

Unit 7

Insurance Policy

保险单



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Definition

Insurance policy is the evidence of insurance issued to the insured by the insurer, the evidence of lodging and accepting a claim and an important document for negotiation on CIF basis. On the other hand, it's also a contract which stipulates both parties' rights and responsibilities.



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Insurance policy can be classified into five categories:

1. Insurance Policy
2. Insurance Certificate
3. Open Policy/Open Cover
4. Insurance Declaration
5. Combined Certificate





Specimen



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(1) Number of Original (正本份数)

It will be made according to the L/C stipulations. When there is no stipulation in the L/C, exporters usually submit a full set of insurance policy, which covers one original and one duplicate.

当来证要求提供的保险单“**IN DUPLICATE/IN TWO FOLDS/IN 2 COPIES**”时，出口商提交给议付行的是正本保险单（**ORIGINAL**）和副本保险单（**DUPLICATE**）构成全套保险单。其中的正本保险单可经背书转让。根据“**UCP500**”规定，正本必须有“正本”（**ORIGINAL**）字样。在实务中，可根据信用证或合同规定使用一份、两份或三份正本保单，每份正本上分别印有“第一正本”（**THE FIRST ORIGINAL**）、“第二正本”（**THE SECOND ORIGINAL**）及“第三正本”（**THE THIRD ORIGINAL**）以示区别。中保财产保险公司一般签发**3**份正本、**3**份副本。



(2) Policy Number (保险单号次)

It will be the given number by the insurance company.

(3) Invoice Number (发票号码)

It should keep the same as that in the invoice.

(4) Insured (被保险人)

Unless otherwise stated in the L/C, under the terms of CIF and CIP, insurance will be covered by exporters, so the insured shall be the beneficiary in the L/C.

如信用证规定保险单为 **TO ORDER OF XXX BANK** 或 **IN FAVOUR OF XXX BANK**，即应在被保险人处填写“XXX 出口公司 + **HELD TO ORDER OF XXX BANK**（或 **IN FAVOUR OF XXX BANK**）。**CIF** 术语项下，风险于货物在装运港越过船舷时划分，运输途中的风险由买方承担，卖方（受益人）投保属于代办性质，故卖方提交保险单时应将保险单项下的权益转让给买方，以利于买方凭保险单向保险公司索赔。保险单的转让通过背书来完成。



(5) Descriptions of Goods(保险货物项目)

It can use the general name of the goods and keep the same as that both in the L/C and other documents.

(6) Packing, Unit, Quantity(包装、单位、数量)

It is the number of the biggest packages (or “ In Bulk ”), quantity (gross or net weight) and unit.

填写货物数量及件数。如以包装件数计价者，则将最大包装的总件数填入；如以毛重或净重计价，可填件数及毛重或净重；如果是裸装货物，则表示其件数即可；散装货物则表示其重量，并在其后注明 IN BULK 字样。



(7) Amount Insured (保险金额)

The amount usually will be 110% of the invoice value.

填写以数字表示的保险金额。一般情况下，按发票毛值或 CIF、CIP 价值的 110% 计算。

货币应与信用证使用的货币相同。注意：

1) 按保险习惯，保险金额不设辅币，故保险金额通常采用进位取整，只显示整数，如：USD69, 285.30——应打为 USD69, 286.00。

2) 各个保险公司在保险金额上有不同的规定，用于计算“保险金额”的“CIF”既可以是 CIF 净价，又可以是 CIF 含佣价。按一般保险习惯，保佣不保折，即如单价含有佣金，则佣金应计算在保险金额内，如单价含有折扣，则应扣除折扣后，以净价计算保险金额。

3 《UCP500》中规定按货物最高价加以投保。



(8) Conditions (承保险别)

Usually the insurance company will stamp the insurance clauses at the request of the insured.

应注意保险险别及文句与信用证严格一致，即使信用证中有重复语句，为了避免混乱和误解，最好按信用证规定的顺序填写。如信用证没有规定具体险别，或只规定“MARINE RISK”、“USUAL RISK”或“TRANSPORT RISK”等，则可投保一切险（ALL RISKS）、水渍险（WA 或 WPA）、平安险（FPA）三种基本险中的任何一种。如信用证中规定使用伦敦协会保险条款，可以按信用证规定承保，保单应按要求填制。

(9) Marks of Goods (唛头)

They shall be the same as those in the L/C and the relevant invoice.



(10) Total Amount Insured (总保险金额)

It shall be the total amount in words.

填写保险金额大写，即以文字表示。注意大小写一致，货币应为全称。

(11) Premium (保费)

Usually the insurance company will print “ as arranged ” on the insurance policy. If the L/C asks for details, premium shall be specified.

除非信用证另有规定，每笔保费及费率可以不具体表示。如信用证要求显示保费金额，则划去as arranged，填上具体保险费金额。



(12) Per Conveyance S.S. (运输工具)

The name of the vessel and the second ship (in case of transshipment) will be specified. "As per B/L" can also be filled in.

如空运，则填“BY AIR”或“BY AEROPLANE”；如陆运，则填“BY TRAIN”、“BY WAGON NO. XXX”；如以邮包寄送，写“BY PARCEL POST”，若采用海陆联运方式，则填“BY S.S XXX AND THENCE BY OVERLAND TRANSPORTATION TO XXX”。

(13) Sailing on or about (开航日期)

It can be the issuing date of the B/L, or "As per B/L date".



(14) From...To... (起运港.....目的港.....)

It will be the port of shipment and the port of destination. If any transshipment occurs, the port of transshipment should be filled in, such as “ FROM XXX (装运港) TO XXX(目的港) W/T AT XXX(转运港 ()WITH TRANSSHIPMENT AT XXX) ” .

(15) Insurer (保险人)

It will be the stamp of the insurer and the signature of the person in charge.

(16) Claim Payable at (赔付地点)

It should comply with the L/C. If there is no stipulation in the L/C, it will be the port of destination for the purpose of claim. The currency shall also be indicated.

习惯上，在该栏目内还需注明使用何种货币支付赔款，一般与保险金额使用的货币一致，货币名称应填写全称，如AT HAMBURG IN U.S.DOLLARS。



(17) Date (出单日期)

It is the issuing date of the insurance policy, not later than the date of the B/L.

由于保险公司提供仓至仓（WAREHOUSE TO WAREHOUSE）服务，所以要求保险手续在货物离开出口方仓库前办理。保险单的日期也应是货物离开出口方仓库前的日期。

(18) AT (出单地点)

It will be the place of the beneficiary.

(19) Address (地址)

It is the address of the insurance company.

一般已在保险单上印就。



(20) Agent of the Insurance (保险公司代理)

The name and address of an agent of the insurance company at port (place) of destination shall be mentioned to handle possible claim.

由于保险公司提供仓至仓 (WAREHOUSE TO WAREHOUSE) 服务, 所以要求保险手续在货物离开出口方仓库前办理。保险单的日期也应是货物离开出口方仓库前的日期。

(21) Endorsement (on the overleaf of the policy 背书)

It is the address of the insurance company.

The consignor should make an endorsement on the overleaf of the policy so as to transfer all rights of it to the consignee. The endorsement is always to be made in blank except otherwise required by the consignee.



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1. The policy holder shall submit a claim within 30 days of any loss or damage to the property insured.

保险单持有人应在受保险财产遭到损失或损坏后30天内提出索赔。

2. Premium will be added to the invoice amount together with freight charges.

保险费将同运费一并计入发票金额。

3. Claims, if any, payable on surrender of this policy together with other relevant documents. In the event of accident where by loss or damage may result in a claim under this policy immediate notice applying for survey must be given to the company's agent as mentioned hereunder.

所保货物，如遇出险，本公司凭本保险单及其他有关证件给付赔款。所保货物，如发生本保险单项下负责赔偿的损失或事故，应立即通知本公司下述代理人查勘。



4. Covering W.A and SRCC including W/W clause as per and subject to the relevant Ocean Marine Cargo Clauses of The People's Insurance Company of China dated 1/1, 1981.
根据中国人民保险公司1981年1月1日海洋货物保险条款投保水渍险和罢工、暴动、民变险，保险期限采用仓至仓条款。
5. I.C.C.(A) AND I.C.C.WAR CLAUSES 协会货物A险和战争险



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1. Insurance Policy/Certificate endorsed in blank for full invoice value plus 10% marked premium paid USD × × ×.

保险单或保险凭证空白背书，按发票金额的**110%**投保，注明已付保费×××美元。

2. Insurance Policy/Certificate endorsed in blank for 110% of invoice value covering All Risks & War Risks as per CIC with claims payable at XXX in the currency of draft (irrespective of percentage), including 60 days after discharge of the goods at port of destination subject to CIC.

保险单或保险凭证空白背书，按发票金额的**110%**投保中国人民保险公司条款的一切险和战争险，按汇票所使用的货币在.....赔付（无免赔率），并根据中国人民保险公司条款，保险期限至货物在目的港卸船后**60**天为止。



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Some Terms of Insurance Policy in L/C

Practice



Answer of the Practice



THANK YOU

