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建议阅读原文

https://www.100test.com/kao_ti2020/278/2021_2022__E5_95_86_E5_8A_A1_E8_8B_B1_E8_c85_278429.htm

1. 文体介绍在运输过程中，货物可能会遭到损害、丢失或偷窃。买方或卖方为了在遭受损失后得到补偿，都事先根据具体情况向保险公司投保，办理货物的运输保险。投保费用（保险费）由买卖双方在合同中确定。投保人按保险金额、险别及保险费率向承保人（保险公司）支付保险费、领取保险单或保险凭证。对于FOB和CIF的交易，装运完毕后，卖方应马上向买方发出运送通知，以便买方能及时对货物进行保险。对于CIF的交易，习惯上由卖方按发票金额的110%投保一切险（综合险）。就对外贸易而言，保险单上投保的险别有：F.P.A (Free from Particular) 平安险W.A or W.P.A (With Average or With Particular Average) 水渍险All Risks 综合险，一切险T.P.N.D (Theft, Pilferage amp. Breakage Risks 碰损破碎险Taint of odor Risk 污染气味险Hook Damage Risk 钩损险S.R.C.C (Stikes, Riots, Civil Commotions) 罢工，暴力，民变险War Risk 战争险Extraneous Risks附加险ON Deck Risk 舱面险Failure to Deliver Risk 交货未到险Rejection Risk 拒收险Aflatoxin Risk 黄曲霉险当货物按CIF条款成交时，卖方有责任在议付时出示或提交海洋运输保险单或保险凭证。保险单上所列投保的险别。投保时，必须按实际情况填写保险单，提供一切可能影响保险条件的因素。保险公司在承保后，就履行其职责，若投保人遭受损失应按有关规定给予赔偿。2. 实用范例(1)Subject: About the InsuranceDear Sir, Thank you for your E-mail of 1 November,

quoting us for 500 metric tons of wheat, your quotation is for CIF terms. We regret to say that we prefer to have your quotation and offers on Camp. War Risk. Mark, Quantity & Description of Merchandise: Shirts. eight thousand dozens packed in eighty cases, 100 dozen each. Marks : GTCC Guangzhou No. 1/25 Voyage from Guangzhou to Washington per S.S. " Sun " sailing on or about 1st August, 2002. Yours faithfully, Xxx

主题：申请保险亲爱的先生：请即寄给我公司海上保险单一张，投保内容如下：投保人名称：广州贸易公司赔偿地点：华盛顿投保金额：80000美元投保项目：“综合险”及“战争险”货物种类：衬衫货物数量：8000打，分装80大箱，每箱为100打。装箱标志：GTCC 广州 No. 1/25装运船只：“太阳号”。约在2002年8月1日由广州开往华盛顿。你忠实的xxx

3.典型句型a. Please inform us on what terms this insurance can be arranged. 请告知我们，在什么条款下可以安排此种保险。 b. Please note that the insurance covers FPA and War Risks only. Should additional insurance coverage be required, the extra premium incurred would be for the buyer ' s account. 请注意保险只包括平安险和战争险。如果要求附加险，额外保险费将由买方支付。 c. We ' d like to cover the Risk of Breakage for this lot of goods. 我们想为这批货物投保破碎险。 d. We leave the insurance arrangement to you but we wish to have the goods covered against All Risks. 保险事宜交由你方安排，但希望为该货物保一切险。 e. We will effect insurance against All Risks, as requested, charging premium and freight for the consignees. 我们将按要求对货物投保一切险，保费和运费将向收货人收取。 f. The insurance company is responsible for the claim, as far as it

is within the scope of coverage.只要在保险责任范围内，保险公司就应赔偿。4. 商务写作小练习假设你的公司买进一批货物，需要你给这批货物投保（可以根据货物的需求投不同的保险），发个EMAIL 赶快投保吧。100Test 下载频道开通，各类考试题目直接下载。详细请访问 www.100test.com