

# 鑫安汽车保险股份有限公司

## 货运险附加险条款

本条款是鑫安汽车保险股份有限公司货运险的附加险条款，只有在投保了上述保险的基础上，方可投保下列附加险。附加险条款的法律效力优于主险条款。附加险条款未尽事宜，以主险条款为准。除附加险条款另有约定外，主险中的责任免除、免赔规则、双方义务同样适用于附加险。

### 一 扩展类

#### K44. 额外费用条款

本保险条款扩展承保因加班、夜班、公众假日加班以及速递、空运及类似情况而发生的额外费用，只要该额外费用的发生是与本保单项下被保险财产可获得赔偿的任何损失或损害有关。

#### **Expediting expenses**

The insurance afforded by this Policy is extended to include express delivery, airfreight, overtime or holiday work incurred in connection with repairs, or replacement of the cargo insured consequent upon its loss destruction or damage by a cause not hereunder excluded subject to the prior approval of all such expenditure by the Insurers.

#### K45. 起重风险条款

兹经双方同意，本保险扩展承保由于任何吊车、起重机、动力起吊机械或不须注册的车辆或其附件造成的保险财产的直接损失。

本保险单所载其他条件不变。

#### **Hoisting Risks**

It is agreed that this Policy is extended to indemnify the insured for any loss of or damage to property arising directly out of or caused by or in connection with any hoist, crane, power hoisting machines or unregistered vehicles or attachment thereto.

#### K46. 装卸责任条款

本保单也承保在起运前最后一次装载操作过程中和/或到港后首次卸货操作过程中，由承保风险造成的被保险货物的物质损失和损害。

#### **Loading and Unloading Clause**

This policy also covers physical loss of or damage to the insured goods caused by the insured risk occurring during the last loading operation before the transit and/or the first unloading operation after the transit under this Policy.

#### K47. 临时仓储条款（60 天）

兹经双方同意，本条款扩展承保被保险货物在公共仓储地点或者其他被指定的仓库进行临时仓储期间的风险。本条款所约定的临时仓储期限自货物抵达仓储地点起开始，并不得超过本保单中所约定的 60 天的期限；同时，仓储时间应当连续，不得中断。

但是在仓储过程中因下列原因造成的标的损失，属于本条款的除外，保险人不承担保险责任：征收、称重、数量与质量检验、包装、抽样、装卸、堆垛、分销。

被保险人须保证上述用于临时仓储的仓库需符合一类建筑物的标准，即其屋顶、外墙和内墙需以砖、石料、钢筋混凝土、空心砖、实心砖或者石板所建，其内部的楼板、楼梯、作业平台需完全以非易燃物质所建造，且需配备有 24 小时的安全措施和装置。

#### **Temporary storage Clause (60 days)**

It is hereby agreed by both parties, this clause be extended so as to cover the insured goods public storage location or other designated warehouse for temporary storage during the risk. This clause stipulated by the temporary storage period since the goods arrived in warehouse location, and shall not exceed the stipulated in this policy are in term of 60 days; At the same time, storage time should be continuously without interruption. But in the process of storage and loss caused by the target, for the following reasons except responsibility belongs to this clause: collection, weighing,

quantity and quality inspection, packaging, sampling, handling, storage, and distribution. The insured person shall ensure that used for temporary storage warehouse shall conform to the type of building standard, its roof, exterior and interior wall with brick, stone, concrete, hollow brick, solid brick or stone, its internal floor, stair, work platform should be built completely in a flammable substance, and equipped with 24 hours security measures and devices. Runs counter to the terms of this clause and the main content, subject to this additional clause shall prevail; Not, the main clause shall prevail.

## 二 限制类

### X10. 制裁地区条款

如果可能导致（再）保险人受到联合国决议或欧盟、英国、美国的贸易或制裁或法律法规的制裁、禁令或限制令，则（再）保险人不提供保障，不承担赔偿责任，也不提供任何保险利益。

本保险单所载其他条件不变。

#### **Sanction Limitation and Exclusion Clause**

No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

This Clause is subject otherwise to the terms, conditions and exceptions of this Policy.

## 三 规范类

### G12. 指定公估人条款

经双方同意，当发生保险责任范围内的损失，估损金额超过本保险合同中载明的相应金额时，可以指定双方认可的有合法执业资格的机构作为公估人，公估费用由保险人承担。

本附加条款与主险条款内容相悖之处，以本附加条款为准；未尽之处，以主险条款为准。

### G13. 商标及标签条款

兹经双方同意，如果本保险单承保的贴有商标或标签的商品受损，并且本公司选择以协商或估价全部或部分接收上述商品，被保险人在不造成商品损坏的前提下，可以自付费用在商品或其容器上加盖“残品”字样，或去除商标或标签。在这种情况下，被保险人应按照法律的要求重新在商品或容器上粘贴标签。

本保险单所载其他条件不变。