



Marine Cargo Insurance Plan

貨物運輸 保險計劃



Marine Cargo Insurance Plan

As a shipper, you certainly want your cargo to arrive safely to the various destinations around the world. Our Marine Cargo Insurance Plan is specifically designed to give you total peace of mind. We cover all the loss and damage to your insured cargo caused by any unpredictable risk. The following three Institute Cargo Clauses are provided for you to choose from:

Institute Cargo Clauses A

It covers all risks of loss or damage to the subject-matter insured but excluding wilful 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 or war employing atomic or nuclear fission, unseaworthiness or unfitness of vessel or craft, war and strikes, riots and civil commotions.

Institute Cargo Clauses B

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. (a) Jettison or
(b) 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
11. General average and salvage charges
12. Liability under the content of affreightment "Both to Blame Collision" clause

Institute Cargo Clauses C

Covers the same as Institute Cargo Clauses B except items 6, 8(b), 9 and 10.

Cost saving with our premium

If you have a clean claim record in the past 3 years, and the packing of your cargoes is sound, we will give you an attractive discount!

Prompt response saves you time

What's more, we guarantee that our professional services provide fast quotation reply and policy issuance within one working day!

This leaflet is only a summary and does not constitute any part of the contract. For full terms and conditions and exclusions, please refer to the policy document itself. Zurich Insurance Company Limited reserves the right of final approval.

About Zurich

Zurich Insurance Group (Hong Kong) is part of Zurich Financial Services Group, the world's largest Swiss insurance-based financial services provider¹ and a Fortune Global 500 company². The Group achieved business operating profit of over HK\$40 billion in 2008³. Our financial strength is built on a prudent and focused business strategy. We are rated "AA-" by Standard & Poor's⁴. In Hong Kong we offer a full range of general insurance solutions for individuals as well as companies.

¹ Measured by a composite ranking for sales, profits, assets and market value, source: The Forbes Global 2000, April 2009

² In terms of revenue, source: Fortune Global 500, July 2008

³ Zurich Annual Report 2008

⁴ As of 29th June 2009

Zurich Insurance Company Ltd
(a company incorporated in Switzerland)
25-26/F, One Island East,
18 Westlands Road, Island East, Hong Kong
Telephone: +852 2968 2288
Fax: +852 2968 0639
Website : www.zurich.com.hk

ZMM001/09/2013



「貨物運輸」 保險計劃

作為寄貨人，您當然希望您的貨物能安全送抵目的地。有見及此，我們特別為您提供全面妥善的保障，包括貨物在運輸途中因意外引致的損失。「貨物運輸」保險計劃當中主要有下列三種條款以供選擇：

保險條款A

承保貨物在運送途中，因外來的意外所引致的損失，保障範圍最為廣泛。惟不包括投保人的惡意行為、受保貨物在自然情況下滲漏或損耗、不適當包裝、本已存在的缺陷或特性、船期延遲、船舶有關之負責人破產或不履行債務、原子或核子輻射、戰爭和罷工暴動等。

保險條款B

承保貨物在運送途中，因下列意外而引致的損失：

1. 火災、爆炸
2. 船舶擱淺、觸礁、傾側或沉沒
3. 陸上運輸工具傾側、翻倒或出軌
4. 船舶碰撞或與其他物體（水除外）碰撞
5. 運送貨物途中於避難港卸貨
6. 地震、火山爆發或閃電
7. 共同海損
8. (a) 因遇危險而被拋棄之貨物；或
(b) 艙面貨物被沖出船外
9. 海水、河水或湖水流入貨櫃或船倉
10. 於裝卸貨時整件貨物遺失
11. 共同海損及遇險時被救助所需費用
12. 船舶互撞責任條款等

保險條款C

保障範圍如保險條款B，惟其中第6、8(b)、9、10等項目除外。

保費優惠

假如貴公司以往3年均沒有索償紀錄，而且經檢定貨物包裝穩固妥善，我們會給予您特別優惠的折扣！

專業服務更富效率

我們提供的服務專業而且報價迅速，保證24小時以內提交報價及簽發保單，一切手續快捷簡便。

本宣傳資料只供參考之用，並不構成保險合約的一部份，有關此項保障計劃的內容細則及不承保事項將詳列於保單之內，蘇黎世保險有限公司保留最終批核權。

關於 蘇黎世

蘇黎世保險集團（香港）是蘇黎世金融服務集團轄下之機構，蘇黎世金融服務集團歷史悠久，乃全球最大的瑞士保險金融服務集團¹及財富雜誌《Fortune》全球500大企業²。2008年業務經 盈利超過400億元³。集團的財務實力建基於穩健及專注的業務發展策略，財務實力更獲標準普爾給予“AA-”評級⁴。蘇黎世保險集團（香港）致力為個人及各大公司團體客戶提供全面一般保險方案。

¹ 以銷售額、盈利、資產及市值聯合計算。資料來源：2009年4月福布斯雜誌《Forbes》全球2000大企業排行榜

² 以收益計算。資料來源：2008年7月財富雜誌全球500大企業排行榜

³ 2008年度蘇黎世年報

⁴ 截至2009年6月29日

蘇黎世保險有限公司
(於瑞士註冊成立之公司)
香港港島東華蘭路18號港島東中心 25-26 樓
電話：+852 2968 2288
傳真：+852 2968 0639
網址：www.zurich.com.hk


ZURICH[®]
蘇黎世