused by strikers, locked-out workmen, or persons taking part in labour disturbances, riots or civil commotions
 - 7.2 resulting from strikes, lock-outs, labour disturbances, riots or civil

Unseaworthi
ness and
Unfitness
Exclusion
Clause

War
Exclusion
Clause

Strikes
Exclusion
Clause



7.3 caused by any terrorist or any person acting from a political motive.

DURATION

8 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 Transit Clause

8.1.1 on delivery to the Consignees' or other final warehouse or place of storage at the destination named herein,

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

8.1.2.1 for storage other than in the ordinary course of transit or

8.1.2.2 for allocation or distribution,

or

8.1.3 on the expiry of 60 days after completion of discharge overseas of the goods hereby insured from the overseas vessel at the final port of discharge,

whichever shall first occur.

8.2 If, after discharge overseas 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.

8.3 This insurance shall remain in force (subject to termination as provided for above and 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 variation of the adventure arising from the exercise of a liberty granted to shipowners or charterers under the contract of affreightment.

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 Termination of Contract



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*

of Carriage
Clause

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.

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.

Change of
Voyage
Clause

CLAIMS

11 11.1 In order to recover under this insurance the Assured must have an insurable interest in the subject-matter insured at the time of the loss.

Insurable
Interest
Clause

11.2 Subject to 11.1 above, the Assured shall be entitled to recover for insured loss occurring during the period covered by this insurance, notwithstanding that the loss occurred before the contract of insurance was concluded, unless the Assured were aware of the loss and the Underwriters were not.

12 Where, as a result of the operation of a risk covered by this insurance, the insured transit is terminated at a port or place other than that to which the subject-matter is covered under this insurance, the Underwriters will reimburse the Assured for any extra charges properly and reasonably incurred in unloading storing and forwarding the subject-matter to the destination to which it is insured hereunder.

Forwarding
Charges
Clause

This Clause 12, which does not apply to general average or salvage charges, shall be subject to the exclusions contained in Clauses 4, 5, 6 and 7 above, and shall not include charges arising from the fault negligence insolvency or financial default of the Assured or their servants.

13 No claim for Constructive Total Loss shall be recoverable hereunder unless the subject-matter insured is reasonably abandoned either on account of its actual total loss appearing to be unavoidable or because the cost of recovering, reconditioning and forwarding the subject-matter to the destination to which it is insured would exceed its value on arrival.

Constructive
Total Loss
Clause

14 14.1 If any Increased Value insurance is effected by the Assured on the cargo insured herein the agreed value of the cargo shall be deemed to be increased to the total amount insured under this insurance and all Increased Value insurances covering the loss, and liability under this insurance shall be in such proportion as the sum insured herein bears to such total amount insured.

Increased
Value Clause

In the event of claim the Assured shall provide the Underwriters with evidence of the amounts insured under all other insurances.

14.2 Where this insurance is on Increased Value the following clause shall apply:

The agreed value of the cargo shall be deemed to be equal to the total amount insured under the primary insurance and all Increased Value insurances covering the loss and effected on the cargo by the Assured, and liability under this insurance shall be in such proportion as the sum insured herein bears to such total amount insured.

In the event of claim the Assured shall provide the Underwriters with evidence of the amounts insured under all other insurances.

BENEFIT OF INSURANCE

15 This insurance shall not inure to the benefit of the carrier or other bailee.

Not to Inure
Clause

MINIMISING LOSSES

16 It is the duty of the Assured and their servants and agents in respect of loss recoverable hereunder

Duty of
Assured
Clause

16.1 to take such measures as may be reasonable for the purpose of averting or minimising such loss,

and

16.2 to ensure that all rights against carriers, bailees or other third parties



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are properly preserved and exercised

and the Underwriters will, in addition to any loss recoverable hereunder, reimburse the Assured for any charges properly and reasonably incurred in pursuance of these duties.

- 17 Measures taken by the Assured or the Underwriters with the object of saving, protecting or recovering the subject-matter insured shall not be considered as a waiver or acceptance of abandonment or otherwise prejudice the rights of either party. Waiver Clause

AVOIDANCE OF DELAY

- 18 It is a condition of this insurance that the Assured shall act with reasonable despatch in all circumstances within their control. Reasonable Despatch Clause

LAW AND PRACTICE

- 19 This insurance is subject to English law and practice. English Law and Practice Clause

NOTE:- It is necessary for the Assured when they become aware of an event which is "held covered" under this insurance to give prompt notice to the Underwriters and the right to such cover is dependent upon compliance with this obligation.

中国人民财产保险股份有限公司&协会货物保险 A 条款

承保风险

(风险条款)

- 1 本保险承保保险标的的损失或损害的一切风险，但不包括下列第 4、5、6 和 7 条规定的除外责任。

(共同海损条款)

- 2 本保险承保根据运输合同、有关法律和惯例理算或确定的共同海损和救助费用，其产生是为了避免任何原因造成的损失或用于避免任何原因造成的损失有关，但此种原因须不是本保险第4、5、6、7条或其他条文除外的危险。

（"双方有责碰撞"条款）

- 3 本保险扩展赔偿被保险人诸如下文可补偿的损失方面根据运输合同中的"双方有责碰撞"条款的比例责任部分。在船东根据此条款提出索赔的情况下，被保险人同意通知保险人，保险人有权自负费用为被保险人对此种索赔提出答辩。

除外责任

（普通除外条款）

- 4 本保险绝不承担：
- 4.1 可归咎于被保险人的蓄意恶行的损失、损害或费用。
 - 4.2 保险标的的通常渗漏、通常重量和体积损失、或通常磨损。
 - 4.3 保险标的的包装或准备不足或不当引起的损失、损害或费用。（在本款意义上，"包装"应视为包括集装箱和托盘内的积载，但仅适用于此种积载是本保险责任开始前进行或是由被保险人或其雇员进行之时）
 - 4.4 保险标的固有缺陷或性质引起的损失、损害和费用
 - 4.5 延迟直接造成的损失、损害和费用，即使该延迟是由承保风险引起的（但根据上述第2条支付的费用除外）



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4.6 因船舶的所有人、经营人、承租人或经营人的破产或经济困境产生的损失、损害或费用

4.7 因使用原子或核裂变和/或聚变或其他类似反应或放射性力量或物质所制造的战争武器产生的损失、损害或费用

(不适航和不适运除外条款)

5 5.1 本保险绝不承保损失、损害和费用，如其起因于

5.1.1 船舶或驳船不适航

5.1.2 船舶、驳船、运输工具、集装箱或托盘对保险标的的安全运输不适合，而且在保险标的装于其上时，被保险人或其雇员是对这种不适航或不适运有私谋。

5.2 保险人放弃载运保险标的到目的地港船舶不得违反默示适航或适运保证，除非被保险人或其雇员对此种不适航或不适运有私谋。

(战争除外条款)

6 本保险绝不承保损失、损害和费用，如其起因于

6.1 战争、内战、革命、造反、叛乱或由此引起的内乱或任何交战双方之间的敌对行为

6.2 捕获、扣押、扣留、拘禁、羁押（海盗除外）和这种行为引起的后果或进行这种行为的企图

6.3 被遗弃的水雷、鱼雷、炸弹或其他被遗弃的战争武器。

(罢工除外条款)

- 7 本保险绝不承保下列损失、损害和费用
- 7.1 罢工者、被迫停工工人，或参加工潮、暴动或民变的人员造成者
 - 7.2 罢工、停工、工潮、暴动或民变造成者
 - 7.3 恐怖分子或出于政治动机而行为的人员造成者。

保险期间

(运送条款)

- 8 8.1 本保险责任始于货物运离保险单载明的地点仓库或储存处所开始运送之时，在通常运送过程中连续，终止于
- 8.1.1 在保险单载明目的地交付到收货人的或其他最后仓库或储存处所。
 - 8.1.2 在保险单载明的目的地或之前交付的任何其他仓库或储存处所，其由被保险人用作
 - 8.1.2.1 通常运送过程以外的存储或
 - 8.1.2.2 分配或分派
 - 8.1.3 或者被保险货物在最后卸货港全部卸离海船满 60 天，
- 以上各项以先发生者为准。
- 8.2 如果在最后卸货港卸离海船后，但在本保险终止之前，货物被发送到非本保险承保的目的地，本保险，在依然受前述规定的终止所制约的同时，截止于开始向此种其他目的地运送之时。

8.3 在被保险人不能控制的延迟、任何绕航、强制卸货、重装或转载期间，以及船东或承租人行使根据运输合同赋予在自由权产生的任何航海上的变更期间，本保险继续有效（但须受上述规定的终止和下述第9条规定的制约）。

（运输合同终止条款）

9 如果由于被保险人不能控制的情况，运输合同在载明的目的地以外的港口或地点终止，或运送在如同上述第8条规定的交付货物前另行终止，那么本保险也终止，但若迅速通知了保险人并在本保险有效时提出继续承保的要求，以受保险人要求的附加保险费的制约为前提，本保险继续有效。

9.1 直至货物在此种港口或地点出售并交付，或者，除非另有特别约定，直至保险货物到达此种港口或地点满60天，两者以先发生者为准，

或者

9.2 如果货物在上述60天（或任何约定的延展期间）内被运往载明的目的地或其他目的地，这是根据上述第8条的规定而终止。

（航程改变条款）

10 如果在保险责任开始后，被保险人改变了目的地，就按有待重新商定的保险费率和条件续保，但已迅速通知了保险人为前提。

索赔

（保险利益条款）

11 11.1 为了根据本保险取得赔偿，被保险人在损失发生时对保险标的须具有保险利益。

11.2 除上述第1款另有规定外，被保险人有权取得本保险承保期间发生的承保损失的赔偿，尽管该损失发生在本保险合同订立之前，除非当时被保险人知道该损失而保险人不知道。

(续运费用条款)

12. 由于本保险承保的风险作用的结果，承保保险标的的运送在根据本保险承保目的地以外的港口或地点终止，保险人补偿被保险人卸下、储存和发送保险标的至所承保的目的地而适当和合理遭受的额外费用。

不适用于共同海损和救助费用的本条规定，须受上述第4、5、6和7条包含的除外责任的制约，并且不包括由被保险人或其雇员的过错、疏忽、破产或经济困境而引起的费用。

(推定全损条款)

13. 推定全损索赔不能得到赔偿，除非由于实际全损看来不可避免，或因为恢复、重整和发运保险标的到承保目的地费用超过其抵达时的价值，而导致保险标的被合理放弃。

(增加价值条款)

14 14.1 如果对保险货物由被保险人办理了增加价值保险，货物的保险价值就应视为增加至承保损失的保险和所有增加价值保险的保险金额的总和，本保险的责任按照本保险的保险金额占此种保险金额的总和的比例计算。

索赔时被保险人须向保险人提供所有其他保险的保险金额的证据。

14.2 如果本保险是增加价值保险，应适用下述条款：货物的保险价值应视为等于由被保险人对货物办理的承保损失的原始保险和所有增加价值保险的保险金额的总和，本保险的责任按本保险的保险金额占此种保险金额的总和的比例计算。

索赔时被保险人须向保险人提供其他保险的保险金额的证据。

保险受益

（不适用条款）

15 本保险不使承运人或其他保管人受益。

尽量减少损失

（被保险人的义务条款）

16 对可取得赔偿的损失，被保险人及其雇员和代理人有义务 16.1
采取为避免或尽量减少此种损失可能是合理的措施，并

16.2 保证对承运人、保管人或其他第三方追偿的所有权利被适
当保护和行使

而保险人负责在可取得赔偿的损失之外补偿被保险人履行这些义务而适当和合理地招致的任何费用。

（弃权条款）

17 被保险人和保险人采取的旨在拯救、保护和恢复保险标的的措施不得视为放弃或接受委付或在其他方面损害任何一方的权利。

避免延迟

(合理速办条款)

18 本保险的条件之一是被保险人在所有其力所能及的情况下合理迅速的行动。

法律和惯例

(英国法律和惯例条款)

19 本保险受英国法律和惯例调整。

注意:被保险人在知悉根据本保险"续保"的事件发生时有必要向保险人发出迅速的通知,此种承保的权利取决于履行这项义务。

PICC P&C INSTITUTE WAR CLAUSES (CARGO)

RISKS COVERED

1. This insurance covers, except as provided in Clauses 3 and 4 below, loss of or damage to the subject-matter insured caused by

Risks
Clause

1.1 war civil war revolution rebellion insurrection, or civil strife arising therefrom, or any hostile act by or against a belligerent power

1.2 capture seizure arrest restraint or detention, arising from risks covered under 1.1 above, and the consequences thereof or any attempt thereat

1.3 derelict mines torpedoes bombs or other derelict weapons of war.

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 a risk covered under these clauses.

General
Average
Clause

EXCLUSIONS

3. In no case shall this insurance cover

General

3.1 loss damage or expense attributable to wilful misconduct of the Assured

Exclusions
Clause

3.2 ordinary leakage, ordinary loss in weight or volume, or ordinary wear and tear of the subject-matter insured

3.3 loss damage or expense caused by insufficiency or unsuitability of packing or preparation of the subject-matter insured (for the purpose of this Clause 3.3 "packing" shall be deemed to include stowage in a container or liftvan but only

when such stowage is carried out prior to attachment of this insurance or by the Assured or their servants)

3.4 loss damage or expense caused by inherent vice or nature of the subject-matter insured

3.5 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)

3.6 loss damage or expense arising from insolvency or financial default of the owners managers charterers or operators of the vessel

3.7 any claim based upon loss of or frustration of the voyage or adventure

3.8 loss damage or expense arising from any hostile use of any weapon of war employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter.

4. 4.1 In no case shall this insurance cover loss damage or expense arising from unseaworthiness of vessel or craft,

Unseaworthi
ness
and
Unfitness
Exclusion
Clause

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.

4.2 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.

DURATION

5. 5.1 This insurance

Transit
Clause

5.1.1 attaches only as the subject-matter insured and as to any part as that part is loaded on an oversea vessel

and

5.1.2 terminates, subject to 5.2 and 5.3 below, either as the subject-matter insured and as to any part as that part is discharged from an oversea vessel at the final port or place of discharge,

or

on expiry of 15 days counting from midnight of the day of arrival of the vessel at the final port or place of discharge,

whichever shall first occur;

nevertheless,

subject to prompt notice to the Underwriters and to an additional premium, such insurance



PICC
中国人民保险

5.1.3 reattaches when, without having discharged the subject-matter insured at the final port or place of discharge, the vessel sails therefrom,
and

5.1.4 terminates, subject to 5.2 and 5.3 below, either as the subject-matter insured and as to any part as that part is thereafter discharged from the vessel at the final (or substituted) port or place of discharge,

or

on expiry of 15 days counting from midnight of the day of re-arrival of the vessel at the final port or place of discharge or arrival of the vessel at a substituted port or place of discharge,

whichever shall first occur.

5.2 If during the insured voyage the oversea vessel arrives at an intermediate port or place to discharge the subject-matter insured for on-carriage by oversea vessel or by aircraft, or the goods are discharged from the vessel at a port or place of refuge, then, subject to 5.3 below and to an additional premium if required, this insurance continues until the expiry of 15 days counting from midnight of the day of arrival of the vessel at such port or place, but thereafter reattaches as the subject-matter insured and as to any part as that part is loaded on an on-carrying oversea vessel or

aircraft. During the period of 15 days the insurance remains in force after discharge only whilst the subject-matter insured and as to any part as that part is at such port or place. If the goods are on-carried within the said period of 15 days or if the insurance reattaches as provided in this Clause 5.2

5.2.1 where the on-carriage is by oversea vessel this insurance continues subject to the terms of these clauses,

or

5.2.2 where the on-carriage is by aircraft, the current Institute War Clauses (Air Cargo) (excluding sendings by Post) shall be deemed to form part of this insurance and shall apply to the on-carriage by air.

5.3 If the voyage in the contract of carriage is terminated at a port or place other than the destination agreed therein, such port or place shall be deemed to be the final port of discharge and such insurance terminates in accordance with 5.1.2. If the subject-matter insured is subsequently re-shipped to the original or any other destination, then provided notice is given to the Underwriters before the commencement of such further transit and subject to an additional premium, such insurance reattaches

5.3.1 in the case of the subject-matter insured having been discharged, as the subject-matter insured and as to any part as that part is loaded on the on-carrying vessel for the voyage;

5.3.2 in the case of the subject-matter insured not having been discharged, when the vessel sails from such deemed final port of discharge;

thereafter such insurance terminates in accordance with 5.1.4.

5.4 The insurance against the risks of mines and derelict torpedoes, floating or

submerged, is extended whilst the subject-matter insured or any part thereof is on craft whilst in transit to or from the oversea vessel, but in no case beyond the expiry of 60 days after discharge from the oversea vessel unless otherwise specially agreed by the Underwriters.

5.5 Subject to prompt notice to Underwriters, and to an additional premium if required, this insurance shall remain in force within the provisions of these Clauses during any deviation, or any variation of the adventure arising from the exercise of a liberty granted to shipowners or charterers under the contract of affreightment.

(For the purpose of Clause 5

"arrival" shall be deemed to mean the vessel is anchored, moored or otherwise secured at a berth or place within the Harbour Authority area. If such a berth or place is not available, arrival is deemed to have occurred when the vessel first anchors, moors or otherwise secures either at or off the intended port or place of discharge

"oversea vessel" shall be deemed to mean a vessel carrying the subject-matter from one port or place to another where such voyage involves a sea passage by that vessel)

6. 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.

Change
of
Voyage
Clause

7. Anything contained in this contract which is inconsistent with Clauses 3.7, 3.8 or 5 shall, to the extent of such inconsistency, be null and void.

CLAIMS

8. 8.1 In order to recover under this insurance the Assured must have an insurable interest in the subject-matter insured at the time of the loss.

Insurable
Interest
Clause

8.2 Subject to 8.1 above, the Assured shall be entitled to recover for insured loss occurring during the period covered by this insurance, notwithstanding that the loss occurred before the contract of insurance was concluded, unless the Assured were aware of the loss and the Underwriters were not.

9. 9.1 If any Increased Value insurance is effected by the Assured on the cargo insured

Increased
Value
Clause

herein the agreed value of the cargo shall be deemed to be increased to the total amount insured under this insurance and all Increased Value insurances covering the loss, and liability under this insurance shall be in such proportion as the sum insured herein bears to such total amount insured.

In the event of claim the Assured shall provide the Underwriters with evidence of the amounts insured under all other insurances.

9.2 Where this insurance is on Increased Value the following clause shall apply: The agreed value of the cargo shall be deemed to be equal to the total amount insured under the primary insurance and all Increased Value insurances covering



the loss and effected on the cargo by the Assured, and liability under this insurance shall be in such proportion as the sum insured herein bears to such total amount insured.

In the event of claim the Assured shall provide the Underwriters with evidence of the amounts insured under all other insurances.

BENEFIT OF INSURANCE

10. This insurance shall not inure to the benefit of the carrier or other bailee. Not to Inure Clause

MINIMISING LOSSES

11. It is the duty of the Assured and their servants and agents in respect of loss recoverable hereunder Duty of Assured Clause

11.1 to take such measures as may be reasonable for the purpose of averting or minimising such loss,

and

11.2 to ensure that all rights against carriers, bailees or other third parties are properly preserved and exercised

and the Underwriters will, in addition to any loss recoverable hereunder, reimburse the Assured for any charges properly and reasonably incurred in pursuance of these duties.

12. Measures taken by the Assured or the Underwriters with the object of saving, protecting or recovering the subject-matter insured shall not be considered as a waiver or acceptance of abandonment or otherwise prejudice the rights of either party. Waiver Clause

AVOIDANCE OF DELAY

13. It is a condition of this insurance that the Assured shall act with reasonable despatch in all circumstances within their control. Reasonable Despatch Clause

LAW AND PRACTICE

14. This insurance is subject to English law and practice. English Law and Practice Clause

NOTE:- It is necessary for the Assured when they become aware of an event which is "held covered" under this insurance to give prompt notice to the Underwriters and the right to such cover is dependent upon compliance with this obligation.

中国人民财产保险股份有限公司&协会战争险(货物)条款

承保风险

(风险条款)

1 本保险承保除下列第 3 和 4 条款规定者外的, 由下列原因造成的保险标的损失或损害

1.1 战争、内战、革命、造反、判乱或因而引起的内乱或任何交战方之间的敌对行为

1.2 由上述第 1 款承保的风险引起的捕获、扣押、扣留或羁押以及此种行为结果或任何进行此种行为的企图

1.3 被遗弃的水雷、鱼雷、炸弹或其他被遗弃战争武器。

(共同海损条款)

2 本保险承保根据运输合同、准据法和惯例理算或确定的共同海损和救助费用, 其产生是为了避免根据这些条款承保的风险造成的损失或与避免该损失有关。

除外责任

(普通除外条款)

3 本保险决不承保;

3.1 可归咎于被保险人的蓄意恶性的损失、损害或费用

3.2 保险标的的通常渗漏、通常重量或体积损失、或通常磨损

3.3 保险标的的包装或准备不足或不当引起的损失、损害或费用(在本款意义上, "包装"应视为包括集装箱或托盘内的积载, 但仅适用于此种 积载是在本保险责任开始前进行或是由被保险人或其雇员进行之时)

3.4 保险标的的固有缺陷或性质引起的损失、损害或费用

3.5 迟延直接造成的损失、损害或费用，即使该延迟是由承保风险引起的（但根据上述第2条支付的费用除外）

3.6 因船舶的所有人、经理人、承租人或经营人的破产或经济困境产生的损失、损害或费用

3.7 基于航程或冒险的损失或受阻的任何索赔

3.8 因敌对性使用原子或核裂变和/或聚变或其类似反应或放射性力量或物质所制造的战争武器产生的损失、损害或费用。

（不适航和不适运除外条款）

4 4.1 本保险决不承保损失、损害或费用，如其起因于

4.1.1 船舶或驳船不适航

4.1.2 船舶、驳船、运输工全、集装箱或托盘对保险标的的安全运输不适合，而且在保险标的装于其上时，被保险人或其雇员对此种不适航或不适运有私谋。

4.2 保险人放弃载运保险标的到目的港的船舶不得违反默示适航或适运保证，除非被保险人或其雇员对此种不适航或不适运有私谋。

保险期间

（运送条款）

5 5.1 本保险

5.1.1 其责任仅始于保险标的，和就其中一部分而言时的这一部分装上海船时而且

5.1.2 终止于，除下文第5.2和5.3条另有规定外，保险标的，和就其中一部分而言时的这一部分在最后卸货港或地点卸离海船时，或者

自船舶到达最后卸货港或地点当日午夜算起满 15 天时，二者以先发生者为准；然而以迅速通知保险人和附加的保险费为条件，此种保险

5.1.3 其责任重新开始于未在最后卸货港口或地点卸下保险标的船舶从那里开航之时，

5.1.4 终止于，除下文第 5.2 和 5.3 条另有规定外，保险标的，和就其中一部分而言时的这一部分在最后（或替代）卸货港或地点卸离船舶时，或者自船舶到达最后卸货港或地点，或到达替代港口或地点当日午夜算起满 15 天时，二者以先发生者为准；

5.2 如果在所保航程期间，海船抵中途港口或地点卸下保险标的有海船或航空器续运，或者货物在避难港或地点卸离船舶，那么除下列第 3 条另有规定和在保险人如此要求时支付附加的保险费外，本保险责任连续，直至自船舶到达此种港口或地点当日午夜起算届满 15 天之时，但其后于保险标的，和就其中一部分而言时的这一部分，装上续运海船或航空器时重新开始。在卸离后的 15 天期间，本保险继续有效，其条件是保险标的，和就其中一部分而言时的这一部分，处于此种港口或地点。如果货物在所述 15 天期间内被续运或保险责任按本款规定重新开始

5.2.1 在由海船续运的情况下，本保险责任按这些条文的条款连续，或者

5.2.2 在由航空器续运的情况下，现行协会航空货物战争保险条款（邮递除外）视为本保险的一部分并适用于航空续运。

5.3 如果运输合同的航程在本保险约定的目的地以外的港口或地点

终止，此种港口或地点视为最后卸货港，此种保险根据第 5.1.2 条终止。如果保险标的其后被重新发运到原来的或其目的地，那么以在此种继续运送开始前通知了保险人并须受附加的保险费的制约为条件，此种保险责任重新开始于

5.3.1 保险标的，和就其中一部分而言时的这一部分，装上续运船舶之时，如果保险标的已经卸下；

其后此种保险根据第 5.1.4 条终止。

5.3.2 船舶从此种认作的最后卸货港开航之时，如果保险标的没有卸下；

5.4 本保险扩展保险标的或其一部分位于转运到或转运自海船的驳船上期间的漂浮或水下水雷和被抛弃的鱼雷风险，但除另经保险人特别同意外，决不超过卸离海船后 60 天。

5.5 以受迅速通知保险人，和按保险人的要求支付附加保险费的制约为条件，在绕航或因船东或承租人根据运输合同赋予的自由权产生的航海变更期间，本保险在这些条款规定的范围内继续有效。

（第五条所指“到达”被认为是指船舶在港口当局地区界限内抛锚、系泊或以其他方式固定在一个泊位或地点。若无此种泊位或地点可用，被已在下列情况下发生，当船舶首次抛锚、系泊或以其他方式固定在预定的卸货港口或地点或之外时，认为已经到达“海船”被认为是指载运保险标的从一个港口或地点到另一个港口或地点的船舶，如果此种包含由该船运送的海上航段。）

（航程改变条款）

6 如果在本保险责任开始后，被保险人改变了目的地，就按有待重新商定的保险费率和条件续保，但以立即通知了保险人为前提。

7 本合同中所包含的与第 3.7 或 3.8 或 5 条不一致的任何规定，其不一致之处一概无效。

索赔

（保险利益条款）

8.8.1 为了根据本保险取得赔偿，被保险人在损失发生时对保险标的须具保险利益。

8.2 除了上述第 1 款另有规定外，被保险人有权取得本保险承保期间发生的承保损失的赔偿，尽管该损失产生在本保险合同订立之前，除非当时被保险人知道该损失而保险人不知道。

（增加价值条款）

9.9.1 如果对保险货物由被保险人办理了增加价值保险，货物保险价值就应视为增加至承保损失的本保险和所有增加价值保险的保险金额的总和，本保险的责任按照本保险的保险金额占此保险金额的总和的比例计算。索赔时被保险人须向保险人提供所有其他保险的保险金额的证据。

9.2 如果本保险是增加价值保险，应适用下述条款：货物的保险价值应视为等于由被保险人对货物办理的承保损失的原始保险和所有增加价值保险的保险金额的总和的比例计算。

索赔时被保险人须向保险人提供所有其他保险的保险金额的证据。

保险受益

(不适用条款)

10 本保险不使承运人或其他保管人受益。

尽量减少损失

(被保险人的利益条款)

11 对可取得赔偿的损失，被保险人及其雇员和代理人有义务

11.1 采取为避免或尽量减少此种损失可能是合理的措施，并

11.2 保证对承运人、保管人或其他第三方追偿的所有权利利益被适当保护和行使，而保险人负责在可取得赔偿的损失之外补偿被保险人履行这些义务而适当和合理地招致的任何费用。

(弃权条款)

12 被保险人和保险人采取的旨在拯救、保护或恢复保险标的的措施不得视为放弃或接受委付或在其他方面损害任何一方的权利。

避免迟延

(合理速办条款)

13 本保险的条件之一是被保险人在所有其力所能及的情况下合理迅速地行动。

法律和惯例

(英国法律和惯例条款)

14 本保险受英国法和惯例调整。

注意：被保险人在知悉本根据本保险单“续保”的事件发生时有必要向保险人发出迅速的通知，此种承保的权利取决于履行这项义务。



SANCTION LIMITATION AND EXCLUSION CLAUSE (JHC2010/009)

No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provided any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolution or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

制裁限制与除外条款

当保险人（再保险人）对某类风险提供保险保障，如依照保险条款对某项索赔进行赔付或给付保险金的行为使保险人（再保险人）有可能因违反联合国决议或欧盟、英国及美国其中任一国有关贸易或经济的制裁法令或任何相关法律法规的规定而面临制裁、禁止或限制，则在以上情况下保险人（再保险人）都不应视作为该类风险提供了任何保险保障，亦不承担任何赔偿或给付保险金的责任。