

**協會罷工條款(冷凍食品)**  
**(冷凍肉品除外)**

(僅與新海上保單格式一起使用)

**INSTITUTE STRIKES CLAUSES (FROZEN FOOD)**  
**(Excluding Frozen Meat)**  
**(FOR USE ONLY WITH THE NEW MARINE POLICY FORM)**

**Strikes IFFC-1986**

1/1/86

CL.265

**RISKS COVERED**

**承保風險**

**1. Risks Clause**

**1. 風險條款**

1. This insurance covers, except as provided in Clauses 3 and 4 below, loss of or damage to the subject-matter insured caused by
- 1.1. strikers, locked-out workmen, or persons taking part in labour disturbances, riots or civil commotions
  - 1.2. any terrorist or any person acting from a political motive.

1. 除第 3 條及第 4 條另有規定外，本保險承保下列事項所致保險標的之滅失毀損
- 1.1 罷工人員、閉廠工人、或參與勞動紛爭、騷亂或民亂之人
  - 1.2 任何恐怖份子或具政治動機為作為之任何人。

**2. General Average Clause**

**2. 共同海損條款**

This insurance covers general average and salvage charges, adjusted or determined according to the contract of affreightment and/or the governing law and practice, incurred to avoid or in connection with the avoidance of loss from a risk covered under these clauses.

本保單承保為避免或本條款承保風險損失避免有關，依運送契約及或依任何準據法及慣例理算或決定之共同海損及救助費用。

**EXCLUSIONS**

**除外不保事項**

**3. General Exclusions Clause**

**一般除外條款**

3. In no case shall this insurance cover
- 3.1 loss damage or expense attributable to wilful misconduct of the Assured
  - 3.2 ordinary leakage, ordinary loss in weight or volume, or ordinary wear and tear of the subject-matter insured
  - 3.3 loss damage or expense caused by insufficiency or unsuitability of packing or preparation of the subject-matter insured (for the purpose of this Clause 3.3 "packing" shall be deemed to include stowage in a container or liftvan but only when such stowage is carried out prior to attachment of

3. 在任何情況下，本保險不承保
- 3.1. 歸因於被保險人故意不當行為之毀損滅失或費用
  - 3.2. 保險標的之正常漏損、正常失重或失量、或自然損耗
  - 3.3. 保險標的之包裝或整備不固或不當所致之毀損滅失或費用(為本 3.3 條之目的，『包裝』視為包括貨物堆載於貨櫃或升降式貨箱之情況，但僅以於該堆載於

this insurance or by the Assured or their servants)

- 3.4 loss damage or expense caused by inherent vice or nature of the subject-matter insured
- 3.5 loss damage or expense proximately caused by delay, even though the delay be caused by a risk insured against (except expenses payable under Clause 2 above)
- 3.6 loss damage or expense arising from insolvency or financial default of the owners managers charterers or operators of the vessel
- 3.7 loss damage or expense arising from the absence shortage or withholding of labour of any description whatsoever resulting from any strike, lockout, labour disturbance, riot or civil commotion
- 3.8 any claim based upon loss of or frustration of the voyage or adventure
- 3.9 loss damage or expense arising from any hostile use of any weapon of war employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter.
- 3.10 loss damage or expense caused by war civil war revolution rebellion insurrection, or civil strife arising therefrom, or any hostile act by or against a belligerent power.
- 3.11 any loss damage or expense otherwise recoverable hereunder unless prompt notice thereof is given to the Underwriters and, in any event, not later than 30 days after the termination of this insurance.

#### 4. Unseaworthiness and Unfitness Exclusion Clause

- 4.1 In no case shall this insurance cover loss damage or expense arising from
  - unseaworthiness of vessel or craft,
  - unfitness of vessel craft conveyance container or liftvan for the safe carriage of the subject-matter insured,where the Assured or their servants are privy to such unseaworthiness or unfitness, at the time the subject-matter insured is loaded therein.
- 4.2 The Underwriters waive any breach of the implied warranties of seaworthiness of the ship and fitness of the ship to carry the subject-matter insured to destination, unless the Assured or their servants are privy to such unseaworthiness or unfitness.

### DURATION

#### 5. Transit Clause

- 5.1 This insurance attaches from the time the goods leave the warehouse or place of storage at the place named herein for the commencement of the transit, continues during the ordinary course of transit and terminates either
  - 5.1.1 on delivery to the Consignees' or other final warehouse or

保險開始前已經完成或該堆載為被保險人或其受雇人所為者為限)

- 3.4. 固有瑕疵或保險標的本質所致之毀損滅失或費用
- 3.5. 遲延主力近因所致之毀損滅失或費用，即使該遲延係承保風險所致者亦同(第2條可支付之費用除外)
- 3.6. 船舶所有人、經理人、租僱船人或營運人破產或財務不良所致之毀損滅失或費用
- 3.7. 任何罷工、閉廠、勞動紛爭、騷亂或民亂所致任何形式之勞工欠缺短少或佔據所致之毀損滅失或費用。
- 3.8. 航程或冒險喪失或受阻擾之任何求償
- 3.9. 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性之戰爭武器之使用所致生之毀損滅失或費用
- 3.10. 戰爭、內戰、革命、叛亂、暴動或民爭所致或任何交戰勢力所為或抵抗之任何戰鬥行為
- 3.11. 本保單可求償之任何滅失損害或費用未立即將該情事通知保險人，且於任何情況下，本保單終止後不超過三十天而未通知者。

#### 4.不適航及不適載除外不保條款

- 4.1 在任何情況下，保險人均不承保下列所致生之滅失、毀損或費用
  - 船舶或航具不適航，
  - 或船舶或航具不適宜安全運載保險標的，而被保險人於保險標的裝載當時對該不適航或不適載知情者。
- 4.2 保險人放棄運載保險標的至目的地之船舶須具備適航性及適載性默示擔保之違反。

### 保險期間

#### 5.運送條款

- 5.1 本保險於貨物離開本保單所載明倉庫或儲放處所為開始運送時生效起保，於正常運送過程中繼續有效並於下列情況之一(採先發生者)發生時終止：
  - 5.1.1 交付給保單所載目的地之受貨

place of storage at the destination named herein,

5.1.2 on delivery, to any other warehouse or place of storage, whether prior to or at the destination named herein, which the Assured elect to use either

5.1.2.1 for storage other than in the ordinary course of transit or

5.1.2.2 for allocation or distribution, or

5.1.3 on the expiry of 60 days after completion of discharge overside of the goods hereby insured from the oversea vessel at the final port of discharge whichever shall first occur.

5.2 If, after discharge overside from the oversea vessel at the final port of discharge, but prior to termination of this insurance, the goods are to be forwarded to a destination other than that to which they are insured hereunder, this insurance, whilst remaining subject to termination as provided for above, shall not extend beyond the commencement of transit to such other destination.

5.3 This insurance shall remain in force (subject to termination as provided for above and to the provisions of Clause 6 below) during delay beyond the control of the Assured, any deviation, forced discharge, reshipment or transshipment and during any variation of the adventure arising from the exercise of a liberty granted to shipowners or charterers under the contract of affreightment.

## 6. Termination of Contract of Carriage Clause

If owing to circumstances beyond the control of the Assured either the contract of carriage is terminated at a port or place other than the destination named therein or the transit is otherwise terminated before delivery of the goods as provided for in Clause 5 above, then this insurance shall also terminate unless prompt notice is given to the Underwriters and continuation of cover is requested when the insurance shall remain in force, subject to an additional premium if required by the Underwriters, either

6.1 until the goods are sold and delivered at such port or place, or, unless otherwise specially agreed, until the expiry of 60 days after arrival of the goods hereby insured at such port or place, whichever shall first, occur, or

6.2 if the goods are forwarded within the said period of 60 days (or any agreed extension thereof) to the destination named herein or to any other destination, until terminated in accordance with the provisions of Clause 5 above.

## 7. Change of Voyage Clause

Where, after attachment of this insurance, the destination is changed by the Assured, held covered at a premium and on conditions to be arranged subject to prompt notice being given to the Underwriters.

## CLAIMS

### 8. Insurable Interest Clause

人所屬或其他最終倉庫或儲放處所

5.1.2 交付給保單所載目的地或到達目的地之前，被保險人為下列使用之任何其他倉庫或處所：

5.1.2.1 正常運送過程以外之儲放或

5.1.2.2 為分配或分送，或

5.1.3 被保貨物於最後卸貨港從海船上完全卸載後屆滿六十天時，採最先發生者。

5.2 如於最後卸貨港從海船上卸載後，復於本保險終止前貨物被轉運至本保險承保以外之目的地時，本保險就前述規定終止前仍繼續有效，然其效力仍不應擴大到運往該其他目的地之外。

5.3 對非被保險人所能控制之遲延，及船舶所有人或租傭人依運送契約自由權之行使所為之任何偏離航程、強制卸貨、重裝或轉運及所致冒險之任何變更，本保險仍繼續有效(然應適用前述有關終止及下述第6條之規定)。

## 6. 運送契約終止條款

於被保險人無法控制之情況下，運送契約於保單所載目的地以外之港口或處所終止，或於交貨前已因前述第5條所定事由而終止運送時，本保險亦為終止，然如立即通知保險人並要求繼續承保，於支付保險人可能請求之額外保費時，本保險於下列情況發生前仍繼續有效：

6.1 貨物已於該港或處所出售並交付，或除另有特別協議外，被保貨物到達該港地屆滿六十日，採先發生者，或

6.2 如貨物已於前述六十日期間(或任何協議延保期間)內轉運至所載目的地或任何其他目的地，則依前第5條規定而終止。

## 7. 變更航程條款

被保險人於本保險生效起保後變更其目的地者，於立即通知保險人並洽訂保費及條件時，本保險應予續保。

## 求償

### 8. 保險利益條款

- 8.1 In order to recover under this insurance the Assured must have an insurable interest in the subject-matter insured at the time of the loss.
- 8.2 Subject to 8.1 above, the Assured shall be entitled to recover for insured loss occurring during the period covered by this insurance, notwithstanding that the loss occurred before the contract of insurance was concluded, unless the Assured were aware of the loss and the Underwriters were not.

## 9. Increased Value Clause

- 9.1 If any Increased Value insurance is effected by the Assured on the cargo insured herein the agreed value of the cargo shall be deemed to be increased to the total amount insured under this insurance and all Increased Value insurances covering the loss, and liability under this insurance shall be in such proportion as the sum insured herein bears to such total amount insured.  
In the event of claim the Assured shall provide the Underwriters with evidence of the amounts insured under all other insurances.
- 9.2 Where this insurance is on Increased Value the following clause shall apply: The agreed value of the cargo shall be deemed to be equal to the total amount insured under the primary insurance and all Increased Value insurances covering the loss and effected on the cargo by the Assured, and liability under this insurance shall be in such proportion as the sum insured herein bears to such total amount insured.  
In the event of claim the Assured shall provide the Underwriters with evidence of the amounts insured under all other insurances.

## BENEFIT OF INSURANCE

### 10. Not to Inure Clause

This insurance shall not inure to the benefit of the carrier or other bailee.

## MINIMISING LOSSES

### 11. Duty of Assured Clause

It is the duty of the Assured and their servants and agents in respect of loss recoverable hereunder

- 11.1 to take such measures as may be reasonable for the purpose of averting or minimising such loss, and
- 11.2 to ensure that all rights against carriers, bailees or other third parties are properly preserved and exercised

and the Underwriters will, in addition to any loss recoverable hereunder, reimburse the Assured for any charges properly and reasonably incurred in pursuance of these duties.

### 12. Waiver Clause

8.1 依本保險求償，被保險人於保險標的受損當時須具有保險利益。

8.2 於適用前述 8.1 條之情況下，被保險人有權求償本保險承保期間發生而無論該損失是否於保險契約議定已經發生之承保損失，然被保險人知道該損失而保險人不知情者除外。

## 9. 增值條款

9.1 如被保險人對投保貨物另有投保任何增值保險時，該保險之貨物協議價值視為加上併入本保險投保金額，而以該總保險金額承保損失，本保險之責任為本保險投保金額相對於總保險金額之比例部份。  
被保險人求償時應提供所有其他保險之相關投保金額證明給保險人。

9.2 當本保單作為增值保單使用時，下列條款應予適用：貨物協議價額視為等於主保單及被保險人對貨物所投保之所有增值保險之總投保金額以承保損失，本保險之責任為本保險投保金額相對於總保險金額之比例部份。  
被保險人求償時應提供所有其他保險之相關投保金額證明給保險人。

## 保險權益

### 10. 不受益條款

本保險為運送人或其他受託人權益者不生效力。

## 減輕損失

### 11. 被保險人義務條款

被保險人及其受雇人及代理人對於可求償之損失負有下列義務

- 11.1 採取合理措施以避免或減輕該損失，及
- 11.2 確使能向運送人、受託人或其他第三人可得主張之所有權利均已適當地保留及行使

且除本保單可得求償之任何損失外，對於被保險人為履行該義務適當合理發生之所有費用，本保險人同意補償之。

### 12. 棄權條款

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.

被保險人或保險人為拯救、防護或追償保險標的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。

## AVOIDANCE OF DELAY

## 避免遲延

### 13. Reasonable Despatch Clause

### 13.合理快速條款

It is a condition of this insurance that the Assured shall act with reasonable despatch in all circumstances within their control.

被保險人於其所能控制之所有情況下之作為均應合理快速為本保險之條件。

## LAW AND PRACTICE

## 法律與慣例

### 14. English Law and Practice Clause

### 14.英國法律與慣例條款

This insurance is subject to English law and practice.

本保險應依據英國法律及慣例。

*NOTE:- It is necessary for the Assured when they become aware of an event which is "held covered" Clause under this insurance to give prompt notice to the Underwriters and the right to such cover is dependent upon compliance with this obligation.*

附註：被保險人一獲知有本保險得以“續保”之事件時即有必要立即通知保險人，續保之權利取決於被保險人業已遵守該義務。

*SPECIAL NOTE: - This insurance does not cover loss damage or expense caused by embargo, or by rejection prohibition or detention by the government of the country of import or their agencies or departments, but does not exclude loss of or damage to the subject-matter insured caused by risks insured hereunder and sustained prior to any such embargo rejection prohibition or detention.*

特別附註：本保險不承保因進口國政府或其官署或部會實施禁運或退運或扣留所致之滅失毀損或費用，然不包括承保風險所致或該任何該禁運退運或扣留之前保險標的已蒙受之滅失或毀損。