

## 貨 運 保 險

MARINE CARGO  
INSURANCE

## ING General Insurance Company Limited

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## Company Profile

Our presence in Hong Kong dates back to 1989 when The Netherlands Insurance Company established its general insurance operation in Hong Kong. **ING General Insurance Company Limited** is committed to offering customers a comprehensive range of quality general insurance services. The company's extensive scope of insurance products - which includes property, employees' compensation, motor vehicles, medical, personal accident, travel and marine, etc.- is tailored to meet the needs of individuals and businesses alike. Moreover, affiliated companies add further depth. **ING Life Insurance Company (Bermuda) Limited** provides quality services and offers most type of life insurance products; **ING Pension Trust Limited** is a registered trust company, which provides corporate trustee service to pension schemes and is committed to offering expert guidance on the Mandatory Provident Fund market and ORSO scheme in Hong Kong.

**ING General Insurance Company Limited** is a member of ING Group. ING Group is one of the first integrated financial service providers in the world resulting from a full merger of the largest insurance company in the Netherlands with one of the country's largest banks. Its roots could be traced back to the year 1845 when The Netherlands Insurance Company was established. The Group is active in the fields of banking, insurance and asset management in more than 50 countries. With its substantial worldwide experience and more than 113,000 employees, ING Group provides a full range of integrated financial services to over 60 million customers globally. The Group has total assets of over EUR866 billion\*.

\* Source: ING Group Annual Report 2004

## 公司簡介

我們在香港的發展開始於1989年荷蘭保險公司在香港建立一般保險業務。ING General Insurance Company Limited致力為客戶提供全面及優質的一般保險服務。所提供的保險產品包羅萬有，包括財產險、僱員賠償險、汽車險、醫療險、個人意外、旅遊及水險等等，充份照顧企業及個人客戶各方面不同需要。其在港之聯營機構：ING Life Insurance Company (Bermuda) Limited，致力為客戶提供多元化的壽險產品和優質服務；而ING Pension Trust Limited為註冊信託公司，為退休金計劃提供機構信託服務，致力為香港之強積金及職業退休金計劃市場貢獻其豐富經驗及專才。

ING General Insurance Company Limited為ING集團附屬成員。ING集團乃全球首家提供綜合性金融服務機構之一，由荷蘭最大的保險公司與荷蘭最大的銀行之一合併組成，其根源可追溯至1845年荷蘭保險公司之成立，於逾50個國家提供服務，活躍於銀行、保險及資產管理業。ING集團透過其豐富的環球經驗及逾113,000名員工，為全球超過6,000萬名顧客提供綜合金融服務；其資產總值達8,660億歐元\*。

\* 資料來源：ING集團年報2004

## Marine Cargo Insurance

No matter you are engaged in the import/export trade or just have your goods transported locally, ING 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.

### 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.

## Introduction of Cargo Insurance Coverage

### 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.

### 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

### 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 or Damage Caused by :	Clause(A)	Clause(B)	Clause(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 detainment, 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



It is an online facility providing cargo insurance for shipments worldwide. Whether it is an individual shipment or an annual Open Cargo Insurance Policy for frequent shippers, their agents, brokers or logistics providers, 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 cargo insurance premium quotes
- 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 contact us at [e-Cargo@ing.com.hk](mailto:e-Cargo@ing.com.hk) or phone our customers' hotline **2851 5538**.

## 貨運保險

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。ING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。

### 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之意外事故引致貨物受損

## 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

## 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	(A)條款	(B)條款	(C)條款
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，ING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爭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。

ING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、經紀或貨運服務經營者；需要逐單投保或申報開口保單，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

- 即時網上報價
- 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: 2851 5538 或電郵至: e-Cargo@ing.com.hk

**Marine Cargo Insurance Proposal Form**  
**貨運保險投保書**

Name of Agent / Broker 代理人/經紀		
<input type="checkbox"/> Quotation報價表 / <input type="checkbox"/> Proposal 投保書		
Name of Assured 保戶姓名	Policy 保單	<input type="checkbox"/> or <input type="checkbox"/> 暫保單
Held to the order of 過戶	Original(s) 正本	and <input type="checkbox"/> 副本
Amount Insured 投保金額		
Conveyance 船名/運輸工具		Date of Departure 出口日期
From 由	To 至	Final Destination 最後目的地
Marks & Numbers 唛頭及箱號	Description of Goods 投保物	
Airline 飛機班次	Airway Bill No. 提單號碼	Claims, if any payable at 賠償地點
Parcel /Air Parcel 郵包	P.O. Receipt No. 郵局收據號碼	Replacing Cover Note No. (if any) 暫保單號碼(如有)
<b>Conditions: Please tick (✓) where applicable</b> <b>條款: 請選擇並加(✓)號</b> <input type="checkbox"/> Institute Cargo Clauses (A) / (Air) <input type="checkbox"/> Institute Cargo Clauses (B) <input type="checkbox"/> Institute Cargo Clauses (C) <input type="checkbox"/> Institute Theft, Pilferage & Non-Delivery Clause <input type="checkbox"/> War and Strikes, Riots & Civil Commotions as per appropriate Institute Clauses Other standard Clauses and Conditions as per the Policy.		Signature of Proposer 投保人簽名/蓋章
Special Insurance Conditions: 特別保險條款		Address 地址
		Tel No. 電話號碼
		Fax No. 傳真號碼
Remarks 備註		Date of Proposal 投保日期

**Important Notes 重要事項**

You are required to disclose all material facts which you know 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 the 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 you with the cover you require and may even invalidate the policy altogether.

申請人必須提供所有可能影響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)作記錄，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。

**PERSONAL INFORMATION COLLECTION STATEMENT 收集個人資料聲明**

The information you provide to us is collected to enable us to carry on insurance business and may be used for the purpose of:

- any insurance or financial related product or service or any alterations, variations, cancellation or renewal of such product or service;
  - any claim or investigation or analysis of such claim; and
  - exercising any right of subrogation; and
- may be transferred to:
- any association, federation or similar organization of insurance companies ("Federation") that exists or is formed from time to time for any of the above or related purposes or to enable the Federation to carry out its regulatory functions or such other functions that may be assigned to the Federation from time to time and are reasonably required in the interest of the insurance industry or any member(s) of the Federation; and
  - any related company or any other company carrying on insurance or reinsurance related business or an intermediary or a claim or investigation; or other service provider providing services relevant to insurance business for any of the above or related purposes;
  - any members of the Federation by the Federation for any of the above or related purposes.
- Moreover, ING General Insurance Company Limited ("the Company") is hereby authorized to obtain access to and/or to verify any of your data with the information collected by the Federation from the insurance industry. You have the right to obtain access to and to request correction of any personal information concerning yourself held by the Company. Requests for such access can be made to the Corporate Data Protection Officer at 1/F, ING Tower, 308 Des Voeux Road Central, Hong Kong.

閣下提供的資料，為本公司提供保險業務所需，並可能使用於下列目的

- 任何與保險或財務有關的產品或服務，或該等產品或服務的任何更改、變更、取消或續期；
- 任何索償、或該等索償的調查或分析；及
- 行使任何代位權；及

可能轉移予：

- 任何有關的公司，或任何其他從事與保險或再保險業務有關的公司，或與保險業務有關的中介人或索償或調查或其他服務提供者，以達到任何上述或有關目的；
- 現存或不時成立的任何保險公司的協會或聯會或類同組織（「聯會」），以達到任何上述或有關目的，或以便聯會執行其監管職能，或其他基於保險業或任何聯會會員的利益而不時在合理要求下賦予聯會的職能；及
- 或透過聯會轉移予任何聯會的會員，以達到任何上述或有關目的。

此外，在此授權ING General Insurance Company Limited（「ING」）由聯會從保險業內收集的資料中查閱及/或核對閣下任何資料。

閣下有權查閱及要求更正由ING持有有關閣下的個人資料，如有此項要求，可向ING之資料保護主任提出，地址為香港中環德輔道中308號安泰金融中心1樓。

**DECLARATION 聲明**

I hereby declare that the particulars and statements given above are, to the best of my knowledge and belief, true and complete. I agree that this proposal shall be the basis of the contract between me and the Company. 本人聲明上列資料乃本人所知一切確實填報，本人同意此投保書及聲明將構成本人與ING之間的合約根據。

Signature of Proposer 投保人簽署 Date 日期

Name of Agent / Broker 代理人/經紀 Account Code 賬戶號碼

\* The Company has no liability until this proposal has been formally accepted.  
\* 本投保書在未得正式接納前，本公司不會負上任何保單責任。