

# 協會航程條款 - 船體

(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 VOYAGE CLAUSES – HULLS

(For use only with the new marine policy form)

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

1/11/95

### IVC-1995

1 /11 /95

Clause 285

#### 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 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

#### 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，須接受或被迫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，然船舶受僱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。

agreed.

## 2. CHANGE OF VOYAGE

Held covered in case of deviation or change of voyage or any breach of warranty as to towage or salvage services, 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.

## 3. CLASSIFICATION

3.1 It is the duty of the Assured, Owners and Managers at the inception of and throughout the period of this insurance to ensure that

3.1.1 the Vessel is classed with a Classification Society agreed by the Underwriters and that her class within that Society is maintained,

3.1.2 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.

3.2 In the event of any breach of the duties set out in Clause 3.1 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.

3.3 Any incident condition or damage in respect of which the 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.

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

## 4. PERILS

4.1 This insurance covers loss of or damage to the subject-matter insured caused by

4.1.1 perils of the seas rivers lakes or other navigable waters

4.1.2 fire explosion

4.1.3 violent theft by persons from outside the Vessel

4.1.4 jettison

4.1.5 piracy

4.1.6 contact with land conveyance, dock or harbour equipment or installation

4.1.7 earthquake volcanic eruption or lightning

4.1.8 accidents in loading discharging or shifting cargo or fuel.

4.2 This insurance covers loss of or damage to the subject-matter insured

4.2.1 bursting of boilers breakage of shafts or any latent defect in the machinery or hull

## 2. 航程變更

如有航程偏離或變更或違反任何有關拖帶或救助服務擔保之情況時，於收到訊息後立即通知保險人並同意保險人所要求承保條件之修訂及額外保費下，得續保之。

## 3. 船級

3.1 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：

3.1.1 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，

3.1.2 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。

3.2 如有違反第 3.1 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。

3.3 對於船舶之船級協會可能會作出進行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。

3.4 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。

## 4. 承保風險

4.1 本保險承保保險標的因下列事故所引起之毀損或滅失：

4.1.1 海上、河川、湖泊或其他可航行水域之危險

4.1.2 失火、爆炸

4.1.3 來自船外他人之暴力盜取行為

4.1.4 投棄

4.1.5 海盜

4.1.6 與陸上輸送器、船塢或港口設備或設施碰觸

4.1.7 地震、火山爆發或閃電

4.1.8 貨物裝、卸、翻艙或填加燃料時之意外。

4.2 本保險承保保險標的因下列事故所引起之毀損或滅失：

4.2.1 鍋爐破裂、軸心斷裂、或任何機器或船體之隱有瑕疵

4.2.2 negligence of Master Officers Crew or Pilots

4.2.3 negligence of repairers or charterers provided such repairers or charterers are not an Assured hereunder

4.2.4 barratry of Master Officers or Crew

4.2.5 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.

4.3 Masters Officers Crew or Pilots not to be considered Owners within the meaning of this Clause 6 should they hold shares in the Vessel.

4.2.2 船長、船副、船員或引水人之疏失

4.2.3 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

4.2.4 船長船副船員之惡意不法行為

4.2.5 與飛航器或類似物體，或自該物體掉落之其他物體碰觸，

然以毀損或減失非由於被保險人、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。

4.3 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。

## 5. POLLUTION HAZARD

This insurance covers loss of or damage to 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.

## 5. 污染危險

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污染危險、對環境損害或其威脅因而造成船舶毀損減失，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。

## 6. 3/4THS COLLISION LIABILITY

6.1 The Underwriters agree to indemnify the Assured for three-fourths of any sum or sums paid by the Assured to any other person or persons by reason of the Assured becoming legally liable by way of damages for

6.1.1 loss of or damage to any other vessel or property on any other vessel

6.1.2 delay to or loss of use of any such other vessel or property thereon

6.1.3 general average of, salvage of, or salvage under contract of, any such other vessel or property thereon, where such payment by the Assured is in consequence of the Vessel hereby insured coming into collision with any other vessel.

6.2 The indemnity provided by this Clause 6 shall be in addition to the indemnity provided by the other terms and conditions of this insurance and shall be subject to the following provisions:

6.2.1 where the insured Vessel is in collision with another vessel and both vessels are to blame then, unless the liability of one or both vessels becomes limited by law, the indemnity under this Clause 6 shall be calculated on the principle of cross-liabilities as if the respective Owners had been compelled to pay to each other such proportion of each other's damages as may have been properly allowed in ascertaining the balance or sum

## 6. 四分之三碰撞責任

6.1 因被保險人依法應負責賠付下列事項以作為損害賠償時，就被保險人已賠付任何他人或數人之任何款項或數款項之四分之三，保險人同意補償被保險人：

6.1.1 任何其他船舶或其上財物之毀損或減失

6.1.2 任何該其他船舶或其上財物之遲延或喪失使用

6.1.3 任何該其他船舶或其上財物之共同海損、救助或契約救助

被保險人所支付之該款項係因被保險船舶與任何其他船舶所發生碰撞所生。

6.2 本第 6 條之補償係本保險其他條款或條件之補償以外之另外補償，此補償須依照下列規定：

6.2.1 被保險船舶與其他船舶碰撞而雙方互有過失時，除一方或雙方船舶之責任應受法律限制外，依本 6 條之補償應按如同個別船舶所有人已經被迫互相依過失比例賠付對方應獲取之損害賠償般之交叉責任原則計算，以確定被保險人因碰撞所

payable by or to the Assured in consequence of the collision.

6.2.2 in no case shall the Underwriters' total liability under Clauses 6.1 and 6.2 exceed their proportionate part of three-fourths of the insured value of the Vessel hereby insured in respect of any one collision.

6.3 The Underwriters will also pay three-fourths of the legal costs incurred by the Assured or which the Assured may be compelled to pay in contesting liability or taking proceedings to limit liability, with the prior written consent of the Underwriters.

## EXCLUSIONS

6.4 Provided always that this Clause 6 shall in no case extend to any sum which the Assured shall pay for or in respect of

6.4.1 removal or disposal of obstructions, wrecks, cargoes or any other thing whatsoever

6.4.2 any real or personal property or thing whatsoever except other vessels or property on other vessels

6.4.3 the cargo or other property on, or the engagements of, the insured Vessel

6.4.4 loss of life, personal injury or illness

6.4.5 pollution or contamination, or threat thereof, of any real or personal property or thing whatsoever (except other vessels with which the insured Vessel is in collision or property on such other vessels) or damage to the environment, or threat thereof, save that this exclusion shall not extend to any sum which the Assured shall pay 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.

## 7. SISTERSHIP

Should the Vessel hereby insured come into collision with or 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 not interested in the Vessel hereby insured; but in such cases the liability for the collision or the amount payable for the services rendered shall be referred to a sole arbitrator to be agreed upon between the Underwriters and the Assured.

## 8. GENERAL AVERAGE AND SALVAGE

8.1 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.

8.2 Adjustment to be according to the law and practice obtaining at the place where the adventure ends, as if the contract of

生應付或應收之餘額或數額。

6.2.2 任何情況下保險人依本第 6.1 及 6.2 條每一次碰撞之全部責任不超過被保險船舶保險金額之四分之三。

6.3 經保險人書面同意，保險人亦會給付被保險人所發生，或被迫抗辯責任或進行限制責任訴訟而支付之法律費用之四分之三。

除外規定：

6.4 本第 6 條無論如何不包括下列被保險人應賠付或與其有關之任何款項

6.4.1 障礙物、殘骸、貨物或其他物品之移除或處置

6.4.2 非其他船舶或其上財物之任何不動產、動產或物品

6.4.3 被保險船舶上之貨物或其他財物或其所承諾之約定

6.4.4 人身之死亡、受傷或患病

6.4.5 任何不動產、動產、或物品之污染或汗損或其威脅(然與被保險船舶碰撞之其他船舶或其所運載之財物之污染或汗損不在此限)或對於環境之損害或其威脅，然本除外規定不應擴大適用於參考 1989 年國際救助公約第 13 條 1(b)款所慮及之救助人員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。

## 7. 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發生碰撞或接受其救助服務時，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，碰撞責任或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。

## 8. 共同海損與救助

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、救助費用及或共同海損，然對於船舶共同海損犧牲，被保險人得無須先行使其要求其其他關係人分攤之權利，即得請求有關全部損失之賠償。

8.2 如運送契約無特別規定，理算應根據冒險終止地之法律與實務；但如運送

- 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.
- 8.3 When the Vessel sails in ballast, not under charter, the provisions of the York-Antwerp Rules 1994 (excluding Rules XI(d), XX and XXI) shall be applicable, and the voyage for this purpose shall be deemed to continue from the port or place of departure until the arrival of the Vessel at the first port or place thereafter other than a port or place of refuge or a port or place of call for bunkering only. If at any such intermediate port or place there is an abandonment of the adventure originally contemplated the voyage shall thereupon be deemed to be terminated.
- 8.4 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.
- 8.5 No claim under this Clause 8 shall in any case be allowed for or in respect of
- 8.5.1 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
- 8.5.2 expenses or liabilities incurred in respect of damage to the environment, or the threat of such damage, or as a consequence of the escape or release of pollutant substances from the Vessel, or the threat of such escape or release.
- 8.6 Clause 8.5 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 minimizing 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.
- 契約有規定時，理算應根據約克安特衛普規則。
- 8.3 船舶未被租傭而空載航行時，1994年約克安特衛普規則規定(規則第11(d)、第20條及第21條除外)仍應予適用，且為此目的之航程應視為繼續自發航港地至船舶到達除避難港地或僅為加油之港地外之第一個港地時為止。但如於任何該中途港地放棄原定冒險航程即應視為終止。
- 8.4 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。
- 8.5 本第8條在任何情況下均不補償下列有關之求償：
- 8.5.1 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。
- 8.5.2 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。
- 8.6 第8.5條無論如何不應排除參考1989年國際救助公約第13條1(b)款所慮及之救助人員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. 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 and to Clause 10 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 8.5 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

## 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 依下列規定及第10條之規定，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8.5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

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 8.5, 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.

## 10. DEDUCTIBLE

- 10.1 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 6, 8 and 9) exceeds the deductible amount agreed 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 10.1 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 9 arising from the same accident or occurrence.
- 10.2 Claims for damage by heavy weather occurring during a single sea passage between two successive ports shall be treated as being due to one accident. In the case of such heavy weather extending over a period not wholly covered by this insurance the deductible to be applied to the claim recoverable hereunder shall be the proportion of the above deductible that the number of days of such heavy weather falling within the period of this insurance bears to the number of days of heavy weather during the single sea passage. The expression 'heavy weather' in this Clause 10.2 shall be deemed to include contact with floating ice.
- 10.3 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.
- 10.4 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

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 8.5 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. 自負額

- 10.1 除所有單一意外或事故累計之求償(包括第 6、8、及 9 條之求償)超過協議自負額，本保險不賠付承保危險所致之求償。於超過情形下，此金額應予扣除。然擱淺後檢查船底之費用，如係特別為該目的而合理發生，即使未發現損害，亦應予賠付。本第 10.1 條不適用於船舶全損或推定全損之求償或該求償下，任何同一意外或事故所生依第 9 條相關之求償。
- 10.2 發生於兩連續港口間之單一海上航程期間惡劣天氣損害之求償應視為一次意外。於該惡劣天氣延伸至本保險所承保之期間之外時，依本保險可求償數額所適用之自負額為前述本保險期間內惡劣天氣日數與該單一海上航程期間惡劣天氣日數之比例部份。本第 10.2 條之『惡劣天氣』一詞應視為包括與浮冰之碰觸。
- 10.3 依據前述自負額，任何求償之追償所得，不計其利息，就未扣減任何追償所得超過自負額之求償總和部份，應全數償還保險人。
- 10.4 追償所得款之利息應比例分配給被保險人與保險人，斟酌保險人賠付之金額及賠付日期，且不論計入利息會使保險人可能收取比他們賠付

interest the Underwriters may receive a larger sum than they have paid.

金額更大之數額。

## 11. NOTICE OF CLAIM AND TENDERS

- 11.1 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.
- 11.2 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.
- 11.3 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 the 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. 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. 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.
- 11.4 In the event of failure by the Assured to comply with the conditions of Clauses 11.2 and/or 11.3 a deduction of 15% shall be made from the amount of the ascertained claim.

## 12. NEW FOR OLD

Claims payable without deduction new for old.

## 13. BOTTOM TREATMENT

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

## 11. 求償與招標通知

- 11.1 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。
- 11.2 保險人有權決定船舶應前往進塢或修理之港口(為符合保險人之要求，所發生之實際航程額外費用應償還被保險人)，且對於修理地點或修理廠並有否決之權利。
- 11.3 保險人亦可對船舶修理進行招標或要求再次招標。此類投標經保險人同意而接受，保險人依保險價值年率百分之三十，依保險人要求而發出招標通知起至接受招標時止之時間損失補償被保險人，然該時間損失純粹係進行招標所致，且於收到保險人同意之通知後，招標迅速被接受者為限。前述之補償應扣減招標補償期間或其他任何部份有關之燃料、物料、船長船副船員薪資給養，包括可獲共同海損補償之數額，及任何有關延滯及或喪失利得或營運費用損失而自第三人之追償所得。除議定之自負額外，不能自保險人處請求之部份損害修理費用補償應比例扣減。
- 11.4 如被保險人疏於遵守本第 11.2 及或第 11.3 條之條件時，應自確定之求償額中扣減百分之十五。

## 12. 新換舊

理賠給付不扣減新換舊之差額。

## 13. 船底處理

有關船底噴砂及或其他表面處理或油漆之求償不予允許，然下列事項應被允許為有關船底板因承保危險所致損害之合

- 13.1 gritblasting and/or other surface preparation of new bottom plates ashore and supplying and applying any 'shop' primer thereto,
- 13.2 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,  
areas of plating damaged during the course of fairing, either in place or ashore.
- 13.3 supplying and applying the first coat of primer/anti-corrosive to those particular areas mentioned in 13.1 and 13.2 above.  
shall be allowed as part of the reasonable cost of repairs in respect of bottom plating damaged by an insured peril.

#### 14. WAGES AND MAINTENANCE

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 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.

#### 15. AGENCY COMMISSION

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.

#### 16. UNREPAIRED DAMAGE

- 16.1 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.
- 16.2 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
- 16.3 The Underwriters shall not be liable in respect of unrepaired damage for more than the insured value at the time this insurance terminates.

#### 17. CONSTRUCTIVE TOTAL LOSS

- 17.1 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.
- 17.2 No claim for constructive total loss based upon the cost of

理修理費用：

- 13.1 新底板於岸上之噴砂及/或其他表面處理及供應並塗上任何工廠底漆。
- 13.2 噴砂及或其他下列之表面處理工作：  
在銲接及/或修理時緊鄰換新或重新整修鋼板旁之鋼板末端區；  
在岸邊或修理廠中鋼板校正時鋼板受損之部位。
- 13.3 上列 13.1 及 13.2 所述部位之底漆及防腐漆。

#### 14. 薪資與給養

除共同海損外，船長、船副、船員等人員之薪資與給養之求償不予允許，然由於保險人所承保之損害修理，有必要由一港移船至另一港以修理損害或該修理之試航所發生之薪資給養，不在此限，薪資與給養之求償以船舶實際航行時發生者為限。

#### 15. 代理佣金

被保險人花費時間與麻煩取得及提供資料文件之報酬或有關任何被保險人指定或代表被保險人之經理人、代理人、管理或代理公司或其他類似性質之公司從事該種服務之佣金或費用，依本保險不得求償。

#### 16. 未修理損害

- 16.1 未修理損害求償之補償方法應是損害未經修理，而船舶於本保險終止時依據市價之合理折減，然不得超過合理之修理費用。
- 16.2 嗣後如於本保險有效期間或本保險延長之有效期間內發生全損(不論是否本保險所承保)者，保險人無論如何均不負責未修理損害。
- 16.3 保險人不負責超過本保險屆滿時投保金額以上之未修理損害求償。

#### 17. 推定全損

- 17.1 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。
- 17.2 除追償費用及或修理費用超過保險



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.

## 18. 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.

## 19. 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.

## 20. DISBURSEMENTS WARRANTY

20.1 Additional insurances as follows are permitted:

20.1.1 Disbursements, Managers' Commissions, Profits or Excess or Increased Value of Hull and Machinery. A sum not exceeding 25% of the value stated herein.

20.1.2 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 20.1.1.

20.1.3 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 20.1.2 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.

20.1.4 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 20.1.2 to be taken into account and only the excess thereof may be insured.

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。

## 18. 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。

## 19. 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。

## 20. 費用擔保

20.1 可接受下列附加保險：

20.1.1 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。

20.1.2 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 20.1.1 條已投保之金額。

20.1.3 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 20.1.2 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。

20.1.4 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 20.1.2 條所已投保之部份須列入計算，僅超額部

- 20.1.5 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 20.1.2 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 20.1.2 and 20.1.5 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.
- 20.1.6 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.
- 20.1.7 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 of a total loss of the Vessel whether by insured perils or otherwise.
- 20.1.8 Insurance irrespective of amount against: Any risks excluded by Clauses 21, 22, 23 and 24 below.
- 20.2 Warranted that no insurance on any interests enumerated in the foregoing 20.1.1 to 20.1.7 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.
- 份始可投保。
- 20.1.5 論時傭船或連續航程之傭船費。以不超過十八個月總傭船費之百分之五十為標準。任何已按第 20.1.2 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 20.1.1 及 20.1.5 條投保金額如不超過總傭船費百分之五十時，可不予扣減。本項保險得於簽訂傭船契約時開始。
- 20.1.6 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。
- 20.1.7 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，均不得要求退費。
- 20.1.8 為保障下列危險之投保，金額不限：任何 21、22、23、24 條除外之危險。
- 20.2 擔保前述第 20.1.1 至 20.1.7 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。

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

**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。**

## 21. WAR EXCLUSION

## 21. 戰爭除外

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

本保險不承保以下原因所致之滅失、毀損、責任或費用：

21.1 war civil war revolution rebellion insurrection, or civil strife arising therefrom, or any hostile act by or against a belligerent power

21.1 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

21.2 capture seizure arrest restraint or detainment (barratry and piracy excepted), and the consequences thereof or any attempt thereat

21.2 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

21.3 derelict mines torpedoes bombs or other derelict weapons of war.

21.3 棄置之水雷、魚雷、炸彈或其他棄置之戰爭武器。

## 22. STRIKES EXCLUSION

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

22.1 strikers, locked-out workmen, or persons taking part in labour disturbances, riots or civil commotions

22.2 any terrorist or any person acting from a political motive.

## 22. 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：

22.1 罷工、封鎖、參與罷工人員所致之暴動或民變

22.2 任何恐怖份子或出於政治因素之個人行為。

## 23. MALICIOUS ACTS EXCLUSION

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

23.1 the detonation of an explosive

23.2 any weapon of war

and caused by any person acting maliciously or from a political motive.

## 23. 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：

23.1 炸藥爆炸

23.2 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。

## 24. 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

24.1 ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel

24.2 the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof

24.3 any weapon of war employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter.

## 24. 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：

24.1 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

24.2 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、具毒性、爆炸性或其他危險或污染性之財產

24.3 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。