

# 貨物運輸保險

東京海上火災保險(香港)有限公司  
- 服務香港超過50年

東京海上火災保險(香港)有限公司乃Tokio Marine集團全資附屬公司，為全球最實力雄厚的保險集團其中之一。成立於1879年，日本東京海上日動火災保險株式會社為Tokio Marine集團旗下之旗艦公司並獲兩大國際著名評級機構標準普爾(Standard & Poor's)及穆迪投資(Moody's)評定公司財政評級分別為"AA-"及"Aa2"。

本集團在全球超過40個國家擁有卓越的國際網絡，涉及業務多達130項，僱用員工超過39,000名；強大的商業網絡更伸延至亞洲各地包括中國和香港。

東京海上火災保險(香港)有限公司的發展歷史可追溯至1953年。時至今日，我們已成為本港三大貨運保險公司之一，並獲標準普爾(Standard & Poor's)評級為"A+"。

## 產品特點

- 為貨物提供於運送途中的全面保障
- 承保之運輸模式包括海運 / 空運 / 火車 / 陸路 / 郵寄 / 速遞
- 提供準確及快捷之理賠服務

## 保障範圍

最常見之承保條款是英國保險協會貨物保險條款(A) 1/1/82 \* Institute Cargo Clauses (A) 1/1/82。除了不保事項之規定外，此條款承保運送途中之被保險財物一切損失或損毀之風險。

除此之外，我們還提供延伸條款如承保裝貨及卸貨之風險、臨時儲倉、展覽風險等。

除以上條款外，就不同貨物之特性，我們還提供一此較有限之條款以供選擇，例如英國保險協會貨物保險條款(B)或(C) 1/1/82 \* Institute Cargo Clauses (B)或(C) 1/1/82。

以下圖表可說明各條款之承保範圍：

危險	英國保險協會條款		
	A	B	C
船舶或駁船的擱淺觸礁沉沒或傾覆	✓	✓	✓
陸上運輸工具的傾覆或出軌	✓	✓	✓
船舶或駁船或運輸工具與除水以外的外在任何物體之碰撞	✓	✓	✓
船舶或駁船或運輸工具與除水以外的外在任何物體之觸撞	✓	✓	✓
在避難港卸貨	✓	✓	✓
火災或爆炸	✓	✓	✓
地震火山爆發或雷閃	✓	✓	X
惡意破壞	✓	X	X
盜竊 / 偷盜	✓	X	X

共同海損的犧牲	✓	✓	✓
投棄	✓	✓	✓
波浪掃落 (艙面貨物)	✓	✓	X
戰爭險 (海盜除外)	X	X	X
海水侵入船舶或駁船或封閉式運輸工具貨櫃貨箱或儲貨處所	✓	✓	X
湖水或河水侵入船舶或駁船或封閉式運輸工具貨櫃貨箱或儲貨處所	✓	✓	X
任何一件貨物於裝卸船舶或駁船時落海或掉落之整件損失	n/a	✓	X
其他沒有列明之風險所造成之實質損失或損毀	✓	X	X

## 保費

我們會根據以下資料來計算保費：

- 貨物性質
- 運輸模式
- 包裝方式
- 需承保之條款
- 目的地
- 以往之索賠經驗
- 投保金額 / 每一航程的最大投保金額 / 每年預計的總投保金額
- 其他有關此保險之事項

## 貨物防損工程

為了幫助你進一步了解一些潛在的災害，並減低不可預計之損失，我們有一隊風險管理工程人員及專家仔細為你進行現場調查及製作風險管理計劃。

## 查詢

如需報價或有任何查詢，請隨時與我們的顧客服務經理聯絡。



**Sun Flower Insurance Brokers Limited**  
Room 1108, Hing Yip Commercial Centre  
282 Des Voeux Road Central, Hong Kong  
Tel: (852) 2521-1881 Fax: (852) 2521-1919  
Web: [www.sunflowerVIP.com](http://www.sunflowerVIP.com) [www.sunflowerMPF.com](http://www.sunflowerMPF.com)

如本單張內之中文內容與英文有異，一切內容將以英文為準。  
本保險之保障詳情，請參閱保單內之條款。

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# Marine Cargo Insurance 貨物運輸保險



東京海上火災保險(香港)有限公司  
The Tokio Marine and Fire Insurance Co. (HK) Ltd.

27/F., United Centre, 95 Queensway, Hong Kong 香港金鐘道九十五號統一中心二十七樓  
Tel 電話: (852) 2529 4401 Fax 傳真: (852) 3405 9837 Website 網址: [www.tokiomarine.com.hk](http://www.tokiomarine.com.hk)

# Marine Cargo Insurance

## Tokio Marine Hong Kong

- serving Hong Kong for more than 50 years

The Tokio Marine and Fire Insurance Co. (HK) Ltd. ("the Company") is a wholly-owned subsidiary of Tokio Marine Group, one of the largest international insurance groups in the world. The flagship company of Tokio Marine Group is Tokio Marine & Nichido Fire Insurance Co. Ltd. founded in 1879 with credit rating of AA- (S&P) or Aa2 (Moody's). The Group has more than 39,000 employees all over the world and a prominent global network of more than 130 operations in over 40 countries and also a strong network in Asia including China and Hong Kong.

Tokio Marine's history in Hong Kong can be dated back to 1953. The business has been growing together with the economy of Hong Kong since then. The Company is now one of the top three Marine Cargo Insurance Companies in Hong Kong with credit rating of A+ (S&P).

### Product Features

- Comprehensive coverage for your cargo during transit from on place to another
- Provides cover for cargo sent by all modes of transport – Sea / Air / Rail / Road / Parcel Post / Courier
- High quality claims services to facilitate prompt and quick settlement

### Scope of Cover

The most commonly used clauses are the Institute Cargo Clauses (A) 1/1/1982, which provide coverage in respect of All Risks of loss of or damage (subject to certain exclusions) to the subject matter insured whilst in transit. In addition, we provide extensions like Loading and Unloading Risks, Temporary Storage, Exhibition Risks, etc.

In the absence of "All Risks" insurance, coverage may be provided on the more restrictive basis, such as Institute Cargo Clauses (B) or Institute Cargo Clauses (C) according to the cargo nature or other situation.

Coverage available under different Institute Cargo Clauses are given below.

COVERAGE	Institute Cargo Clauses		
	A	B	C
Proximate Cause			
Stranding, Grounding, Sinking or Capsizing	✓	✓	✓
Overturning or Derailment of Land Conveyance	✓	✓	✓
Collision of Ship, Craft or Conveyance with anything other than Ship or Craft	✓	✓	✓
Contact of Ship, Craft or Conveyance with anything other than Ship or Craft	✓	✓	✓
Discharge of Cargo at Port of Distress	✓	✓	✓
Fire or Explosion	✓	✓	✓
Earthquake, Volcanic Eruption or Lightning	✓	✓	X
Malicious Damage	✓	X	X
Theft/Pilferage	✓	X	X
General Average Sacrifice	✓	✓	✓
Jettison	✓	✓	✓
Washing Overboard (deck cargo)	✓	✓	✓
War Risks (except Piracy)	X	X	X
Seawater entering Ship, Craft, Hold, Conveyance Container Lift Van or Place of Storage	✓	✓	X
River or Lake Water entering same	✓	✓	X
Loss overboard during Loading/Discharge (total loss only)	n/a	✓	X
Any risks of physical loss or damage not specified	✓	X	X

### Premium

We will determine the premium for any cargo quotation depending on:

- Nature of cargo
- Mode of conveyance
- Nature of packing
- Clauses to be covered
- Destination
- Past experience with respect to claims, if any, under any Policy / Policies
- Sum Insured / Limit per Conveyance / Estimated Annual Insurable Turnover
- Any other matters connected with or incidental to the risks to be covered

### Cargo Engineering

A dedicated team of risks consulting engineers and specialists will help you to identify potential hazards and minimize unexpected loss by conducting on-site surveys with careful examination and developing a risk management plan.

### Enquiry

For enquiries or quotation, please feel free to contact our Business Development Managers.



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