

2006年国际商务师资格考试保险Insurance(3) PDF转换可能丢失图片或格式，建议阅读原文

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F.P.A. stands for "Free from Particular Average". FPA代表平安险。 W.P.A. stands for "With Particular Average". WPA代表水渍险。 I have the goods covered against Free from Particular Average. 我将为货物投保平安险。 I know that F.P.A insurance doesnt cover losses on consumer goods. 我知道平安险不包括消费品的种种损失。 I dont think that the W.P.A insurance covers more risks than the F.P.A.. 我认为水渍险承保的范围并不比平安险的范围宽。 Free from Particular Average is good enough. 只保平安险就可以了。 The goods are to be insured F.P.A. 这批货需投保平安险。 What youve covered is Leakage. 你所投保的是渗漏险。 Why dont you wish to cover Risk of Breakage? 您为什么不想投保破碎险呢？ W.P.A coverage is too narrow for a shipment of this nature, please extend the coverage to include TPND. 针对这种性质的货物只保水渍险是不够的，请加保偷盗提货不成险。 Dont you wish to arrange for W.P.A. and additional coverage against Risk of Breakage? 您不想保水渍险和附加破碎险吗？ Not every breakage is a particular average. 并不是所有的破碎险都属于单独海损。 The coverage is W.P.A. plus Risk of Breakage. 投保的险别为水渍险加破碎险。 Well, obviously you wont want All Risks cover. 显然，你不想保综合险。 An All Risks policy covers every sort of hazard, doesnt it? 一份综合险保单保所有的险，是吗？ Wed like? to cover the porcelain ware against All Risks. 我们想为这批瓷器投保综合险。 Please insure the shipment

for RMB5,000 against All Risks. 请将这批货物投保综合险人民币5000元。 Weve cover insurance on these goods for 10% above the invoice value against All Risks. 我们已经将这些货物按发票金额加百分之十投保综合险。 An F.P.A. policy only covers you against total loss in the case of minor perils. 平安险只有在发生较小危险时才给保全部损失险。 The F.P.A. doesnt cover partial loss of the nature of particular average. 平安险不包括单独海损性质的部分损失。 A W.P.A. or W.A. policy covers you against partial loss in all cases. 水渍险在任何情况下都给保部分损失险。 Youll cover SRCC risks, wont you? 你们要保罢工、暴动、民变险，是吗？ As our usual practice, insurance covers basic risks only, at 110 percent of the invoice value. If coverage against other risks is required, such as breakage, leakage, TPND, hook and contamination damages, the extra premium involved would be for the buyers account. 按照我们的惯例，只保基本险，按发票金额110%投保。 如果要加保其它险别，例如破碎险、渗漏险、盗窃遗失险、钩损和污染险等，额外保险费由买方负担。 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](http://www.100test.com)