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https://www.100test.com/kao_ti2020/462/2021_2022__E5_95_86_E5_8A_A1_E8_8B_B1_E8_c85_462851.htm Conversations Dialogue

1A: Good afternoon, Mr. Brown. My appointment was at 4 o'clock, wasn't it? B: Yes, Mrs. Wang. We have been expecting you. Mrs. Wang, this is Mr. Jordan of the People's Insurance Company of China. He has come to explain the unfortunate affair about the insurance. A: Thank you for coming. Mr. Brown, as you may recall, the February consignment arrived at Manila seriously damaged. The loss through breakage was over 30% of the consignment. We've presented a claim to the underwriters through your firm, but the insurance company refused to admit liability, as there was no insurance on breakage. We naturally were not satisfied with such a reply. B: I should like to hear what Mr. Jordan has to say about it. You know of course that we, the sellers, are merely acting as mediators in this matter. The Insurance Company is responsible for the claim, as far as it is within the scope of coverage. J: That's just the point. The loss in question was beyond the coverage granted by us. According to your instructions, we made out an insurance certificate covering W.P.A. and the risk of breakage wasn't mentioned in it. We rang up the Ceramics Section of Light Industrial Products Import & Export Corporation, but were told that their customer had not asked for coverage in case of breakage.-- 下午好，布朗先生。我们约好四点钟见面，是不是？-- 是的，王小姐。我们一直在等你。王小姐，这位是中国人民保险公司的

乔丹先生。他是来解释这次不幸事件的保险问题的。-- 谢谢你来。布朗先生，你也许记得，二月份发运到马尼拉的那批货物破碎严重。破碎损失超过这批货物的百分之三十。我们已通过你们公司向保险公司提出了索赔，但保险公司以没投保破碎险为由，拒绝承担责任。我们当然对这种回答不满意。-- 我想听听乔丹先生对此有什么看法。当然，你是知道的，我们卖方对这种事只是个调解人。只要在保险责任范围内，保险公司就应负赔偿责任。-- 问题就在这里。你说的损失并不包括在我们承保的责任范围之内。根据你们的要求，我们出具了投保水渍险的保险凭证，但没提及到破碎险。我们曾打电话给轻工业品公司陶瓷品部，但他们说，客户并未要求投保破碎险。

B: In the letter of credit only coverage for all marine risks? was requested. I should like to point out that our prices were calculated without insurance for any special risk. So we applied for the usual W.P.A. coverage and let our customers deal with the matter of breakage. Since the validity of the letter of credit was going to expire in two days, there was no time to write for more detailed instructions. If the L/C had been valid for a longer period, we should have had time to make the matter thoroughly clear.

A: Mr. Brown, our import license only ran up to the middle of February, consequently we were not able to extend the validity of the letter of credit. But we presume that the wording of our L/C implies covering the risk of breakage. Besides, when I take a W.P. A. insurance, that is, with particular average, I should think the risk of breakage is a particular average, isn't it?

J: Not every breakage is a particular average. It is a particular average when the breakage results from natural ca

lam i ties or mar i time accidents, such as stranding and sinking of the car ry ing vessel, or is attributable to fire, explosion or collision. If none of these conditions occur, break age is often considered as an or di nary loss and rep re sents what we call ?inherent vice or nature of the subject matter insured? which is outside the scope of the coverage.-- 信用证只要求投保“综合海运险”。我想要指出的是，我们的价格 没把任何特殊险计算在内，所以我们只投保了通常的水渍险，而让 我们的客户自行办理破碎险事宜。由于信用证两天内就要到期，来 不及写出更详细的说明。如果信用证的有效期长一点的话，我们就 会有时间把事情彻底说清楚。-- 布朗先生，我们进口许可证的有效期到二月中旬截止，因此我们无 法延长信用证的有效期。但是我方认为信用证的措辞包含了投保破 碎险。此外，当我投保水渍险时，那 就是对单独海损要负责赔偿，我想破碎险是属于一种单独海损，对不对？-- 并不是所有破碎险都是属于单独海损。只是由于自然灾害或意外事 故所造成的破碎，如货船搁浅与沉没，或归因于着火、爆炸、或碰 撞所引起的破碎才算是属于单独海损。如果没有发生上述事故，破 碎便常被认为是一种普通损失，也就是我们所说的，由于“货物内 在缺陷或特性”所引起的损失，不属于承保范围之内。A: But the risk of breakage is covered by marine insurance, isn ' t it?J: Certainly, but it is a usual practice to make specific mention in the insurance policy or certificate that the risk of breakage is included. The inclusion of this special risk will be subject to an additional premium that will normally be higher than the basic insurance for the ordinary marine risks. The rate for such risk will vary accord- ing to the kind of

commodity, or, as in ceramics, according to the fragility of the goods. I think you must know all about that. A: Well, I have heard something about it but I can't say that it is very clear to me. I must admit I'm a layman as far as insurance is concerned. J: Then let me explain this insurance. B: Mrs. Wang, would you care for a cup of tea? Or some coffee? A: Thank you. A cup of tea would be nice. And now, let me hear more about the problem of insurance.-- 但破碎险是包括在海洋运输货物险之内，对不对？-- 当然，可是按照通常惯例要在保险单或保险凭证上特别注明破碎险包括在内。包括这种特别险就必须附加保险费。这种保险费一般要比通常的海洋运输货物险的基本险高。这类险别的保险费率将根据货物种类，比如陶瓷器，根据货物的易脆性而有所不同。我想这些你应该都知道。-- 哦，我听说过一些，但我不能说很清楚。我得承认，就保险而言，我是个外行。-- 那我来解释一下这种保险吧。-- 王小姐，想喝杯茶呢还是咖啡？-- 谢谢，来杯茶倒挺好的。现在，我还想再听听关于保险的问题。 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