



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

96.12.24 兆產(96)備字第 1311 號函備查

客戶申訴及 24 小時服務專線:0800-053-588

**CO-MINGLING CLAUSE**

When shipments of oil or other bulk products insured hereunder are stowed in such a manner as to be co-mingled with other bulk shipments belonging to and/or insured by others or owned by the Assured and intended for different consignees, it is agreed that in the event of loss or damage recoverable under this Policy, such loss or damage shall be pro rated in accordance with the respective interest(s) of the party or parties involved in the ratio that the quantity of product belonging to each party bears to the total quantity of product co-mingled.

Should the portion of the co-mingled cargo delivered to the Assured/Consignee be lost and/or damaged in a percentage greater than the ratio mentioned in the previous paragraph, these Insurers will pay the loss in full, but not exceeding the insured value, subject applicable deductible, if any.

Underwriters will be subrogated to all rights against carriers and/or other third parties, including other cargo owners to the extent Underwriters have borne the loss in excess of their pro rata portion.