

中国人保货运险投保须知

PICC Cargo Insurance Guidance (DB SCHENKER & PICC Open Policy)

■ 货险方案 / Cargo Insurance Options

| Part 1, DB Schenker & PICC XI'AN | | | | | | | | |
|---|------------------|--|--|--|--|-------------------------|---|--|
| Item | Name | 通用条款 CLAUSES | 运输范围 Coverage | 险额上限 Liability Limit | 投保金额 Insured Value | 投保时间 Insured Cut-Off | 免赔 Deduction | |
| Basic Rate | 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)) | 中欧班列站间站外铁路 Cargo onboard of the China Railway Express(Rail) Westbound & Eastbound | USD150,000 per container(Only FCL) | ≤130% of Invoice Value & ≤ USD150,000 or CNY 1,000,000 | | | |
| | 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) | | | | | | |
| Remark: Free for Xi'an train covers above | | | | | | | | |
| Or | 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- 包括前离中欧班列后的公路和驳船 Road and barge transportation before and after train(China Railway Express to Europe) Westbound & Eastbound | USD150,000 per container(Only FCL) | | | USD3000 each and every loss, or 1.0% of loss which ever is greater. 每次事故3000美金或损失金 额的1.0%，两者以高者为准 | |
| | 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) | 中欧班列站间站外铁路 Cargo onboard of the China Railway Express(Rail) Westbound & Eastbound | | | | | |
| Or | 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)) | 中欧班列站间站外铁路 Cargo onboard of the China Railway Express(Rail) Westbound & Eastbound | Subject to insured amount (FCL and LCL) | | | | |
| | 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) | | | | | | |
| Or | 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- 包括前离中欧班列后的公路和驳船 Road and barge transportation before and after train(China Railway Express to Europe) Westbound & Eastbound | Subject to insured amount (FCL and LCL) | ≤130% of Invoice Value | | | |
| | 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) | 中欧班列站间站外铁路 Cargo onboard of the China Railway Express(Rail) Westbound & Eastbound | | | | | |

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 / Application procedure

- a. 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
- b. 提交投保资料
Provide the required cargo insurance declaration form
- c. 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

- d. 制裁风险筛查表SCREENING FORM OF SANCTIO
- e. 中欧班列预保单清单PRE-INSURANCE APPLY SHEET
- f. 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.

■ **理赔流程 / Claim procedure**

- g. 收集相关资料并上报案例, 资料包括但不限于, 货损照片, 警方记录, 货损报告, 货柜资料
Collect the documents and report it, including but not limit, damage photos, police record, damage inspection report, shipping documents, etc.
- h. 保险公司介入调查并出具货损判定
PICC inspect the case damage and confirm the claim amount.
- i. 保险公司赔付
PICC pay the claim amount based on claim documents.