

Marine Cargo Insurance

貨運保險



Marine Cargo Insurance 貨運保險

No matter you are engaged in the import/export trade or just have your goods transported locally, FWD Marine Cargo Insurance Policy can provide you with suitable coverage against loss or damage to your cargoes. We are committed to provide prompt and competitive quotation, issue fast and accurate cargo policies and handle claims in a professional and reasonable manner. Different covers are available depending on the types of transport.

貨物在運送過程中，時常因天災或各種意外事故而令貨主遭受損失。投保貨運保險，便能保障貨主，避免此類損失所造成的財務負擔，確保公司正常運作。富衛了解客戶的需要，為貴公司提供專業的保險服務和可靠的保障。我們的貨運保險設有多種保障選擇，以迎合不同之運輸方式。

By Sea Freight

Institute Cargo Clauses (A), (B), (C)

By Air Freight

Institute Cargo Clauses (Air)

Inland Transit

Cover goods while being carried by train &/or by truck.

海上貨運險

英國倫敦保險學會貨運條款 (A)、(B)、(C)

航空貨運險

英國倫敦保險學會貨運條款 (航空)

陸路貨運險

承保陸上交通工具如火車及貨車意外事故引致貨物受損

Introduction of Cargo Insurance Coverage ("ICC")

I. ICC (A) Risks Covered

It covers all risks of loss of or damage to the subject-matter insured but excluding willful misconduct of the Assured, ordinary leakage, ordinary loss in weight or volume, or ordinary wear and tear, insufficiency or unsuitability of packing or preparation, inherent vice or nature of the subject-matter insured, delay, insolvency or financial default of the owners managers charterers or operators of the vessel, use of any weapon of war employing atomic or nuclear fission, unseaworthiness or unfitness of vessel or craft, war and strikes, riots and civil commotions.

II. ICC (B) Risks Covered

It covers loss or damage to the subject matter insured caused by :

1. fire or explosion
2. vessel or craft being stranded grounded sunk or capsized
3. overturning or derailment of land conveyance
4. collision or contact of vessel craft or conveyance with any external object other than water
5. discharge of cargo at a port of distress
6. earthquake volcanic eruption or lightning
7. general average sacrifice
8. jettison or washing overboard
9. entry of sea lake or river water into vessel craft hold conveyance container liftvan or place of storage
10. total loss of any package lost overboard or dropped whilst loading on to, or unloading from, vessel or craft

III. ICC (C) Risks Covered

It covers loss or damage to the subject matter insured caused by :

1. fire or explosion
2. vessel or craft being stranded grounded sunk or capsized
3. overturning or derailment of land conveyance
4. collision or contact of vessel craft or conveyance with any external object other than water
5. discharge of cargo at a port of distress
6. general average sacrifice
7. jettison

Summary of Institute Cargo Clauses Coverage

Loss of Damage Caused by:	Clauses (A)	Clauses (B)	Clauses (C)
Fire or explosion	√	√	√
Vessel or craft being stranded, grounded sunk or capsized	√	√	√
Overturning or derailment of land conveyance	√	√	√
Collision or contact of vessel, craft or conveyance with any external object other than water	√	√	√
Discharge of cargo at a port of distress	√	√	√
Earthquake, volcanic eruption or lightning	√	√	×
General average sacrifice	√	√	√
Jettison	√	√	√
Washing overboard	√	√	×
Entry of sea lake or river water into vessel craft hold conveyance container liftvan or place of storage	√	√	×
Total loss of any package lost overboard or dropped whilst loading on to, or unloading from, vessel or craft	√	√	×
Theft, Pilferage and Non-delivery Clause	√	×	×
Contamination (own damage)	√	×	×
Rain & / or fresh water damage	√	×	×

Remarks: Box with √ means the risk is covered, × means the risk is not covered.

Coverage Extensions

Additional coverage and extensions can be offered. For example, War and Strikes risks.

Summary of war risks coverage

1. war civil war revolution rebellion insurrection, or civil strife arising therefrom, or any hostile act by or against a belligerent power
2. capture seizure arrest restraint or detainment, arising from risks covered under 1 above, and the consequences thereof or any attempt thereat
3. derelict mines torpedoes bombs or other derelict weapons of war

Summary of strikes risks coverage

1. strikers, locked-out workmen, or persons taking part in labour disturbances, riots or civil commotions
2. any terrorist or any person acting from a political motive

eCargo

It is an online facility providing cargo insurance for shipments worldwide. Whether it is an individual shipment or an annual Open Cargo Insurance Policy for frequent shippers, their agents, brokers or logistics providers, we have the solution to remove your hassles and provide you with a solution to address your business needs.

A Unique Online System - Fast / Accurate / Efficient / Low Cost

- Instant cargo insurance premium quotes
- Instant coverage
- Instant online receipt of your policy through your own printer
- Round the clock service in policy issuing under an annual Open Cargo Policy

Subscribe now as user of the eCargo System to start enjoying the benefits. For detailed information, please contact us at e-Cargo@fwd.com.hk or phone our customers' hotline **2851 5538**.

Notes

This brochure gives only an outline of the terms and conditions of the insurance cover and any information given herein is subject to the precise terms and conditions in our Policy, a specimen copy of which will be furnished to you on request.

貨運保險條款簡介

海上貨運險

倫敦學會貨運條款 (Institute Cargo Clauses) 為現時最常用的貨運保險條款，分為 A, B, C 三種，其保障範圍如下：

一. 保險條款 (A) Institute Cargo Clauses (A)

1.1.82

Institute Cargo Clauses (A) 是一全險 (All Risks) 保障之條款，承保一切在運送途中因外來因素發生的意外對貨物引起的損失。保障範圍最廣泛，已包括 (B) 條款及 (C) 條款承保的危險在內，但除卻一般除外條款中指定的不保範圍。例如被保險人的惡意行為、保品的自然滲漏、自然損耗、不當包裝、存在缺陷或特性、船舶延遲、船舶所有人破產、不履行債務、原子或核子幅射、戰爭險及罷工暴動險等。

二. 保險條款 (B) Institute Cargo Clauses (B)

1.1.82

承保貨物在運送途中，因下列意外所引起的損失：

1. 火災或爆炸
2. 船舶或駁船遭受擱淺、觸礁、沉沒或傾覆
3. 陸上運輸工具的傾覆或出軌
4. 船舶、駁船或運輸工具同除水以外的任何外界物體碰撞
5. 運送貨物途中在避難港卸貨
6. 地震、火山爆發或雷電
7. 共同海損的犧牲和救助費用
8. 因遇危險而被拋棄之貨物或艙面貨物被沖出船外
9. 海水、湖水或河水進入船舶、駁船、運輸工具、集裝箱、大型海運箱或貯存處
10. 貨物在船舶或駁船裝卸時跌落，造成任何整件貨物的全損

三. 保險條款 (C) Institute Cargo Clauses (C)

承保貨物在運送途中，因下列意外所引起的損失：

1. 火災或爆炸
2. 船舶或駁船遭受擱淺、觸礁、沉沒或傾覆
3. 陸上運輸工具的傾覆或出軌
4. 船舶、駁船或運輸工具同除水以外的任何外界物體碰撞
5. 運送貨物途中在避難港卸貨
6. 共同海損的犧牲
7. 因遇危險而被拋棄之貨物

注意

本小冊子乃保障條款及規定之摘要，僅供參考之用。有關保障條款及規定一概以保單內容為準。如閣下需要保單樣本，請向本公司索取。

貨運保險條款摘要

下列為英國倫敦學會貨運條款 (Institute Cargo Clauses) (A) (B) (C) 保障範圍之摘要

風險	(A) 條款	(B) 條款	(C) 條款
火災或爆炸	√	√	√
船舶或駁船遭受擱淺、觸礁、沉沒或傾覆	√	√	√
陸上運輸工具的傾覆或出軌	√	√	√
船舶、駁船或運輸工具同除水以外的任何外界物體碰撞	√	√	√
在避難港卸貨	√	√	√
地震、火山爆發或雷電	√	√	×
共同海損的犧牲	√	√	√
拋貨	√	√	√
浪擊落海	√	√	×
海水、湖水或河水進入船舶、駁船、運輸工具、集裝箱、大型海運箱或貯存處	√	√	×
貨物在船舶或駁船裝卸時跌落，造成任何整件貨物的全損	√	√	×
盜竊短交險	√	×	×
貨物受污染	√	×	×
淡水雨淋險	√	×	×

註：√ - 承保，× - 不承保

附加保障

根據客戶的需要，富衛的貨運保險能提供多種附加保障，如戰爭險及罷工暴動險。

戰爭險保障範圍摘要如下：

1. 戰爭、內戰、革命、叛亂、起義或因而引起的民眾鬥事或與交戰國敵對行為。
2. 載運的船舶因上述風險引起擄押、扣留、禁制、拘留及其後果。
3. 因水雷、魚雷、炸彈或其它被遺棄的戰爭武器引致的貨物損失。

罷工暴動險保障範圍摘要如下：

凡貨物因罷工者、僱主拒納之工人、參與勞工騷擾或暴動者及恐怖主義者等人所引起之損害，均在承保之列。

eCargo

富衛的eCargo網上投保系統為客戶提供全球性的貨運保險。無論貴公司是貨主、保險代理、經紀或貨運服務經營者；需要逐單投保或申報開口保單，我們都能為貴公司提供快捷的出單服務，迎合客戶的需要。

eCargo網上投保系統—簡單快捷 / 準確無誤 / 省時省力

- 即時網上報價
- 即時承保
- 即時列印保單
- 全日二十四小時服務 (開口保單客戶)

請即登記成為我們的eCargo用戶。查詢詳情，請致電本公司顧客服務熱線：2851 5538 或電郵至：e-Cargo@fwd.com.hk

Marine Cargo Insurance Application Form 貨運保險投保書

Please complete in BLOCK LETTERS and tick where appropriate. 請以英文正楷填寫並於適當空格內加上「√」號。

(I) Policy Particulars 投保詳情

Name of Agent / Broker 代理人 / 經紀

Quotation 報價表 Proposal 投保書

Name of Assured 保戶姓名

Policy 保單 or Cover Note 暫保單

Held to the order of 過戶

Original(s) 正本 and Copy(ies) 副本

Amount Insured 投保金額

Conveyance 船名 / 運輸工具

Date of Departure 出口日期

From 由

To 至

Final Destination 最後目的地

Marks & Numbers 唛頭及箱號

Description of Goods 投保物

Airline 飛機班次

Airway Bill No. 提單號碼

Claims, if any payable at 賠償地點

Parcel / Air Parcel 郵包

P.O. Receipt No. 郵局收據號碼

Replacing Cover Note No.(if any) 暫保單號碼 v (如有)

Conditions: Please tick where applicable 條款: 請選擇並加「√」號

- Institute Cargo Clauses (A) / (Air)
 Institute Cargo Clauses (B)
 Institute Cargo Clauses (C)
 Institute Thelt, Pillage & Non-Delivery Clause
 War and Strikes, Riots & Civil Commotions as per appropriate Institute Clauses
Other standard Clauses and Conditions as per the Policy.

Special Insurance Conditions 特別保險條款:

Signature of Proposer 投保人簽名 / 蓋章

Remarks 備註

Date of Proposal 投保日期

Email Address 電郵地址

Correspondence Address 通訊地址

Contact No. 聯絡電話

Flat _____ 室, _____ Floor 樓, Block _____ 座,

Building 大廈名稱: _____

Street 街道: _____

District 地區: _____ HK 香港 / Kowloon 九龍 / NT 新界

Fax No. 傳真號碼

Declaration 聲明

I/WE HEREBY DECLARE AND AGREE THAT:

1. The information and particulars provided on this application form are accurate, true and complete and are given to the best of my knowledge and belief. I/We have not withheld any material information and accept that this application and declaration shall form the basis of the contract between the Company and me/us. I hereby acknowledge that failure to supply true and accurate answers to this application or inform the Company of all material information about this application may render the Company unable to accept or process this application or the insurance policy void.
2. The insurance coverage applied for shall only take effect when this application has been accepted by the Company and I/We have paid the required premium.
3. (If applicable) I/We have obtained the authorisation from the insured person to provide the information requested in this application and to deal with and receive or request information concerning the insured person from the Company in relation to any matters arising from this application. I/We further acknowledge that the insured person has been explicitly informed and agrees that his/her personal data will be transferred to the Company for the purpose of this application and has been informed of his/ her rights under the Personal Data (Privacy) Ordinance.

Where the Applicant(s) has/have an Insurance Broker:

I/We understand, acknowledge and agree that, as a result of the purchasing and taking up the policy by me/us, with the policy issued by the Company, the Company will pay my/our authorized insurance broker commission during the continuance of the policy including renewals, for arranging the said policy. (If applicable) Where the applicant is a body corporate, I/We am/are the authorized person(s) signing on behalf of the applicant and I/We further confirm to the Company that I/We am/are authorized to do so.

I/We understand that the above agreement is necessary for the Company to proceed with the application.

本人 / 我們，謹此聲明並同意：

1. 於此申請表格內所提供的資料及細節均是準確無誤，真實及為事實之全部，並且是盡本人 / 我們所知及所信而作答的。本人 / 我們並沒有隱瞞任何重要資料及同意此申請表格之內容及聲明將成為本公司及本人 / 我們之保險合約之承保根據。本人 / 我們在此確認，如未能提供真實及準確無誤之資料或通知本公司任何有關此保險申請之重要資料，將可能導致本公司不能接受或處理此保險申請或令本保單失效。
2. 保障一概必須在本申請獲本公司接納後及本人 / 我們已繳交應付保費後始可生效。
3. (如適用) 本人 / 我們已獲受保人授權提供本申請所需之一切資料，並就本申請之相關事宜，與本公司進行交涉，並向其接收或索取與受保人有關之資料。本人 / 我們並確認受保人已獲明確通知及同意，其個人資料將會轉介予本公司作辦理本申請之用，亦已獲通知其在個人資料 (私隱) 條例下所享有的權利。

如申請人有保險經紀：

本人 / 我們明白、確知及同意，本公司會就本人 / 我們購買及接受其簽發的保單，於保單有效期內 (包括續保期) 向負責替本人 / 我們安排有關保單的獲授權保險經紀支付佣金。(如適用) 假如申請人為法人團體，本人 / 我們為代表申請人簽署的獲授權人員並向本公司確認本人 / 我們已獲該法人團體授權。

本人 / 我們亦明白本公司必須取得申請人的上述同意，才可以處理其保險申請。

Signature of Applicant / Individual to whom the PICS is given

申請人 / 獲發收集個人資料聲明人士簽署 _____

Name of Agent / Broker/ Technical Representative

代理人 / 經紀 / 業務代表 _____

Date

日期 _____

Account Code

賬戶號碼 _____

Should there be any discrepancy between the English and the Chinese versions of this application form, the English version shall apply and prevail. 本申請表格的中英文版本如有差異，以英文版本為準。

FWD in Hong Kong

FWD spans Hong Kong, Macau, Thailand, Indonesia, the Philippines, Singapore, Vietnam, Japan and Malaysia. In Hong Kong, the FWD life insurance and general insurance businesses have been assigned strong financial strength ratings by international rating agencies, and offer customers life, medical insurance, general insurance, employee benefits, and financial planning.

FWD is focused on creating fresh customer experiences and making the insurance journey simpler, faster and smoother, with innovative propositions, and easy-to-understand and relevant products, supported by digital technology. Through this customer-led approach, FWD aims to become a leading pan-Asian insurer with a vision to change the way people feel about insurance. Established in Asia in 2013 with a trailblazer mentality, FWD is the primary insurance business of investment group, Pacific Century Group.

FWD in Hong Kong offers*

Life Insurance	Products range from individual life insurance, medical and critical illness protection plans, savings plans, educational reserves for children, legacy, retirement plans, investment-linked insurance, and more.
General Insurance	A wide spectrum of insurance solutions for individual and corporate customers, including household, motor, personal accident, individual medical, property, travel, working holiday, overseas study, golf, marine cargo, pet, business pack, office, and more.
Employee Benefits	An array of group life and health insurances are available to protect and retain corporations' invaluable assets – employees. Group life solutions cover members for total and permanent disablement, death, accidental death and dismemberment benefits and more, while group health solutions protect members with medical insurance and long-term disability income etc.
Financial Planning	Professional financial advisers help customers analyse their financial situations and propose tailored plans to build and boost customers' wealth and investment portfolios.

* Life Insurance, employee benefits and financial planning are offered by FWD Life Insurance Company (Bermuda) Limited and General Insurance is offered by FWD General Insurance Company Limited

富衛在香港

富衛業務遍佈香港、澳門、泰國、印尼、菲律賓、新加坡、越南、日本及馬來西亞。在香港，富衛的人壽保險及一般保險業務均獲國際評級機構授予卓越的財務實力評級，並提供人壽及醫療保險、一般保險、僱員福利，及財務策劃服務。

富衛專注為客戶創造嶄新體驗，利用數碼科技，提供簡單、易明和貼心的創新產品，使整個保險體驗更簡便、快捷及順暢。富衛秉持以客為先的服務理念及方針，矢志成為泛亞洲區領先的保險公司，創造保險新體驗。富衛於2013年在亞洲成立，是投資集團「盈科拓展集團」轄下的主要保險業務。

富衛於香港提供*

人壽保險	產品包括個人人壽保險、醫療及危疾保障計劃、儲蓄計劃、子女教育儲備、遺產傳承規劃、退休計劃、投資相連保險等。
一般保險	為個人及企業客戶提供多元化的保險方案，包括家居、汽車、個人意外、個人醫療、財產、旅遊、工作假期、海外升學、高爾夫球、貨運、寵物、辦公室、工商業綜合保險等。
僱員福利	一系列團體人壽及健康保險服務，為企業最寶貴的資產——僱員——提供全面保障。團體人壽方案提供完全及永久傷殘、身故、意外身故及傷殘賠償等；而團體健康方案則包括醫療及長期傷殘保險等。
財務策劃	專業理財顧問協助客戶分析財務狀況，度身制定合適的財富增值及投資方案。

* 富衛人壽保險(百慕達)有限公司提供人壽保險、僱員福利及財務策劃服務；富衛保險有限公司則提供一般保險。