



STOCKTHRUPT ENDORSEMENT

1. Effective as agreed and in consideration of premiums as agreed, this Contract, subject to all its terms and conditions not in conflict with this Endorsement, is extended to cover the Assured's inventory, excluding fixed assets and excluding all machinery, while situated at the locations listed herein.
2. These Assurers shall be liable for no more than the limit of liability per location shown as per Clause 14.
3. An accurate record shall be kept by the Assured of all property covered by this Endorsement and such record shall be open to the inspection of any authorized representative of this Company.
4. This insurance remains in full force whilst the goods insured are under any process but in no case shall extend to cover damage thereto solely caused by such a process.
5. In case of loss or damage to goods covered by this insurance, the basis of determining the amount of this Company's liability shall be:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

6. Coverage under this Endorsement excludes:
  - (a) Loss resulting from any dishonest action or acts committed alone or in collusion with others, by any employees of the Assured or their agents, whether or not such acts are committed during regular business hours;
  - (b) Any unexplained loss, mysterious disappearance, or loss or shortage disclosed in taking inventory;
  - (c) Nuclear reaction or nuclear radiation or radioactive contamination, all whether controlled or uncontrolled, and whether loss be direct or indirect, proximate or remote, or be in whole or in part caused by, contributed to, or aggravated by the perils insured against in this Contract; however, subject to the foregoing and all provisions of this Contract, direct loss by fire resulting from nuclear radiation or radioactive contamination is insured against by this Contract;
  - (d)
    - i. Hostile or warlike action in time of peace or war, including action in hindering, combatting or defending against an actual, impending or expected attack, (a) by government or sovereign power (de jure or de facto), or by any authority maintaining or using military, naval or air forces; or (b) by military, naval or air forces; or (c) by an agent of such government, power, authority or forces;
    - ii. Any weapon of war employing atomic fission or radioactive force whether in time of peace or war;
    - iii. Insurrection, rebellion, revolution, civil war, usurped power, action taken by governmental authorities in hindering, combatting or defending against such an occurrence, seizure or destruction under quarantine or Customs regulations, confiscation by order of any government or public authority, or risks of contraband or illegal transportation or trade;
  - (e) Risks excluded by the Clause Paramount Nuclear Exclusion Clause contained in this Contract.
  - (f) With respect to California locations only, this endorsement does not cover loss or damage to stock insured hereunder resulting from earthquake, landslide, or subsidence and any insured peril arising therefrom.***
7. Each claim for loss or damage shall be adjusted separately and from the amount of the claim, as adjusted, there shall first be deducted the sum of \_\_\_\_\_ any one loss or occurrence; except for:



兆豐產物保險股份有限公司  
Chung Kuo Insurance Company, Limited

99.2.6 兆產備 11209901173 號函備查

客戶申訴及 24 小時服務專線:0800-053-588

- a. loss or damage to stock caused by or resulting from any earth movement, including but not limited to earthquake, landslide, or subsidence whether or not caused by, resulting from, or contributed to loss or damage of the type insured hereunder each claim shall be adjusted separately and from the amount of the claim, there shall first be deducted the sum of \_\_\_\_ subject to a minimum deductible of \_\_\_\_\_, a maximum deductible of \_\_\_\_\_  
This deductible applies separately to each earth movement occurrence. We will then pay the amount of loss or damage in excess of the deductible up to the applicable limit of insurance for earth movement. All earth movement that occurs within any seventy-two (72) hour period will constitute a single earth movement. The expiration of this Policy will not reduce the seventy-two (72) hour period.
  - b. loss or damage to stock caused by or resulting from flood meaning waves, tide or tidal water and rising (including the overflowing or breaking of boundaries) of lakes, ponds, reservoirs, rivers, streams, harbors and similar bodies of water, whether driven by wind or not, each claim shall be adjusted separately and from the amount of the claim, there shall first be deducted the sum of \_\_\_\_ subject to a minimum deductible of \_\_\_\_\_, a maximum deductible of \_\_\_\_\_. This deductible applies separately to each flood occurrence. We will then pay the amount of loss or damage in excess of the deductible up to the applicable limit of insurance for flood. All flood that occurs within any seventy-two (72) hour period will constitute a single flood. The expiration of this Policy will not reduce the seventy-two (72) hour period.
  - c. loss or damage to stock caused by or resulting from the direct action of wind including substance driven by wind, each claim shall be adjusted separately and from the amount of the claim, there shall first be deducted the sum of \_\_\_\_ subject to a minimum deductible of \_\_\_\_\_, a maximum deductible of \_\_\_\_\_. This deductible applies separately to each wind occurrence. We will then pay the amount of loss or damage in excess of the deductible up to the applicable limit of insurance for wind. All wind that occurs within any seventy-two (72) hour period will constitute a single wind. The expiration of this Policy will not reduce the seventy-two (72) hour period.
8. The Assured shall, as soon as practicable, report to this Company every loss or damage which may become a claim under this Endorsement.
  9. No suit, action or proceeding for the recovery of any claim under this Endorsement shall be sustainable in any court of law or equity unless the same be commenced within twelve (12) months next after discovery by the Assured of the occurrence which gives rise to the claim. Provided, however, that if by the laws of the State within which this Contract is issued such limitation is invalid, then any such claims shall be void unless such action, suit or proceeding be commenced with the shortest limit of time permitted by the laws of such State to be fixed herein.
  10. This Contract does not attach to or become insurance upon property herein described which, at the time of any loss, is otherwise insured until the liability of such other insurance has been exhausted, and shall thence cover only such loss or damage as may exceed the amount due from such other insurance (whether valid or not and whether collectible or not) after application of any contribution, co-insurance, average or distribution or other conditions contained in policies of such other insurance affecting the amount collectible thereunder, not, however, exceeding the limits set forth herein.
  11. This entire insurance shall be void if the Assured or his agent has concealed or misrepresented in writing or otherwise any material facts or circumstances concerning this insurance or the subject thereof, or if the Assured, or his agent, shall make any attempt to defraud this Company either before or after a loss.
  12. For the purpose of this insurance "location" is defined as any building, tank, dock, pier, bulkhead (or group thereof) bounded on all sides by public streets or open waterways or open land space, each of which shall not be less than fifty feet wide, (for the purposes of this definition any bridge or tunnel crossing such street or waterway or open space shall render such separation inoperative).
  13. IT IS UNDERSTOOD AND AGREED THAT, IN THE EVENT OF CANCELLATION OF THE CONTRACT TO WHICH THIS ENDORSEMENT IS ATTACHED, THE INSURANCE PROVIDED FOR



**兆豐產物保險股份有限公司**  
**Chung Kuo Insurance Company, Limited**

99.2.6 兆產備 11209901173 號函備查

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HEREUNDER SHALL TERMINATE IMMEDIATELY UPON SUCH CANCELLATION, AND NO CLAIM FOR LOSS OR DAMAGE ARISING AFTER SUCH DATE SHALL BE RECOVERABLE HEREUNDER.

14. List of Locations Approved by this Company & Limit of Insurance

Storage (Limit for named Location Approved by this Company)


Any new named location exceeding \_\_\_\_\_ but below \_\_\_\_\_ is adjusted at the rate of \_\_\_\_\_ on pro-rata basis.

The aggregate for earth movement loss, flood loss, windstorm loss or damage does not increase the Limit(s) of Insurance provided at each location as per Clause 14 appearing in this endorsement.

Effective with respect to shipments made and merchandise at risk on and after \_\_\_\_\_

ALL OTHER TERMS AND CONDITIONS REMAIN UNCHANGED.