

中国人保货险投保须知

PICC Cargo Insurance Guidance (Open Policy)

■ 货险方案 / Cargo Insurance Options

Item	M/O	Name	适用条款 CLAUSES	运输范围 Coverage	赔偿上限 Liability Limit	投保金额 Insured Value	投保时间 Insured Cut-Off	免赔 Deduction
Basic Rate	0.04%	Mandatory	一切险 All Risks	中国人民财产保险股份有限公司&协会货物保险A条款 (PICC P&C INSTITUTE CARGO CLAUSES (A))	中欧班列站到站(铁路) Cargo onboard of the China Railway Express(Rail)	subject to insured amount	≤130% of Invoice Value	ETD -Day 3 (*after cut-off declaration need to be checked)
Plus	0.10%	Optional	战争险 War Risk	中国人民财产保险股份有限公司&协会战争险(货物)条款 PICC P&C INSTITUTE WAR CLAUSES (CARGO)	USD150,000 per container(FCL)			
	0.20%	Optional	一切险 All Risks	中国人民财产保险股份有限公司&协会货物保险A条款 (PICC P&C INSTITUTE CARGO CLAUSES (A))	subject to insured amount(Both FCL & LCL)			
Plus	0.05%	Optional	一切险 All Risks	中国人民财产保险股份有限公司&协会货物保险A条款 (PICC P&C INSTITUTE CARGO CLAUSES (A))	中欧班列+ 包括加中中欧班列的公路和驳船 Road and barge transportation before and after train(China Railway Express to Europe)	subject to insured amount	USD3000 each and every loss, or 10% of loss which ever is greater. 每次事故3000美金损失金额的 10%，两者以高者为准。	

*详细内容见附件Open Policy/Details on open policy

关于保单细则，请查阅 [附件1](#) – Schenker China Ltd. Open Policy
For the details please refer to [appendix 1](#) - PICC Schenker China Ltd. Open Policy

■ 投保流程 / Process

- 告知对应订舱窗口需要代投保PICC货险
Inform the Schenker operation staff for PICC cargo insurance
- 提交投保资料
Provide the required cargo insurance declaration form
- 保险公司出具保单由Schenker代投代结算
PICC issue insurance policy/docs and Settlement via Schenker account

■ 投保文件 /Supporting docs

- 制裁风险筛查表SCREENING FORM OF SANCTIO
- 中欧班列预保单清单PRE-INSURANCE APPLY SHEET
- 企业营业执照COMPANY LICENSE

*d & e 对应文件模板请参照 [附件2 & 3](#)
For template a & b please refer to [appendix 2 & 3](#)

*上述文件需要在发车前3天内收集
All above docs need to be collected before ETD -3 days.