

**Marine Cargo  
Insurance**

**貨運保險**



## Marine Cargo Insurance 貨運保險

No matter you are engaged in the import/ export trade or just have your goods transported locally, boltech Marine Cargo Insurance Policy can provide you with suitable coverage against loss or damage to your cargoes. We are committed to provide prompt and competitive quotation, issue fast and accurate cargo policies and handle claims in a professional and reasonable manner. Different covers are available depending on the types of transport

貨物在運送過程中，時常因天災或各種意外事故而令貨主遭受損失。投保貨運保險，便能保障貨主，避免此類損失所造成的財務負擔，確保公司正常運作。保持了解客戶的需要，為貴公司提供專業的保險服務和可靠的保障。我們的貨運保險設有多種保障選擇，以迎合不同之運輸方式。

### By Sea Freight

Institute Cargo Clauses (A), (B), (C)

### By Air Freight

Institute Cargo Clauses (Air)

### Inland Transit

Cover goods while being carried by train &/or by truck.

### 海上貨運險

英國倫敦保險學會貨運條款 (A)、(B)、(C)

### 航空貨運險

英國倫敦保險學會貨運條款 (航空)

### 陸路貨運險

承保陸上交通工具如火車及貨車意外事故引致貨物受損

## Introduction of Cargo Insurance Coverage ("ICC")

### I. ICC (A) Risks Covered

It covers all risks of loss of or damage to the subject-matter insured but excluding willful misconduct of the Assured, ordinary leakage, ordinary loss in weight or volume, or ordinary wear and tear, insufficiency or unsuitability of packing or preparation, inherent vice or nature of the subject-matter insured, delay, insolvency or financial default of the owners managers charterers or operators of the vessel, use of any weapon of war employing atomic or nuclear fission, unseaworthiness or unfitness of vessel or craft, war and strikes, riots and civil commotions.

### II. ICC (B) Risks Covered

It covers loss or damage to the subject matter insured caused by :

1. fire or explosion
2. vessel or craft being stranded, grounded, sunk, or capsized
3. overturning or derailment of land conveyance
4. collision or contact of vessel craft or conveyance with any external object other than water
5. discharge of cargo at a port of distress
6. earthquake volcanic eruption or lightning
7. general average sacrifice
8. jettison or washing overboard
9. entry of sea lake or river water into vessel craft hold conveyance container liftvan or place of storage

10. total loss of any package lost overboard or dropped whilst loading on to, or unloading from, vessel or craft

### III. ICC (C) Risks Covered

It covers loss or damage to the subject matter insured caused by :

1. fire or explosion
2. vessel or craft being stranded, grounded, sunk, or capsized
3. overturning or derailment of land conveyance
4. collision or contact of vessel craft or conveyance with any external object other than water
5. discharge of cargo at a port of distress
6. general average sacrifice
7. jettison

## Summary of Institute Cargo Clauses Coverage

Loss of Damage Caused by:	Clauses (A)	Clauses (B)	Clauses (C)
Fire or explosion	✓	✓	✓
Vessel or craft being stranded, grounded sunk or capsized	✓	✓	✓
Overturning or derailment of land conveyance	✓	✓	✓
Collision or contact of vessel, craft or conveyance with any external object other than water	✓	✓	✓
Discharge of cargo at a port of distress	✓	✓	✓
Earthquake, volcanic eruption or lightning	✓	✓	✗
General average sacrifice	✓	✓	✓
Jettison	✓	✓	✓
Washing overboard	✓	✓	✗
Entry of sea lake or river water into vessel craft hold conveyance container liftvan or place of storage	✓	✓	✗
Total loss of any package lost overboard or dropped whilst loading on to, or unloading from, vessel or craft	✓	✓	✗
Theft, Pilferage and Non-delivery Clause	✓	✗	✗
Contamination (own damage)	✓	✗	✗
Rain & / or fresh water damage	✓	✗	✗

Remarks: Box with ✓ means the risk is covered , ✗ means the risk is not covered.

## Coverage Extensions

Additional coverage and extensions can be offered. For example, War and Strikes risks.

### Summary of war risks coverage

1. war civil war revolution rebellion insurrection, or civil strife arising therefrom, or any hostile act by or against a belligerent power
2. capture, seizure, arrest, restraint, or detention, arising from risks covered under 1 above, and the consequences thereof or any attempt thereat
3. derelict mines torpedoes bombs or other derelict weapons of war

### Summary of strikes risks coverage

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

## eCargo

It is an online facility providing cargo insurance for shipments worldwide. No matter you are cargo owner, insurance agents or brokers, we have the solution to remove your hassles and provide you with a solution to address your business needs.

A Unique Online System - Fast / Accurate / Efficient / Low Cost

- Instant coverage
- Instant online receipt of your policy through your own printer
- Round the clock service in policy issuing under an annual Open Cargo Policy

Subscribe now as user of the eCargo System to start enjoying the benefits. For detailed information, please phone our customers' hotline 3123 3344.

## Notes

This brochure gives only an outline of the terms and conditions of the insurance cover and any information given herein is subject to the precise terms and conditions in our Policy, a specimen copy of which will be furnished to you on request.

## 貨運保險條款簡介

### 海上貨運險

倫敦學會貨運條款 (Institute Cargo Clauses) 為現時最常用的貨運保險條款, 分為 A, B, C 三種, 其保障範圍如下:

#### 一. 保險條款 (A) Institute Cargo Clauses (A) 1.1.82

Institute Cargo Clauses (A) 是一全險 (All Risks) 保障之條款, 承保一切在運送途中因外來因素發生的意外對貨物引起的損失。保障範圍最廣泛, 已包括 (B) 條款及 (C) 條款承保的危險在內, 但除卻一般除外條款中指定的不保範圍。例如被保險人的惡意行為、保品的自然滲漏、自然損耗、不當包裝、存在缺陷或特性、船舶延遲、船舶所有人破產、不履行債務、原子或核子輻射、戰爭險及罷工暴動險等。

#### 二. 保險條款 (B) Institute Cargo Clauses (B) 1.1.82

承保貨物在運送途中, 因下列意外所引起的損失:

1. 火災或爆炸
2. 船舶或駁船遭受擱淺、觸礁、沉沒或傾覆
3. 陸上運輸工具的傾覆或出軌
4. 船舶、駁船或運輸工具同除水以外的任何外界物體碰撞
5. 運送貨物途中在避難港卸貨
6. 地震、火山爆發或雷電
7. 共同海損的犧牲和救助費用
8. 因遇危險而被拋棄之貨物或艙面貨物被沖出船外
9. 海水、湖水或河水進入船舶、駁船、運輸工具、集裝箱、大型海運箱或貯存處
10. 貨物在船舶或駁船裝卸時跌落, 造成任何整件貨物的全損

#### 三. 保險條款 (C) Institute Cargo Clauses (C)

承保貨物在運送途中, 因下列意外所引起的損失:

1. 火災或爆炸
2. 船舶或駁船遭受擱淺、觸礁、沉沒或傾覆
3. 陸上運輸工具的傾覆或出軌
4. 船舶、駁船或運輸工具同除水以外的任何外界物體碰撞
5. 運送貨物途中在避難港卸貨
6. 共同海損的犧牲
7. 因遇危險而被拋棄之貨物

### 注意

本小冊子乃保障條款及規定之摘要, 僅供參考之用。有關保障條款及規定一概以保單內容為準。如閣下需要保單樣本, 請向本公司索取。

## 貨運保險條款摘要

下列為英國倫敦學會貨運條款 (Institute Cargo Clauses)(A) (B)(C) 保障範圍之摘要

風險	條款 (A)	條款 (B)	條款 (C)
火災或爆炸	✓	✓	✓
船舶或駁船遭受擱淺、觸礁、沉沒或傾覆	✓	✓	✓
陸上運輸工具的傾覆或出軌	✓	✓	✓
船舶、駁船或運輸工具同除水以外的任何外界物體碰撞	✓	✓	✓
在避難港卸貨	✓	✓	✓
地震、火山爆發或雷電	✓	✓	✗
共同海損的犧牲	✓	✓	✓
拋貨	✓	✓	✓
浪擊落海	✓	✓	✗
海水、湖水或河水進入船舶、駁船、運輸工具、集裝箱、大型海運箱或貯存處	✓	✓	✗
貨物在船舶或駁船裝卸時跌落, 造成任何整件貨物的全損	✓	✓	✗
盜竊短交險	✓	✗	✗
貨物受污染	✓	✗	✗
淡水雨淋險	✓	✗	✗

註: ✓ 承保, ✗ 不承保

### 附加保障

根據客戶的需要, 保特的貨運保險能提供多種附加保障, 如戰爭險及罷工暴動險。

### 戰爭險保障範圍摘要如下:

1. 戰爭、內戰、革命、叛亂、起義或因而引起的民眾鬥事或與交戰國敵對行為。
2. 載運的船舶因上述風險引起擄押、扣留、禁制、拘留及其後果。
3. 因水雷、魚雷、炸彈或其它被遺棄的戰爭武器引致的貨物損失。

### 罷工暴動險保障範圍摘要如下:

凡貨物因罷工者、僱主拒納之工人、參與勞工騷擾或暴動者及恐怖主義者等人所引起之損害, 均在承保之列。

### eCargo

保特的eCargo網上投保系統為客戶提供全球性的貨運保險。無論貴公司是貨主、保險代理或經紀, 我們都能為貴公司提供快捷的出單服務, 迎合客戶的需要。

eCargo 網上投保系統—簡單快捷 / 準確無誤 / 省時省力

- 即時承保
- 即時列印保單
- 全日二十四小時服務(開口保單客戶)

請即登記成為我們的eCargo用戶。查詢詳情, 請致電本公司顧客服務熱線: 3123 3344。



## Declaration 聲明

I/We hereby declare and agree that:

1. I/We have read and understood the product brochure and the terms and/or conditions of the policy provisions of the product in this application.
2. The information and particulars provided on this application form are accurate, true and complete and are given to the best of my knowledge and belief. I/We have not withheld any material information and accept that this application and declaration shall form the basis of the contract between Bolttech Insurance (Hong Kong) Company Limited ("the Company") and me/us. I hereby acknowledge that failure to supply true and accurate answers to this application or inform the Company of all material information about this application may render the Company unable to accept or process this application or the insurance policy void.
3. The insurance coverage applied for shall only take effect when this application has been accepted by the Company and I/ We have paid the required premium.
4. Where the Applicant(s) has/have an Insurance Broker:  
I/We understand, acknowledge and agree that, as a result of the purchasing and taking up the policy by me/us, with the policy issued by the Company, the Company will pay my/our authorized insurance broker commission during the continuance of the policy including renewals, for arranging the said policy. (If applicable) Where the applicant is a body corporate, I/We am/ are the authorized person(s) signing on behalf of the applicant and I/We further confirm to the Company that I/We am/are authorized to do so. I/We understand that the above agreement is necessary for the Company to proceed with the application.

本人/我們,謹此聲明並同意:

1. 本人/我們已參閱並明白有關此申請之產品小冊子及保單條款。
2. 此申請表格內所提供的資料及細節均是準確無誤,真實及為事實之全部,並且是盡本人/我們所知及所信而作答的。本人/我們並沒有隱瞞任何重要資料及同意此申請表格之內容及聲明將成為保特保險(香港)有限公司("本公司")及本人/我們之保險合約之承保根據。本人/我們在此確認,如未能提供真實及準確無誤之資料或通知本公司任何有關此保險申請之重要資料,將可能導致本公司不能接受或處理此保險申請或令本保單失效。
3. 保障一概必須在本申請獲本公司接納後及本人/我們已繳交應付保費後始可生效。
4. 如申請人有保險經紀:  
本人/我們明白、確知及同意,本公司會就本人/我們購買及接受其簽發的保單,於保單有效期內(包括續保期)向負責替本人/我們安排有關保單的獲授權保險經紀支付佣金。(如適用)假如申請人為法人團體,本人/我們為代表申請人簽署的獲授權人員並向本公司確認本人/我們已獲該法人團體授權。

本人/我們亦明白本公司必須取得申請人的上述同意,才可以處理其保險申請。

Signature of Applicant / Individual to whom the Personal Information Collection Statement of the Company is given

申請人 / 獲發收集個人資料聲明人士簽署 \_\_\_\_\_

Name of Agent / Broker / Technical Representative  
代理人 / 經紀 / 業務代表 \_\_\_\_\_

Date (DD / MM / YYYY)  
日期(日/月/年) \_\_\_\_\_

Account Code  
賬戶號碼 \_\_\_\_\_

Should there be any discrepancy between the English and the Chinese versions of this application form, the English version shall apply and prevail.

本申請表格的中英文版本如有差異,以英文版本為準。

## About bolttech Insurance

Bolttech Insurance (Hong Kong) Company Limited, previously FWD General Insurance Company Limited, is an established general insurance company authorised by the Hong Kong Insurance Authority. bolttech Insurance offers a wide range of general insurance solutions to meet the evolving needs of individual and business customers. In 2023, bolttech Insurance was rebranded and renamed as part of the international insurtech group, bolttech.

For more information, please visit [bolttechinsurance.hk](http://bolttechinsurance.hk)

## 關於保特保險

保特保險(香港)有限公司前身為富衛保險有限公司,獲保險業監管局授權的一般保險業務公司。保特保險提供多元化的一般保險方案,以滿足個人和企業客戶的需求。保特保險於2023年將品牌重塑並易名,是國際保險科技集團保特集團的其中一員。

如需更多資訊,請瀏覽[bolttechinsurance.hk](http://bolttechinsurance.hk)網站。

## Personal Information Collection Statement ("PICS") 收集個人資料聲明

Please scan the following QR code for review of Bolttech Insurance (Hong Kong) Company Limited's (the "Company") PICS. You can also request a copy of the PICS by calling the Company's Customer Service Hotline at 3123 3344.

請掃描以下二維碼查看保特保險(香港)有限公司(「本公司」)的收集個人資料聲明。您亦可致電本公司的客戶服務熱線 3123 3344 索取收集個人資料聲明副本。



English



中文

### Important Notes

The Applicant (i.e. You are) is required to disclose all material facts which you know Bolttech Insurance (Hong Kong) Company Limited (the "Company") as an insurer would regard them as likely to influence the acceptance and assessment of this proposal. If you are in doubt whether certain facts are material you should disclose them. We recommend you to keep a record (including a copy of completed proposal) for your future reference of all information given. Providing correct answers and making sure we are informed is for your own protection, as failure to disclose such information may mean that your policy will not provide with the cover you require and may even invalidate the policy altogether.

### 重要事項

申請人(即你)必須提供所有可能影響保特保險(香港)有限公司(「本公司」)接受承保及評估之重要事實,如未能確定這項事實是否具有實質性的關係,應將該等事實填報,我們建議你將有關的資料(包括此投保書副本作紀錄),以備日後作參考之用。為確保你的利益,你應如實呈報所有有關資料,否則此保單將可能無法提供你所需的保障,甚至可能會導致此保單無效。

### Bolttech Insurance (Hong Kong) Company Limited 保特保險(香港)有限公司

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