

利宝保险有限公司

货运险附加检验条款

注册号: C00006031622017010309552

在下列情况下被保险人可以指定下述公估人来保护保险人的利益:

1. 如果保险人和经纪公司都无法联系时; 或
2. 如果损失在非工作时间发生, 并且损失金额大大的超过免赔额时如果理赔很有可能发生, 上述条款并不免除任何情况下被保险人需事故发生后立即通知保险人的义务。并且, 在任何情况下被保险人在指定公估人前应尽量获得保险人的同意以避免争议的发生。如果保险人认为有必要, 有权在事后更换公估人(需在付清前一公估人费用的情况下)。下述公估人的指定需严格按照上述条件。

Survey Clause

The following surveyors may be appointed by the Assured to protect Insurer's interests without Insurer's prior agreement in the following circumstances:

1. when neither the Insurer nor the Broker can be contacted; or
2. when the loss occurs out of office hours and is immediately known to be significantly in excess of the deductible;

The above clause does not relieve the insured of their duty to inform underwriters as soon as practical of all circumstances which are likely to give rise to a claim. It is to be noted that in all circumstances, the Insured should take all possible steps to obtain Insurer's agreement prior to the appointment of surveyors in order to avoid any disputes arising. Insurers retain the right to substitute the surveyors appointed under this clause at a later date (subject to payment of their fees), should they deem it necessary.

The following surveyors may be instructed pursuant to the above conditions:

Surveyors: ***(names to be agreed and listed hereunder)***