

兆豐產物保險股份有限公司

Chung Kuo Insurance Company, Limited

兆豐產物船舶保險 - 協會船舶港口險時間條款

保單簡介

免費申訴電話：0800-053-588

95.12.20 兆產(95)備字第 0710 號

一、承保範圍：

(一) 本保險承保被保險標的物因下列事故所引起之毀損或滅失：

1. 海上河流湖泊或其他航行水域之危險事故。
2. 火災、爆炸。
3. 船上以外人員之暴力偷竊。
4. 投棄
5. 海上劫掠。
6. 核子裝載或反應器之破裂或意外事故。
7. 與航空器或類似標的物或其墜落標的物、陸上運輸工具、船塢或港內設備或設施之接觸。
8. 地震、火山爆發或雷閃。

(二) 本保險承保被保險標的物因下列事故所引起之毀損或滅失：

1. 在裝卸或轉裝貨物或燃料時之意外事故。
2. 鍋爐破裂裂軸承斷裂或船體或機器任何潛在之瑕疵。
3. 船長船員水手或引水人員疏忽。
4. 非被保險人身份之修理人員或租船人之疏忽。
5. 船長船員或水手之惡意行為。

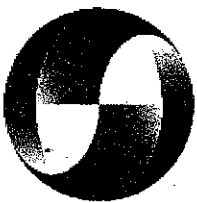
以上損失或毀損不包括由於被保險人、船東或經理人員缺乏應有之努力所引起者在內。

(三) 船長船員水手或引水人員，雖持有該船的股權時，亦不得被視為本第六條所稱之船東。

3F, 58, Wu-Chang Street, Sec. 1, Taipei, Taiwan 100, R.O.C

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E-MAIL: marine@mail.cki.com.tw



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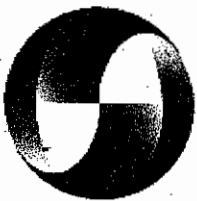
二、 除外不保事項

1. 搬移或處理阻礙物、殘餘物、貨物或任何其他物體。
2. 任何不動產或動產或其任何物件，但屬於其他船舶及其上之財物則除外。
3. 被保險船舶上或經其約定之貨物或其他財物。
4. 人身的死亡、體傷或疾病。
5. 任何不動產或動產或其他任何物件之汙染（但屬於與被保險船舶碰撞之其他船舶及其上之財物則除外）。

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*20/7/87

INSTITUTE TIME CLAUSES HULLS PORT RISKS

This insurance is subject to English law and practice

- 1 **NAVIGATION**
The Vessel has leave to proceed to and from any wet or dry docks harbours ways cradles and pontoons, within the limits specified in this insurance. 1 2
- 2 **TERMINATION**
This Clause 2 shall prevail notwithstanding any provision whether written typed or printed in this insurance inconsistent therewith. 3 4
Unless Underwriters agree to the contrary in writing, this insurance shall terminate automatically at the time of change of the Classification Society of the Vessel, or change, suspension, discontinuance, withdrawal or expiry of her Class therein. However where such change, suspension, discontinuance or withdrawal of her Class has resulted from loss or damage covered by Clause 4 of this insurance or which would be covered by an insurance of the Vessel subject to current Institute War and Strikes Clauses Hulls-Time such automatic termination shall not operate. 5 6 7
2.1 2.2 any change, voluntary or otherwise, in the ownership or flag, transfer to new management, or charter on a bareboat basis, or requisition for title or use of the Vessel. However, in the event of requisition for title or use without the prior execution of a written agreement by the Assured, such automatic termination shall occur fifteen days after such requisition whether the Vessel is in port or at sea. 8 9 10 11 12 13 14 15 16 17
- 3 **ASSIGNMENT**
No assignment of or interest in this insurance or in any moneys which may be or become payable thereunder is to be binding on or recognised by the Underwriters unless a dated notice of such assignment or interest signed by the Assured, and by the assignor in the case of subsequent assignment, is endorsed on the Policy and the Policy with such endorsement is produced before payment of any claim or return of premium thereunder. 18 19 20 21
- 4 **PERILS**
4.1 This insurance covers loss of or damage to the subject-matter insured caused by 22
4.1.1 perils of the seas rivers lakes or other navigable waters 23
4.1.2 fire lightning explosion 24
4.1.3 violent theft by persons from outside the Vessel 25
4.1.4 jettison 26
4.1.5 piracy 27
4.1.6 breakdown of or accident to nuclear installations or reactors 28
4.1.7 contact with aircraft or similar objects, or objects falling therefrom, land conveyance, dock or harbour equipment or installation. 29 30 31
4.2 This insurance covers loss of or damage to the subject-matter insured caused by 32
4.2.1 accidents in loading discharging or shifting cargo or fuel 33
4.2.2 bursting of boilers breakage of shafts or any latent defect in the machinery or hull 34
4.2.3 negligence of Master Officers Crew or Pilots 35
4.2.4 negligence of repairers or charterers provided such repairers or charterers are not an Assured hereunder 36 37
4.2.5 barratry of Master Officers or Crew, 38
provided such loss or damage has not resulted from want of due diligence by the Assured, Owners or Managers. 39 40
4.3 Master Officers Crew or Pilots not to be considered Owners within the meaning of this Clause 4 should they hold shares in the Vessel. 41 42



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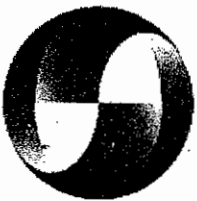
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- 5 **EARTHQUAKE AND VOLCANIC ERUPTION EXCLUSION**
43 In no case shall this insurance cover loss damage liability or expense caused by earthquake or volcanic eruption.
44 This exclusion applies to all claims including claims under Clauses 7, 9, 11 and 13.
45
- 6 **POLLUTION HAZARD**
46 This insurance covers loss of or damage to the Vessel caused by any governmental authority acting under the
47 powers vested in it to prevent or mitigate a pollution hazard, or threat thereof, resulting directly from damage to
48 the Vessel for which the Underwriters are liable under this insurance, provided such act of governmental authority
49 has not resulted from want of due diligence by the Assured, the Owners, or Managers of the Vessel or any of them
50 to prevent or mitigate such hazard or threat. Master, Officers, Crew or Pilots not to be considered Owners within
51 the meaning of this Clause 6 should they hold shares in the Vessel.
52
- 7 **COLLISION LIABILITY**
53 7.1 The Underwriters agree to indemnify the Assured for any sum or sums paid by the Assured to any other
54 person or persons by reason of the Assured becoming legally liable by way of damages for
55 7.1.1 loss of or damage to any other vessel or property on any other vessel
56 7.1.2 delay to or loss of use of any such other vessel or property thereon
57 7.1.3 general average of, salvage of, or salvage under contract of, any such other vessel or property
58 thereon.
59 where such payment by the Assured is in consequence of the Vessel hereby insured coming into collision
60 with any other vessel.
61 7.2 The indemnity provided by this Clause 7 shall be in addition to the indemnity provided by the other terms
62 and conditions of this insurance and shall be subject to the following provisions:
63 7.2.1 Where the insured Vessel is in collision with another vessel and both vessels are to blame then, unless
64 the liability of one or both vessels becomes limited by law, the indemnity under this Clause 7 shall be
65 calculated on the principle of cross-liabilities as if the respective Owners had been compelled to pay
66 to each other such proportion of each other's damages as may have been properly allowed in
67 ascertaining the balance or sum payable by or to the Assured in consequence of the collision.
68 In no case shall the Underwriters' total liability under Clauses 7.1 and 7.2 exceed their proportionate
69 part of the insured Value of the Vessel hereby insured in respect of any one such collision.
70
- 7.3 The Underwriters will also pay the legal costs incurred by the Assured or which the Assured may be
71 compelled to pay in contesting liability or taking proceedings to limit liability, with the prior written
72 consent of the Underwriters.
73
- EXCLUSIONS**
74 7.4 Provided always that this Clause 7 shall in no case extend to any sum which the Assured shall pay for or in
75 respect of
76 7.4.1 removal or disposal of obstructions, wrecks, cargoes or any other thing whatsoever
77 7.4.2 any real or personal property or thing whatsoever except other vessels or property on other vessels
78 7.4.3 the cargo or other property on, or the engagements of, the insured Vessel
79 7.4.4 loss of life, personal injury or illness
80 7.4.5 pollution or contamination of any real or personal property or thing whatsoever (except other
81 vessels with which the insured Vessel is in collision or property on such other vessels).
82
- 8 **SISTERSHIP**
83 Should the Vessel hereby insured come into collision with or receive salvage services from another vessel belonging
84 wholly or in part to the same Owners or under the same management, the Assured shall have the same rights under
85 this insurance as they would have were the other vessel entirely the property of Owners not interested in the Vessel
86 hereby insured; but in such cases the liability for the collision or the amount payable for the services rendered shall
87 be referred to a sole arbitrator to be agreed upon between the Underwriters and the Assured.
88
- 9 **PROTECTION AND INDEMNITY**
89 9.1 The Underwriters agree to indemnify the Assured for any sum or sums paid by the Assured to any other
90 person or persons by reason of the Assured becoming legally liable, as owner of the Vessel, for any claim,
91 demand, damages and/or expenses, where such liability is in consequence of any of the following matters
92 or things and arises from an accident or occurrence during the period of this insurance:
93 9.1.1 loss of or damage to any fixed or movable object or property or other thing or interest whatsoever,
94 other than the Vessel, arising from any cause whatsoever in so far as such loss or damage is not
95 covered by Clause 7
96 9.1.2 any attempted or actual raising, removal or destruction of any fixed or movable object or property
97 or other thing, including the wreck of the Vessel, or any neglect or failure to raise, remove, or
98 destroy the same
99 9.1.3 liability assumed by the Assured under contracts of customary towage for the purpose of entering or
100 leaving port or manoeuvring within the port during the ordinary course of trading
101 9.1.4 loss of life, personal injury, illness or payments made for life salvage
102 liability under Clause 1(a) of the current Lloyd's Standard Form of Salvage Agreement in respect of
103 unsuccessful, partially successful, or uncompleted services if and to the extent that the salvor's
104 expenses plus the increment exceed any amount otherwise recoverable under the Agreement.
105

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- 9.2 The Underwriters agree to indemnify the Assured for any of the following arising from an accident or occurrence during the period of this insurance: 106
- 9.2.1 the additional cost of fuel, insurance, wages, stores, provisions and port charges reasonably incurred solely for the purpose of landing from the Vessel sick or injured persons or stowaways, refugees, or persons saved at sea 107
- 9.2.2 additional expenses brought about by the outbreak of infectious disease on board the Vessel or ashore 108
- 9.2.3 fines imposed on the Vessel, on the Assured, or on any Master Officer crew member or agent of the Vessel who is reimbursed by the Assured, for any act or neglect or breach of any statute or regulation relating to the operation of the Vessel, provided that the Underwriters shall not be liable to indemnify the Assured for any fines which result from any act neglect failure or default of the Assured their agents or servants other than Master Officer or crew member 109
- 9.2.4 the expenses of the removal of the wreck of the Vessel from any place owned, leased or occupied by the Assured 110
- 9.2.5 legal costs incurred by the Assured, or which the Assured may be compelled to pay, in avoiding, minimising or contesting liability with the prior written consent of the Underwriters. 111
- EXCLUSIONS** 112
- 9.3 Notwithstanding the provisions of Clauses 9.1 and 9.2 this Clause 9 does not cover any liability cost or expense arising in respect of: 123
- 9.3.1 any direct or indirect payment by the Assured under workmen's compensation or employers' liability acts and any other statutory or common law, general maritime law or other liability whatsoever in respect of accidents to or illness of workmen or any other persons employed in any capacity whatsoever by the Assured or others in on or about or in connection with the Vessel or her cargo, materials or repairs liability assumed by the Assured under agreement expressed or implied in respect of death or illness of or injury to any person employed under a contract of service or apprenticeship by the other party to such agreement 124
- 9.3.3 punitive or exemplary damages, however described 125
- 9.3.4 cargo or other property carried, to be carried or which has been carried on board the Vessel but this Clause 9.3.4 shall not exclude any claim in respect of the extra cost of removing cargo from the wreck of the Vessel 126
- 9.3.5 property, owned by builders or repairers or for which they are responsible, which is on board the Vessel 127
- 9.3.6 liability arising under a contract or indemnity in respect of containers, equipment, fuel or other property on board the Vessel and which is owned or leased by the Assured 128
- 9.3.7 cash, negotiable instruments, precious metals or stones, valuables or objects of a rare or precious nature, belonging to persons on board the Vessel, or non-essential personal effects of any Master, Officer or crew member 129
- 9.3.8 fuel, insurance, wages, stores, provisions and port charges arising from delay to the Vessel while awaiting a substitute for any Master, Officer or crew member 130
- 9.3.9 fines or penalties arising from overloading or illegal fishing 131
- 9.3.10 pollution or contamination of any real or personal property or thing whatsoever (This Clause 9.3.10 shall not exclude any amount recoverable under Clause 9.1.5) 132
- 9.3.11 general average, sue and labour and salvage charges, salvage, and/or collision liability to any extent that they are not recoverable under Clauses 7, 11 and 13 by reason of the agreed value and/or the amount insured in respect of the Vessel being inadequate. 133
- 9.4 The indemnity provided by this Clause 9 shall be in addition to the indemnity provided by the other terms and conditions of this insurance. 134
- 9.5 Where the Assured or the Underwriters may or could have limited their liability the indemnity under this Clause 9 in respect of such liability shall not exceed Underwriters' proportionate part of the amount of such limitation. 135
- 9.6 In no case shall the Underwriters' liability under this Clause 9 in respect of each separate accident or occurrence or series of accidents arising out of the same event, exceed their proportionate part of the insured value of the Vessel. 136
- 9.7 **PROVIDED ALWAYS THAT** 137
- 9.7.1 prompt notice must be given to the Underwriters of every casualty event or claim upon the Assured which may give rise to a claim under this Clause 9 and of every event or matter which may cause the Assured to incur liability costs or expense for which he may be insured under this Clause 9. 138
- 9.7.2 the Assured shall not admit liability for or settle any claim for which he may be insured under this Clause 9 without the prior written consent of the Underwriters. 139
- 10 NOTICE OF CLAIM AND TENDERS** 140
- 10.1 In the event of accident whereby loss or damage may result in a claim under this insurance, notice shall be given to the Underwriters prior to survey and also, if the Vessel is abroad, to the nearest Lloyd's Agent so that a surveyor may be appointed to represent the Underwriters should they so desire. 141
- 10.2 The Underwriters shall be entitled to decide the port to which the Vessel shall proceed for docking or repair (the actual additional expense of the voyage arising from compliance with the Underwriters' requirements being refunded to the Assured) and shall have a right of veto concerning a place of repair or a repairing firm. 142

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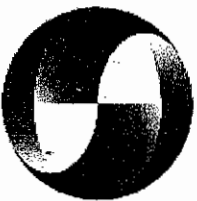
10.3	The Underwriters may also take tenders or may require further tenders to be taken for the repair of the Vessel. Where such a tender has been taken and a tender is accepted with the approval of the Underwriters, an allowance shall be made at the rate of 30% per annum on the insured value for time lost between the despatch of the invitations to tender required by Underwriters and the acceptance of a tender to the extent that such time is lost solely as the result of tenders having been taken and provided that the tender is accepted without delay after receipt of the Underwriters' approval.	173 174 175 176 177 178
10.4	Due credit shall be given against the allowance as above for any amounts recovered in respect of fuel and stores and wages and maintenance of the Master Officers and Crew or any member thereof, including amounts allowed in general average, and for any amounts recovered from third parties in respect of damages for detention and/or loss of profit and/or running expenses, for the period covered by the tender allowance or any part thereof.	179 180 181 182 183
	Where a part of the cost of the repair of damage other than a fixed deductible is not recoverable from the Underwriters the allowance shall be reduced by a similar proportion.	184 185
11	In the event of failure to comply with the conditions of this Clause 10, a deduction of 15% shall be made from the amount of the ascertained claim.	186 187
11 GENERAL AVERAGE AND SALVAGE		188
11.1	This insurance covers the Vessel's proportion of salvage, salvage charges and/or general average, reduced in respect of any under-insurance, but in case of general average sacrifice of the Vessel the Assured may recover in respect of the whole loss without first enforcing their right of contribution from other parties.	189 190 191
11.2	Adjustment to be according to the law and practice obtaining at the place where the adventure ends, as if the contract of affreightment contained no special terms upon the subject; but where the contract of affreightment so provides the adjustment shall be according to the York-Antwerp Rules.	192 193 194
11.3	No claim under this Clause 11 shall in any case be allowed where the loss was not incurred to avoid or in connection with the avoidance of a peril insured against.	195 196
12 DEDUCTIBLE		197
12.1	No claim arising from a peril insured against shall be payable under this insurance unless the aggregate of all such claims arising out of each separate accident or occurrence (including claims under Clauses 7, 9, 11 and 13) exceeds in which case this sum shall be deducted. Nevertheless the expense of sighting the bottom after stranding, if reasonably incurred specially for that purpose, shall be paid even if no damage be found. This Clause 12.1 shall not apply to a claim for total or constructive total loss of the Vessel or, in the event of such a claim, to any associated claim under Clause 13 arising from the same accident or occurrence.	198 199 200 201 202 203 204
12.2	Excluding any interest comprised therein, recoveries against any claim which is subject to the above deductible shall be credited to the Underwriters in full to the extent of the sum by which the aggregate of the claim unreduced by any recoveries exceeds the above deductible.	205 206 207
12.3	Interest comprised in recoveries shall be apportioned between the Assured and the Underwriters, taking into account the sums paid by the Underwriters and the dates when such payments were made, notwithstanding that by the addition of interest the Underwriters may receive a larger sum than they have paid.	208 209 210 211
13 DUTY OF ASSURED (SUE AND LABOUR)		212
13.1	In case of any loss or misfortune it is the duty of the Assured and their servants and agents to take such measures as may be reasonable for the purpose of averting or minimizing a loss which would be recoverable under this insurance.	213 214 215
13.2	Subject to the provisions below and to Clause 12 the Underwriters will contribute to charges properly and reasonably incurred by the Assured their servants or agents for such measures. General average, salvage charges (except as provided for in Clause 13.5) collision defence or attack costs and costs incurred by the Assured in avoiding, minimizing or contesting liability covered by Clause 9 are not recoverable under this Clause 13.	216 217 218 219 220
13.3	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.	221 222 223
13.4	When expenses are incurred pursuant to this Clause 13 the liability under this insurance shall not exceed the proportion of such expenses that the amount insured hereunder bears to the value of the Vessel as stated herein, or to the sound value of the Vessel at the time of the occurrence giving rise to the expenditure if the sound value exceeds that value. Where the Underwriters have admitted a claim for total loss and property insured by this insurance is saved, the foregoing provisions shall not apply unless the expenses of suing and labouring exceed the value of such property saved and then shall apply only to the amount of the expenses which is in excess of such value.	224 225 226 227 228 229 230
13.5	When a claim for total loss of the Vessel is admitted under this insurance and expenses have been reasonably incurred in saving or attempting to save the Vessel and other property and there are no proceeds, or the expenses exceed the proceeds, then this insurance shall bear its pro rata share of such proportion of the expenses, or of the proceeds, in excess of the proceeds, as the case may be, as may reasonably be regarded as having been incurred in respect of the Vessel; but if the Vessel be insured for less than its sound value at the time of the occurrence giving rise to the expenditure, the amount recoverable under this clause shall be reduced in proportion to the under-insurance.	231 232 233 234 235 236 237
13.6	The sum recoverable under this Clause 13 shall be in addition to the loss otherwise recoverable under this insurance but shall in no circumstances exceed the amount insured under this insurance in respect of the Vessel.	238 239 240



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14	NEW FOR OLD	241
	Claims payable without deduction new for old.	242
15	BOTTOM TREATMENT	243
	In no case shall a claim be allowed in respect of scraping gritblasting and/or other surface preparation or painting of the Vessel's bottom except that	244
15.1	gritblasting and/or other surface preparation of new bottom plates ashore and supplying and applying any "shop" primer thereto,	245
15.2	gritblasting and/or other surface preparation of: the butts or area of plating immediately adjacent to any renewed or refitted plating damaged during the course of welding and/or repairs,	246
15.3	supplying and applying the first coat of primer/anti-corrosive to those particular areas mentioned in 15.1 and 15.2 above,	247
	shall be allowed as part of the reasonable cost of repairs in respect of bottom plating damaged by an insured peril.	248
16	WAGES AND MAINTENANCE	249
	No claim shall be allowed, other than in general average, for wages and maintenance of the Master, Officers and Crew, or any member thereof, except when incurred solely for the necessary removal of the Vessel, with the agreement of the Underwriters, from one port to another for the repair of damage covered by the Underwriters, or for trial trips for such repairs, and then only for such wages and maintenance as are incurred whilst the Vessel is under way.	250
17	AGENCY COMMISSION	251
	In no case shall any sum be allowed under this insurance either by way of remuneration of the Assured for time and trouble taken to obtain and supply information or documents or in respect of the commission or charges of any manager, agent, managing or agency company or the like, appointed by or on behalf of the Assured to perform such services.	252
18	UNREPAIRED DAMAGE	253
18.1	The measure of indemnity in respect of claims for unrepaired damage shall be the reasonable depreciation in the market value of the Vessel at the time this insurance terminates arising from such unrepaired damage, but not exceeding the reasonable cost of repairs.	254
18.2	In no case shall the Underwriters be liable for unrepaired damage in the event of a subsequent total loss (whether or not covered under this insurance) sustained during the period covered by this insurance or any extension thereof.	255
18.3	The Underwriters shall not be liable in respect of unrepaired damage for more than the insured value at the time this insurance terminates.	256
19	CONSTRUCTIVE TOTAL LOSS	257
19.1	In ascertaining whether the Vessel is a constructive total loss, the insured value shall be taken as the repaired value and nothing in respect of the damaged or break-up value of the Vessel or wreck shall be taken into account.	258
19.2	No claim for constructive total loss based upon the cost of recovery and/or repair of the Vessel shall be recoverable hereunder unless such cost would exceed the insured value. In making this determination only the cost relating to a single accident or sequence of damages arising from the same accident shall be taken into account.	259
20	DISBURSEMENTS WARRANTY	260
	Additional insurances as follows are permitted:	261
20.1	<i>Disbursements, Managers' Commissions, Profits or Excess or Increased Value of Hull and Machinery.</i> A sum not exceeding 25% of the value stated herein.	262
20.1.1	<i>Earnings or Anticipated Freight, insured for time.</i> A sum not exceeding 25% of the value as stated herein less any sum insured, however described, under 20.1.1.	263
20.1.2	<i>Freight or Hire, under contracts for voyage.</i> A sum not exceeding the gross freight or hire for the first passage and next succeeding cargo passage plus the charges of insurance. In the case of a voyage charter where payment is made on a time basis, the sum permitted for insurance shall be calculated on the estimated duration of the voyage, subject to the limitation of two cargo passages as laid down herein. Any sum insured under 20.1.2 to be taken into account and only the excess thereof may be insured.	264
20.1.3	<i>Time Charter Hire or Charter Hire for Series of Voyages.</i> A sum not exceeding 50% of the gross hire which is to be earned under the charter in a period not exceeding 18 months. Any sum insured under 20.1.2 to be taken into account and only the excess thereof may be insured. An insurance under this Section may begin on the signing of the charter.	265
20.1.4	<i>Premiums.</i> A sum not exceeding the actual premiums of all interests insured for a period not exceeding 12 months (excluding premiums insured under the foregoing sections but including, if required, the premium or estimated calls on any Club or War etc. Risk insurance) reducing pro rata monthly.	266
20.1.5	<i>Returns of Premium.</i> A sum not exceeding the actual returns which are allowable under any insurance but which would not be recoverable thereunder in the event of a total loss of the Vessel whether by insured perils or otherwise.	267
20.1.6		268



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- 20.1.7 *Insurance irrespective of amount against:*
Any risks excluded by Clauses 5, 22, 23, 24 and 25. 307
- 20.2 Warranted that no insurance on any interests enumerated in the foregoing 20.1.1 to 20.1.6 in excess of the amount permitted therein and no other insurance which includes total loss of the Vessel P.P.L., F.I.A., or subject to any other like term, is or shall be effected to operate during the currency of this insurance by or for account of the Assured, Owners, Managers or Mortgagees. Provided always that a breach of this warranty shall not afford the Underwriters any defence to a claim by a Mortgagee who has accepted this insurance without knowledge of such breach. 308-314
- 21 **RETURNS FOR CANCELLATION** 315
- To return pro rata monthly net for each uncommenced month if this insurance be cancelled either by agreement or by the operation of Clause 2 provided that a total loss of the Vessel, whether by insured perils or otherwise, has not occurred during the period of this insurance or any extension thereof. 316-318
- The following clauses shall be paramount and shall override anything contained in this insurance inconsistent therewith. 319
- 22 **WAR EXCLUSION** 321
- In no case shall this insurance cover loss damage liability or expense caused by 322
- 22.1 war civil war revolution rebellion insurrection, or civil strife arising therefrom, or any hostile act by or against a belligerent power 323
- 22.2 capture seizure arrest restraint or detainment (barratry and piracy excepted), and the consequences thereof or any attempt thereof 324-326
- 22.3 derelict mines torpedoes bombs or other derelict weapons of war. 327
- 23 **STRIKES EXCLUSION** 328
- In no case shall this insurance cover loss damage liability or expense caused by 329
- 23.1 strikers, locked-out workmen, or persons taking part in labour disturbances, riots or civil commotions 330
- 23.2 any terrorist or any person acting from a political motive. 331
- 24 **MALICIOUS ACTS EXCLUSION** 332
- In no case shall this insurance cover loss damage liability or expense arising from 333
- 24.1 the detonation of an explosive 334
- 24.2 any weapon of war 335
- and caused by any person acting maliciously or from a political motive. 336
- 25 **NUCLEAR EXCLUSION** 337
- In no case shall this insurance cover loss damage liability or expense arising from any weapon of war employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter. 338-339