

# 協會定時條款 - 船體

## 僅賠全損

(包括救助、救助費用及損害防阻)

(僅與新海上保單格式一起使用)

本保險依據英國法律與慣例

## INSTITUTE TIME CLAUSES – HULLS

### Total Loss Only

(Including Salvage, Salvage Charges and Sue and Labour)

(For use only with the new marine policy form)

**This insurance is subject to English law and practice**

1/11/95

## ITC-TTL-1995

1 /11 /95

### 1. NAVIGATION

- 1.1 The Vessel is covered subject to the provisions of this insurance at all times and has leave to sail or navigate with or without pilots, to go on trial trips and to assist and tow vessels or craft in distress, but it is warranted that the Vessel shall not be towed, except as is customary or to the first safe port or place when in need of assistance, or undertake towage or salvage services under a contract previously arranged by the Assured and/or Owners and/or Managers and/or Charterers. This Clause 1.1 shall not exclude customary towage in connection with loading and discharging.
- 1.2 This insurance shall not be prejudiced by reason of the Assured entering into any contract with pilots or for customary towage which limits or exempts the liability of the pilots and/or tugs and/or towboats and/or their owners when the Assured or their agents accept or are compelled to accept such contracts in accordance with established local law or practice.
- 1.3 The practice of engaging helicopters for the transportation of personnel, supplies and equipment to and/or from the Vessel shall not prejudice this insurance.
- 1.4 In the event of the Vessel being employed in trading operations which entail cargo loading or discharging at sea from or into

### 1. 航行

- 1.1 依本保險之規定，本保險承保船舶於全部時間內，不論有無引水人在船之航行或揚帆航行、試航、及協助、及拖帶危難中之船舶或小艇，然除習慣性或於需要協助時至第一個安全港為止，船舶不得被拖帶，或從事經由被保險人、及/或船舶所有人、及/或經理人、及/或租傭船人事先以契約安排之拖帶或救助服務。本 1.1 條不排除與裝卸有關之習慣性拖帶。
- 1.2 被保險人與引水人為習慣性拖帶而簽訂任何契約，而被保險人或其代理人依據當地既定法律或慣例，須接受或被追接受任何訂有限制或免除引水人、及或拖船、及或拖駁船、及或其所有權人之責任時，不應損及本保險。
- 1.3 有以直升機往返船舶從事運送人員、補給及設備之作業慣例時，不應損及本保險。
- 1.4 被保船舶受僱於海上從其他船舶上(非指港內或沿岸小艇)裝卸貨物，任

another vessel (not being a harbour or inshore craft) no claim shall be recoverable under this insurance for loss of or damage to the Vessel or liability to any other vessel arising from such loading or discharging operations, including whilst approaching. Lying alongside and leaving, unless previous notice that the Vessel is to be employed in such operations has been given to the Underwriters and any amended terms of cover and any additional premium required by them have been agreed.

- 1.5 In the event of the Vessel sailing (with or without cargo) with an intention of being (a) broken up, or (b) sold for breaking up, any claim for loss of or damage to the Vessel occurring subsequent to such sailing shall be limited to the market value of the Vessel as scrap at the time when the loss or damage is sustained unless previous notice has been given to the Underwriters and any amendments to the terms of cover, insured value and premium required by them have been agreed. Nothing in this Clause 1.5 shall affect claims under Clauses 8.

## 2. CONTINUATION

Should the Vessel at the expiration of this insurance be at sea and in distress or missing, she shall, provided notice be given to the Underwriters prior to the expiration of this insurance be held covered until arrival at the next port in good safety, or if in port and in distress until the Vessel is made safe, at a pro rata monthly premium.

## 3. BREACH OF WARRANTY

Held covered in case of any breach of warranty as to cargo, trade, locality, towage, salvage services or date of sailing provided notice be given to the Underwriters immediately after receipt of advices and any amended terms of cover and any additional premium required by them be agreed.

## 4. CLASSIFICATION

- 4.1 It is the duty of the Assured, Owners and Managers at the inception of and throughout the period of this insurance to ensure that
- 4.1.1 the Vessel is classed with a Classification Society agreed by the Underwriters and that her class within that Society is maintained,
- 4.1.2 any recommendations requirements or restrictions imposed by the Vessel's Classification Society which relate to the Vessel's seaworthiness or to her maintenance in a seaworthy condition are complied with by the dates required by that Society.
- 4.2 In the event of any breach of the duties set out in Clause 4.1 above, unless the Underwriters agree to the contrary in writing, they will be discharged from liability under this insurance as from the date of the breach provided that if the Vessel is at sea at such date the Underwriters' discharge from liability is deferred until arrival at her next port.
- 4.3 Any incident condition or damage in respect of which the

何此種裝卸行為，包括接近、停靠及駛離，所致被保船舶遭受毀損、或滅失、或對其他船舶之責任，不得依本保險請求賠償，然船舶受雇為該類作業之情事業已事先通知保險人，並同意保險人所要求承保條件之任何修改及任何額外保費者除外。

- 1.5 被保險船舶之航行目的(不論有無貨載)係為(a)解體，或(b)出售以解體者，於該航行期間發生毀損或滅失之任何求償應受限於船舶遭受毀損或滅失時作為解體船之市價，然業已事先通知保險人，並同意保險人所要求承保條件、投保金額之任何修改及任何額外保費者除外。本 1.5 條規定不影響依第 8 條之求償。

## 2. 繼續條款

船舶於保險期間屆滿時，仍位於海上或處於危難或失蹤者，於本保險屆滿前通知保險人並按月保費比例加計保費時，得續保至到達下一港口安全之時；如船舶位於港內或處於危難中，則續保至其獲致安全為止。

## 3. 違反擔保

於違反貨載、貿易、航行地區、拖帶、救助服務或開航日期之擔保事項時，如於接獲該通知後立即通知保險人並同意保險人所要求任何承保條件之修改及額外保費者，則仍續保之。

## 4. 船級

- 4.1 於本保險開始及於整個保險期間，被保險人、船舶所有人及經理人有義務確使：
- 4.1.1 船舶入級於保險人所同意之船級協會，且維持其於該協會之船級，
- 4.1.2 船舶之船級協會對於船舶適航性所作出之任何建議、要求或限制，或遵守該協會對於船舶得維持其適航情況所要求之天數。
- 4.2 如有違反第 4.1 條所規定之義務時，則除非保險人另有相反書面同意，本保險之責任自違反之日起解除之，然如船舶於該違反之日尚處於海上者，保險人責任之解除得延緩至船舶到達其下一港口。
- 4.3 對於船舶之船級協會可能會作出進行

Vessel's Classification Society might make recommendations as to repairs or other action to be taken by the Assured, Owners or Managers must be promptly reported to the Classification Society.

- 4.4 Should the Underwriters wish to approach the Classification Society directly for information and/or documents, the Assured will provide the necessary authorization.

## 5. TERMINATION

This Clause 5 shall Prevail notwithstanding any provision whether written typed or printed in this insurance inconsistent therewith.

Unless the Underwriters agree to the contrary in writing, this insurance shall terminate automatically at the time of

- 5.1 change of the Classification Society of the Vessel, or change, suspension, discontinuance, withdrawal or expiry of her Class therein, or any of the Classification Society's periodic surveys becoming overdue unless an extension of time for such survey be agreed by the Classification Society, provided that if the Vessel is at sea such automatic termination shall be deferred until arrival at her next port. However where such change, suspension, discontinuance or withdrawal of her Class or where a periodic survey becoming overdue has resulted from loss or damage covered by Clause 6 of this insurance or which would be covered by an insurance of the Vessel subject to current Institute Time Clauses Hulls or Institute War and Strikes Clauses Hulls – Time, such automatic termination shall only operate should the Vessel sail from her next port without the prior approval of the Classification Society or in the case of a periodic survey becoming overdue without the Classification Society having agreed an extension of time for such survey,
- 5.2 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, provided that, if the Vessel has cargo on board and has already sailed from her loading port or is at sea in ballast, such automatic termination shall if required be deferred. whilst the Vessel continues her planned voyage, until arrival at final port of discharge if with cargo or at port of destination if in ballast. 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 at sea or in port.

A pro rata daily net return of premium shall be made provided that a total loss of the Vessel, whether by insured perils or otherwise, has not occurred during the period covered by this insurance or any extension thereof.

## 6. PERILS

- 6.1 This insurance covers total loss (actual or constructive) of the subject-matter insured caused by
- 6.1.1 perils of the seas rivers lakes or other navigable waters
- 6.1.2 fire explosion
- 6.1.3 violent theft by persons from outside the Vessel

修理或其他作為有關建議之任何意外情況或損害，被保險人、船舶所有人或經理人應立即通知該船級協會。

- 4.4 當保險人欲直接與船級協會請求資料及或文件時，被保險人應提供必要之授權。

## 5. 終止

本保險任何規定(不論手寫打字或印刷)與本條款有牴觸時，應優先適用本保險第5條之規定。

除保險人另有相反書面同意，本保險於下列情況發生時自動終止：

- 5.1 被保險船舶為船級協會之變更、或船級之變更、中止、撤銷、撤回或船級屆滿、或船級協會之任何定期檢驗到期(然船級協會對該檢驗同意延長者除外)。然如船舶當時位在海面，則該自動終止延至到達次一港口時為止。若船級之變更、中止、撤銷、撤回或定期檢驗到期係為本保險第6條或依現行協會定時船體條款或協會船體定時戰爭及罷工條款所承保之毀損或減失所引起時，該自動終止僅於船舶未經船級協會同意前逕自駛離次一港口之時，於定期檢驗到期之情況，僅於無船級協會同意檢驗延長之時，始生效之，
- 5.2 被保險船舶所有權或船籍之變更(無論為自願或其他原因)、移轉新經理人、為光船租賃或船舶被徵收或徵用時。然如當時船上載有貨物並已駛離裝載港或於海上空載航行，一經請求，該自動終止得延至載貨時所到達之最後卸載港或空載航行時所到達之目的港時為止。徵收或徵用無被保險人事先書面同意者，不論船舶在海面或港內，該自動終止自徵收或徵用之日起十五天後生效。

自終止之日起應按日比例退還淨保險費，然於本保險承保期間或其任何延長期間未發生船舶全損(無論為承保風險或其他原因所致)者除外。

## 6. 承保風險

- 6.1 本保險承保保險標的因下列事故所引起之全損(實際或推定全損)：
- 6.1.1 海上、河川、湖泊或其他可航行水域之危險
- 6.1.2 失火、爆炸
- 6.1.3 來自船外他人之暴力盜取行為

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| <p>6.1.4 jettison</p> <p>6.1.5 piracy</p> <p>6.1.6 contact with land conveyance, dock or harbour equipment or installation</p> <p>6.1.7 earthquake volcanic eruption or lightning</p> <p>6.1.8 accidents in loading discharging or shifting cargo or fuel.</p> <p>6.2 This insurance covers <u>total loss (actual or constructive) of the subject-matter insured</u></p> <p>6.2.1 bursting of boilers breakage of shafts or any latent defect in the machinery or hull</p> <p>6.2.2 negligence of Master Officers Crew or Pilots</p> <p>6.2.3 negligence of repairers or charterers provided such repairers or charterers are not an Assured hereunder</p> <p>6.2.4 barratry of Master Officers or Crew</p> <p>6.2.5 contact with aircraft, helicopters or similar objects, or objects falling therefrom provided that such loss or damage has not resulted from want of due diligence by the Assured, Owners, Managers or Superintendents or any of their onshore management.</p> <p>6.3 Masters Officers Crew or Pilots not to be considered Owners within the meaning of this Clause 6 should they hold shares in the Vessel.</p> | <p>6.1.4 投棄</p> <p>6.1.5 海盜</p> <p>6.1.6 與陸上輸送器、船塢或港口設備或設施碰觸</p> <p>6.1.7 地震、火山爆發或閃電</p> <p>6.1.8 貨物裝、卸、翻艙或填加燃料時之意外。</p> <p>6.2 本保險承保保險標的因下列事故所引起之<u>全損(實際或推定全損)</u>：</p> <p>6.2.1 鍋爐破裂、軸心斷裂、或任何機器或船體之隱有瑕疵</p> <p>6.2.2 船長、船副、船員或引水人之疏失</p> <p>6.2.3 修理廠或租傭船人之疏失，但該修理廠或租傭船人須非為本保險之被保險人</p> <p>6.2.4 船長船副船員之惡意不法行為</p> <p>6.2.5 與飛航器或類似物體，或自該物體掉落之其他物體碰觸，然以毀損或滅失非由於被保險人、船舶所有人、經理人或監工人員或其任何岸上管理人員欠缺相當注意所引起者為限。</p> <p>6.3 持有船舶股權之船長、船副、船員或引水人不被認為本第 6 條所指稱之船舶所有人。</p> |
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## 7. POLLUTION HAZARD

This insurance covers total loss (actual or constructive) of the Vessel caused by any governmental authority acting under the powers vested in it to prevent or mitigate a pollution hazard or damage to the environment. or threat thereof, resulting directly from damage to the Vessel for which the Underwriters are liable under this insurance, provided that such act of governmental authority has not resulted from want of due diligence by the Assured, Owners or Managers to prevent or mitigate such hazard or damage, or threat thereof. Master Officers Crew or Pilots not to be considered Owners within the meaning of this Clause 7 should they hold shares in the Vessel.

## 7. 汙染危險

本保險承保任何政府當局依其權力為行使防止或減輕保險人依本保險應負責之船舶毀損直接所致之汙染危險、對環境損害或其威脅因而造成船舶全損(實際或推定全損)，然該政府當局之行為須非由於被保險人、船舶所有人或經理人欠缺相當注意以防止或減輕該危險或威脅所引起者為限。持有船舶股權船長、船副、船員或引水人不應被認為本第 7 條所指稱之船舶所有人。

## 8. SALVAGE

- 8.1 This insurance covers the Vessel's proportion of salvage, salvage charges, reduced in respect of any under-insurance.
- 8.2 No claim under this Clause 8 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.
- 8.3 No claim under this Clause 8 shall in any case be allowed for or in respect of
- 8.3.1 special compensation payable to a salvor under Article 14 of the International Convention on Salvage, 1989 or under any other provision in any statute, rule, law or contract which is similar in substance
- 8.3.2 expenses or liabilities incurred in respect of damage to the environment, or the threat of such damage, or as a

## 8. 救助

- 8.1 本保險承保比例扣減任何不足額保險後，船舶部份之救助、救助費用。
- 8.2 本第 8 條不賠償非為避免或有關避免承保危險所發生之損失。
- 8.3 本第 8 條在任何情況下均不補償下列有關之求償：
- 8.3.1 依 1989 年國際救助公約第 14 條或依任何其他實質上類似之法規、規定、法律或契約有關應支付給救助人之特別補償金。
- 8.3.2 對於環境之損害、或該損害之威脅、或由於船上汙染物質之

consequence of the escape or release of pollutant substances from the Vessel, or the threat of such escape or release.

8.4 Clause 8.3 shall not however exclude any sum which the Assured shall pay to salvors for or in respect of salvage remuneration in which the skill and efforts of the salvors in preventing or minimising damage to the environment as is referred to in Article 13 paragraph 1(b) of the International Convention on Salvage, 1989 have been taken into account.

## 9. DUTY OF ASSURED (SUE AND LABOUR)

9.1 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 minimising a loss which would be recoverable under this insurance.

9.2 Subject to the provisions below 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 9.5), special compensation and expenses as referred to in Clause 8.3 and collision defence or attack costs are not recoverable under this Clause 9.

9.3 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 other prejudice the rights of either party.

9.4 When expenses are incurred pursuant to this Clause 9 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.

9.5 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 expenses in excess of the proceeds, as the case may be, as may reasonably be regarded as having been incurred in respect of the Vessel, excluding all special compensation and expenses as referred to in Clause 8.3, 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.

9.6 The sum recoverable under this Clause 9 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.

洩漏或排放、或該洩漏或排放之威脅所致生之費用或責任。

8.4 第 8.3 條無論如何不應排除參考 1989 年國際救助公約第 13 條 1(b)款所慮及之救助人對於防止或減輕對環境損害之技術及努力所給予之救助報酬以外之被保險人應支付任何數額。

## 9. 被保險人之義務(損害防阻)

9.1 對於任何損失或不幸，被保險人、其僱用人及代理人有義務採取合理措施以避免或減輕依本保險得請求賠償之損失。

9.2 依下列規定，保險人會分擔被保險人、其僱用人或代理人為該措施適度且合理發生之費用。共同海損、救助費用(第 9.5 條規定者除外)、第 8.3 條有關之特別補償金及費用、以及碰撞抗辯或攻擊費用，依本第 9 條不得請求賠償。

9.3 被保險人或保險人為拯救、防護或追償被保險標的物所採取之措施不得視為委付之放棄或承諾或有損任何一方之權利。

9.4 依本第 9 條規定發生費用時，本保險之責任不超過投保金額與船舶約定價值間之比例，或如完好價值超過該約定價值時，以不超過保險金額與引起費用之事故發生時船舶完好價值間之比例。保險人如已同意全損之求償而本保險所承保之財物獲救時，前述條款不予適用，然損害防阻費用超過該獲救財物之價值者除外，於此超過情形下，僅適用超過之費用數額。

9.5 如本保險已同意船舶全損之求償，且為拯救或企圖拯救船舶或其他財物之費用已合理發生，而船舶無殘值，或費用超過殘值時，本保險將比例分擔有關船舶部份被認為合理發生之費用或超過殘值之費用，本保險將比例分擔，然第 8.3 條所述及所有特別補償金及費用除外；如船舶投保金額低於船舶完好價值(引起費用之事故發生之時之價值)，依本條款得請求賠償之數額應按不足額保險比例減少。

9.6 本第 9 條得請求賠償之金額應為依本保險其他得請求賠償之損失外另外之金額，然無論如何均不得超過本保險關於船舶之投保金額。

## 10. SISTERSHIP

Should the Vessel hereby insured receive salvage services from another vessel belonging wholly or in part to the same Owners or under the same management, the Assured shall have the same rights under this insurance as they would have were the other vessel entirely the property of Owners riot interested in the Vessel hereby insured; but in such cases the amount payable for the services rendered shall be referred to a sole arbitrator to be agreed upon between the Underwriters and the Assured.

## 11. NOTICE OF CLAIM

In the event of accident whereby loss or damage may result in a claim under this insurance, notice must be given to the Underwriters promptly after the date on which the Assured, Owners or Managers become or should have become aware of the loss or damage and prior to survey so that a surveyor may be appointed if the Underwriters so desire.

If notice is not given to the Underwriters within twelve months of that date unless the Underwriters agree to the contrary in writing, the Underwriters will be automatically discharged from liability for any claim under this insurance in respect of or arising out of such accident or the loss or damage.

## 12. CONSTRUCTIVE TOTAL LOSS

12.1 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.

12.2 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.

## 13. FREIGHT WAIVER

In the event of total or constructive total loss no claim to be made by the Underwriters for freight whether notice of abandonment has been given or not.

## 14. 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.

## 10. 姊妹船條款

本保險所承保之船舶與全部或一部屬於同一船舶所有人所有或為相同經理人之其他船舶接受其救助服務時，被保險人依本保險享有之權利與其他船舶全屬於不同船舶所有人財產般；然於此情況下，救助應給付之數額應提交保險人與被保險人同意之單一仲裁人決定之。

## 11. 求償通知

意外事故所致毀損滅失依本保險有求償可能時，於被保險人、船舶所有人或經理人已知或應知該毀損或滅失之後，及於公證前應立即通知保險人，俾使保險人於其認為需要時可指定公證人。

如未於該日起十二個月內通知保險人且除保險人另有相反之書面同意外，保險人將自動解除其對於該意外或毀損滅失有關或所致而依本保險可得求償之責任。

## 12. 推定全損

12.1 於確定船舶是否為推定全損，應就保險金額與修理金額作比較，而不考慮受損價值、拆廢價值或殘值。

12.2 除追償費用及或修理費用超過保險金額外，不得為推定全損之求償。於作此一決定時，僅考慮單一事故或同一事故所引起之接續損害之費用。

## 13. 放棄運費

於發生全損或推定全損，不論是否發出委付通知，保險人均不求償運費。

## 14. 轉讓

本保險或其利益或依本保險得支付或應支付任何金錢之轉讓，保險人不受其拘束或認諾，然被保險人及再轉讓之讓與人以簽署記載日期之保險轉讓書或利益轉讓通知批註於保險單上，並於保險人支付任何賠償或退還保險費前已將該批註附加於保險單上者除外。

## 15. DISBURSEMENTS WARRANTY

- 15.1 Additional insurances as follows are permitted:
- 15.1.1 Disbursements, Managers' Commissions, Profits or Excess or Increased Value of Hull and Machinery. A sum not exceeding 25% of the value stated herein.
- 15.1.2 Freight, Chartered Freight or Anticipated Freight, insured for time. A sum not exceeding 25% of the value as stated herein less any sum insured, however described, under 15.1.1.
- 15.1.3 Freight or Hire, under contracts for voyage. A sum not exceeding the gross freight or hire for the current cargo passage and next succeeding cargo passage (such insurance to include, if required, a preliminary and an intermediate ballast 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 15.1.2 to be taken into account and only the excess thereof may be insured. which excess shall be reduced as the freight or hire is advanced or earned by the gross amount so advanced or earned.
- 15.1.4 A anticipated Freight if the Vessel sails in ballast and not under Charter. A sum not exceeding the anticipated gross freight on next cargo passage, such sum to be reasonably estimated on the basis of the current rate of freight at time of insurance plus the charges of insurance. Any sum insured under 15.1.2 to be taken into account and only the excess thereof may be insured.
- 15.1.5 Time Charter Hire or Charter Hire for Series of Voyages. 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 15.1.2 to be taken into account and only the excess thereof may be insured, which excess shall be reduced as the hire is advanced or earned under the charter by 50% of the gross amount so advanced or earned but the sum insured need not be reduced while the total of the sums insured under 15.1.2 and 15.1.5 does not exceed 50% of the gross hire still to be earned under the charter. An insurance under this Section may begin on the signing of the charter.
- 15.1.6 Premiums. 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.
- 15.1.7 Returns of premium. A sum not exceeding the actual returns which are allowable under any insurance but which would not be recoverable thereunder in the event

## 15. 費用擔保

- 15.1 可接受下列附加保險：
- 15.1.1 費用、經理人佣金、利得或船體險之超額或增值險。保險金額不得超過本保單保險金額之百分之二十五。
- 15.1.2 論時投保之運費、備船運費或預期運費。保險金額不得超過本保單保險金額之百分之二十五扣減前 15.1.1 條已投保之金額。
- 15.1.3 航程契約之運費或租金。金額不得超過當航程及次一航程之總運費或總佣金(此一保險如經要求，可包括起初及中間之空載航程)，加上保險費用，依期間長短給付運費之論航備船。保險金額之計算以估計之航程期間為準，且以前述之兩個航程為限。前 15.1.2 條所投保之部份須一併列入計算，且只有超過部份才可投保，該超額部份應將先付部份、或因先付方式已先賺得部份予以扣除。
- 15.1.4 投保船舶空載航行，且未備船之預期運費。保險金額不得超過下一航程可預期的總運費，該項金額之估計以投保時市場之運費率為計算標準，加上保險之費用。任何依據第 15.1.2 條所已投保之部份須列入計算，僅超額部份始可投保。
- 15.1.5 論時備船或連續航程之備船費。以不超過十八個月總備船費之百分之五十為標準。任何已按第 15.1.2 條投保之金額應列入計算，僅超額部份才可投保，超額部份將百分之五十以內之先付部份或因先付方式而賺得之部份扣除，然依第 15.1.1 及 15.1.5 條投保金額如不超過總備船費百分之五十時，可不予扣減。本項保險得於簽訂備船契約時開始。
- 15.1.6 保險費。金額不得超過所有利益十二個月內之實際保費(不包括前述幾種標的物之保費，然一經要求，可包括預估之協會會費、戰爭險、其他危險保費等)，金額按月比例遞減。
- 15.1.7 退還保費。金額不得超過實際之保險退費額，不論是否由於被保險發生全損，均不

of a total loss of the Vessel whether by insured perils or otherwise.

15.1.8 Insurance irrespective of amount against: Any risks excluded by Clauses 17, 18, 19 and 20 below.

15.2 Warranted that no insurance on any interests enumerated in the foregoing 15.1.1 to 15.1.7 in excess of the amounts permitted therein and no other insurance which includes total loss of the Vessel P.P.I., 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.

## 16. RETURNS FOR LAY-UP AND CANCELLATION

16.1 To return as follows:

16.1.1 pro rata monthly net for each uncommenced month if this insurance be cancelled by agreement,

16.1.2 for each period of 30 consecutive days the Vessel may be laid up in a port or in a lay-up area provided such port or lay-up area is approved by the Underwriters:

- (a) ..... per cent net not under repair
- (b) ..... per cent net under repair.

16.1.3 The Vessel shall not be considered to be under repair when work is undertaken in respect of ordinary wear and tear of the Vessel and/or following recommendations in the Vessel's Classification Society survey, but any repairs following loss of or damage to the Vessel or involving structural alterations, whether covered by this insurance or otherwise shall be considered as under repair.

16.1.4 If the Vessel is under repair during part only of a period for which a return is claimable, the return shall be calculated pro rata to the number of days under 16.1.2 (a) and (b) respectively.

16.2 PROVIDED ALWAYS THAT

16.2.1 a total loss of the Vessel, whether by insured perils or otherwise, has not occurred during the period covered by this insurance or any extension thereof

16.2.2 in no case shall a return be allowed when the Vessel is lying in exposed or unprotected waters, or in a port or lay-up area not approved by the Underwriters.

16.2.3 loading or discharging operations or the presence of cargo on board shall not debar returns but no return shall be allowed for any period during which the Vessel is being used for the storage of cargo or for lightening purposes

16.2.4 in the event of any amendment of the annual rate, the above rates of return shall be adjusted accordingly.

16.2.5 in the event of any return recoverable under this Clause 16 being based on 30 consecutive days which fall on successive insurances effected for the same Assured,

得要求退費。

15.1.8 為保障下列危險之投保，金額不限：任何 17、18、19、20 條除外之危險。

15.2 擔保前述第 15.1.1 至 15.1.7 條之標的物於本保險有效期間之投保金額不超過其各自之規定，且擔保不保保單保障利益、承認全部利益等全損保險、或其他類似條件之保險，不論被保險人、船舶所有人、經理人、或抵押權人均不得違反以上擔保。然抵押權人接受本保險而不知已違反本擔保時，保險人不得以違反本擔保作為拒賠之理由。

## 16. 停航退費與合約取消

16.1 退費如下：

16.1.1 本保險如經雙方同意解除，應就未到期月份按比例退還淨保費，

16.1.2 以三十個連續日為一期計算，船舶如於一港或一停航區域停航，而該港或該停航區域業經保險人同意時：

- (a) 未修理情形下\_\_%淨退費
- (b) 修理情形下\_\_%淨退費

16.1.3 所進行之工作係有關船舶一般損耗及或遵守船級協會檢驗之建議者，船舶不應被認定為進行修理，然於船舶毀損滅失後之任何修理或涉及結構性變更者，無論是否為本保險或其他保險所承保，均應認定為進行修理。

16.1.4 如部份可請求退費之停航期間有進行修理，則退費可按以上 16.1.2(a)及(b)兩項分別時間比例計算。

16.2 然以：

16.2.1 船舶於本保險期間或本保險延長期間內未發生全損，且不論全損是否為承保危險所致。

16.2.2 船舶如停航於暴露或未受保護之水域或未經保險人同意之停航港或停航地區時，不予退費。

16.2.3 裝卸作業或貨物在船並不影響退費，然如船舶作為貨物儲存或作駁船之用，則不得退費。

16.2.4 年保費率改變時，停航退費率亦隨之改變。

16.2.5 依本第 16 條之三十連續日停航退費如發生於同一被保險人之跨年度保單時，本保險只負責



this insurance shall only be liable for an amount calculated at pro rata of the period rates 16.1.2(a) and/or (b) above for the number of days which come within the period of this insurance and to which a return is actually applicable. Such overlapping period shall run, at the option of the Assured, either from the first day on which the Vessel is laid up or the first day of a period of 30 consecutive days as provided under 16.1.2(a) or (b) above.

**The following clauses shall be paramount and shall override anything contained in this insurance inconsistent therewith.**

## **17. WAR EXCLUSION**

In no case shall this insurance cover loss damage liability or expense caused by

- 17.1 war civil war revolution rebellion insurrection, or civil strife arising therefrom, or any hostile act by or against a belligerent power
- 17.2 capture seizure arrest restraint or detainment (barratry and piracy excepted), and the consequences thereof or any attempt thereat
- 17.3 derelict mines torpedoes bombs or other derelict weapons of war.

## **18. STRIKES EXCLUSION**

In no case shall this insurance cover loss damage liability or expense caused by

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

## **19. MALICIOUS ACTS EXCLUSION**

In no case shall this insurance cover loss damage liability or expense arising from

- 19.1 the detonation of an explosive
  - 19.2 any weapon of war
- and caused by any person acting maliciously or from a political motive.

## **20. RADIOACTIVE CONTAMINATION EXCLUSION CLAUSE**

In no case shall this insurance cover loss damage liability or expense directly or indirectly caused by or contributed to by or arising from

- 20.1 ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel
- 20.2 the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or

發生於本保單期間之比例依第 16.1.2(a) 及或 (b) 之比率退費，由被保險人選擇，該重疊期間可自停航之第一天起算，或符合第 16.1.2(a) 或第 16.1.2(b) 條規定之三十連續日的第一天起算。

**下列條款應有至上效力，其應優先適用本保險任何與其不相一致之規定。**

## **17. 戰爭除外**

本保險不承保以下原因所致之滅失、毀損、責任或費用：

- 17.1 戰爭、內戰、革命、叛亂、暴動、或前述各項所生之民爭或由或抵抗敵對勢力之任何戰爭行為
- 17.2 捕獲、查扣、拘押、禁制或扣留(船員惡意不法及海盜行為除外)及其任何後果或任何威脅
- 17.3 棄置之水雷、魚雷、炸彈或其他棄置之戰爭武器。

## **18. 罷工除外**

本保險不承保以下原因所致之滅失、毀損、責任或費用：

- 18.1 罷工、封鎖、參與罷工人員所致之暴動或民變
- 18.2 任何恐怖份子或出於政治因素之個人行為。

## **19. 惡意行為除外**

本保險不承保以下原因所致之滅失、毀損、責任或費用：

- 19.1 炸藥爆炸
  - 19.2 任何戰爭武器
- 及任何人員之惡意行為或具政治動機所為之人所致。

## **20. 放射性污染除外**

於任何情況下，本保險均不承保由於下列事項直接或間接所致或所生或所引起之毀損、滅失、責任或費用：

- 20.1 從核子燃料或廢料、核子燃料燃燒而來之離子輻射或放射性污染
- 20.2 任何核子設施、反應爐或其他核子裝備或其核子組件之放射性、具毒

<p>other nuclear assembly or nuclear component thereof</p> <p>20.3 any weapon of war employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter.</p>	<p>性、爆炸性或其他危險或污染性之財產</p> <p>20.3 任何運用原子或核子分裂及或融合或其他類似反應或放射力或物質之戰爭武器。</p>
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譯者註：本中英對照劃底線者，為與 ITC-1995 差異之處。