

**利宝保险有限公司**  
**货运险通用附加条款 2010 版**  
**(利宝) (备-货运) [2010] (附) 304 号**  
**注册号: H00006031622017031069761**

**一、限制类**

1. Excluding Mechanical, Electrical, and Electronic Derangement  
机械、电器和电子工作紊乱除外
2. Excluding any loss or damage to merchandise insured whilst the carrying conveyance is left unattended  
保险标的和/或运输工具处于无人照看时造成的货损或灭失除外
3. Excluding mysterious &/or unexplained loss or damage  
神秘失踪和/或不明原因损失或损坏除外
4. EXCLUDING ANY DAMAGE CAUSED BY THE NON-STANDARDIZATION LOADING AND UNLOADING.  
不承保因野蛮装卸或不符合安全条件进行装卸操作造成的任何损失
5. THE COVERAGE OF THIS POLICY SHOULD BE RESTRICTED TO PORT OF DISCHARGE ONLY  
本保单承保责任止于卸货港
6. EXCLUDING THE RISKS OF RUSTING, OXIDATION AND DISCOLORATION, UNLESS THERE IS EVIDENCE OF EXTERNAL DAMAGE TO THE INSURED ITEM OR ITS PACKING  
不承保锈蚀、氧化和褪色, 除非该风险是由外力破坏引起的, 且标的外包装留有破损或遭外力破坏痕迹
7. EXCLUDING THE RISKS OF MECHANICAL, ELECTRICAL AND ELECTRONIC DERANGEMENT, UNLESS THERE IS EVIDENCE OF EXTERNAL DAMAGE TO THE INSURED ITEM OR ITS PACKING  
不承保机械、电气和电子紊乱, 除非该风险是由外力破坏引起的, 且标的外包装留有破损或遭外力破坏痕迹
8. EXCLUDING THE RISKS OF MYSTERIOUS SHORTAGE  
不承保被保险标的物之神秘短少 (指外包装或车厢外部无任何破损或遭外力破坏痕迹而货物发现短少) 或整车货物神秘失踪
9. EXCLUDING THE RISKS OF SWEATING, HEATING AND WETTING OCCURRING DURING THE COURSE OF TRANSIT ARISING FROM SUDDEN CHANGE OF TEMPERATURE OR BREAKDOWN OF VENTILATION

OF THE CARRYING VESSEL

不承保货物在运输过程中由于气温突然变化或船舶通风设备失灵致使水气凝结、发潮或发热所引起的损失

10. EXCLUDING ANY LOSS CAUSED BY SUNLIGHT AND RAINWATER

不承保货物在运输过程中由于日照或雨淋造成的任何损失

11. EXCLUDING THE RISKS OF INFESTATION EXCLUDING LOSS OR DAMAGE DUE TO MOTH, VERMIN, MILDEW, MOULD, RUST, DISCOLORATION, INHERENT VICE, WEAR, TEAR AND GRADUAL DETERIORATION

不承保由虫害（蛾、虫、鸟害），磨损，霉变，锈蚀，变色，内在缺陷、腐坏引起的损失

12. EXCLUDING ANY RISKS OF CHIPING, DENTING, MARRING, STAINING AND SCRATCHING IF THE SUBJECT-MATTER INSURED IS UNPACKING

不承保裸装货物的表面碎裂、凹陷、染污和刮花

13. EXCLUDING THE RISK OF PIRATE

海盗风险除外

（以上除外条款以英文为准，中文仅供参考）

## 二、规范类

### 1. Secondhand Replacement Clause

Where goods lost or damaged are secondhand, this policy is only to pay such proportion of the cost of repair or replacement plus charges for forwarding and refitting, if incurred, subject to the terms, clauses and conditions of this policy, provided always that in no case shall the liability of the Underwriters exceed the insured value of the lost or damaged articles.

Warranted that the interest insured is of standard design, in current production, and that spare parts are readily available from Manufacturers and/or Suppliers.

（以英文为准，中文仅供参考）

#### 旧物重置条款

当灭失或损坏的物品为旧物时，按照本保险的承保条件，承保人只赔偿：该受损部分的修理或重置成本及其产生的运费和安装费。在任何情况下，承保人的责任都不应超过受损物品的投保价值。

保证被保货物是按标准设计，正在生产，且其零配件能随时从制造商和/或供应商处获得。

### 2. No Survey Clause

No survey required on claims unlikely to exceed ¥/\$\_\_\_\_\_ or equivalent in any other currency

#### 免查勘条款

如果损伤不超过人民币/美金\_\_\_\_\_元或其他相等的货币，本公司可免现场查勘。  
(以英文为准，中文仅供参考)