

第七章 作业

一、单项选择题

1. When the seller contracts for insurance, it is a(n) _____ contract.
A. CFR B. FCA C. FAS D. CIF
2. _____ does not have the normally accepted meaning, but means loss in the insurance business.
A. Partial loss B. Total loss C. Coverage D. Average
3. Risk of breakage is considered to be the _____.
A. FPA (Free From Particular Average) B. WPA (or WA, With Particular Average, With Average)
C. General Additional Risks D. Special Additional Risks
4. The marine insurance term for some goods thrown overboard to save the ship is _____.
A. total loss B. constructive total loss
C. general average loss D. particular average loss
5. In international trade, the one who buys insurance is called _____.
A. an insurance company B. the insured C. an insurer D. an underwriter

二、判断题（正确填 T，错误填 F）

1. According to China Insurance Clauses, both Basic Marine Insurance Coverage and Additional Insurance Coverage can be covered independently. ()
2. In China, insurance companies do not accept insurance based on Institute Cargo Clause. ()
3. Institute Cargo Clause(A) has the widest coverage among all its clauses. ()
4. Almost all the insurance companies provide door-to-door coverage service. ()
5. According to China Insurance Clauses, if you have insured your goods against All Risks, you will get compensated whatever risks occurs to your goods. ()

答案： 1.F 2.F 3.T 4.T 5.F

三、计算题

An Chinese exporter exported clothes based on CIF London. The total value(total invoice value) is USD 18,970 and according to the sales contract, the percentage of insurance addition is 10%. Please calculate the amount insured.

答案：

$$\begin{aligned}\text{Amount insured} &= \text{CIF (CIP) price} \times (1 + \text{percentage of addition}) \\ &= 18,970 \times (1 + 10\%) \\ &= \text{USD}20,867\end{aligned}$$

So the amount insured is USD20,867.

四、案例分析（请用英语作答）

A Chinese exporter exported bed sheets based on CIF Singapore and the cargoes were covered against WPA(With Particular Average) under C.I.C. After the cargoes arrived at the destination, the importer reinspected them and found some of the cargoes were damaged due to the bad weather during the marine transportation, and then lodged a claim. Which party should the importer lodge a claim against? and why?

Answer:

The importer should lodge a claim against the insurance company.

According to C.I.C., WPA (With Particular Average) covers against all loss or damage and partial loss or damage due to marine perils throughout the duration of the policy.

In this case, the cargoes were covered against WPA (With Particular Average) under C.I.C. The damage was due to the bad weather during the marine transportation, and the bad weather belongs to marine perils, so the damage is within the scope of WPA. Therefore, the importer should lodge a claim against the insurance company.