

外销员外贸外语辅导：Insurance保险外销员考试 PDF转换可能丢失图片或格式，建议阅读原文

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Brief Introduction 在国际贸易中，货物从卖方到达买方，通常要经过长途的运输、装卸和存储等过程。在此过程中，货物常常会遇到许多风险。为了保障货物遭受损失时能得到一定的补偿，买方或卖方应在货物装船后向保险公司投保货物运输险。对外贸易的运输保险是指：被保险人（出口人或进口人）对一批或若干批货物向保险人按一定金额投保一定的险别，并交纳保险费；保险人承保后，如果所保货物在运输过程中发生约定范围内的损失，应按照所出具的保险单的规定给予被保险人经济上的补偿。投保时，通常选择平安险（F.P.A.），水渍险（W.A.或W.P.A.）或一切险（A.R.）三种基本险别中的一种，然后，加保其他必要的特殊附加险别。

Basic Expressions

1. We have covered insurance on 1,000 cases of beer for 110% of the invoice value against all risks. 我们已将一千箱啤酒按发票金额的百分之一百一十投保一切险。
2. If you desire us to insure against a special risk, an extra premium will have to be charged. 如你想投保特殊险别，将向你收取额外保费。
3. This risk is coverable at a premium of 0.25%. 该险别的保险费是百分之零点二五。
4. The insurance company insures this risk with 5% franchise. 保险公司保这种险有百分之五的免赔额。
5. After loading the goods on board the ship, you must go to the insurance company to have them insured. 货船装船后，你必须找保险公司为货物投保。
6. We can serve you with a broad range of coverage against all kinds of risks

for sea transport, such as Free of Particular Average (F. P.A.), With Particular Average (W.P.A.), All Risks and Extraneous Risks. 我们可以承保海洋运输的所有险别，如：平安险、水渍险、一切险和附加险。

7. W.P.A. plus Risk of Breakage suit your consignment. 贵方货物适合于投保水渍险及破碎险。

8. The premium is calculated according to the premium rate or rates for risks to be covered. 保险费是根据投保险别的保险费率计算的。

9. They will undertake to compensate you for the losses according to the risks insured. 他们将根据所投保的险别，对损失负责赔偿。

10. We are able to cover all kinds of risks for transportation by sea, land and air. 我们可以办理海运、陆运和空运的所有险别。

11. We won't have such a risk included, as it is not stipulated in the Ocean Marine Cargo Clauses. 我们不能投保此项险别，因为海洋运输条款中没有包括这一险别。

12. Do you cover risk other than W.P.A. and War Risk? 除了水渍险和战争险外，你们还保其他险吗？

13. As a rule, the extra premium involved will be for buyer's account. 按常规，额外保险费应由买方负责。

14. Please note that our insurance coverage is for 110% of the invoice value only. 请注意我们的保险范围只是发票金额的百分之一百一十。

15. How long is the period from the commencement to termination of the insurance? 保险责任的起讫期限有多长？

16. We adopt the warehouse-to-warehouse clause that is commonly used in international insurance. 我们采用国际保险中常用的“仓至仓”的责任条款。

17. According to international practice, we do not insure against such risks unless the buyers call for them. 按照国际惯例，我们不投保这些险别，除非买主提出要求投保。

18. Breakage is a special risk, for which an extra premium will have to be charged. 破碎险是一种特别险，需收取额外保险费。

19. Because they aren't delicate goods and not likely to be damaged on the voyage. 因为这些不是易碎易损的货物，航行中不大可能被损坏。

Conversations Dialogue 1 A: 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

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