

PERSONAL EFFECTS INSURANCE POLICY ※抜粋

3. Coverage

3.4 Strikes Clause

This insurance covers loss of or Damage attributable to, caused by or resulting from Terrorism or Strike: to the subject-matter insured caused by

- 3.4.1 strikers, locked-out workmen, or persons taking part in labour disturbances, riots or civil commotions
- 3.4.2 any act of terrorism being an act of any person acting on behalf of, or in connection with, any organisation which carries out activities directed towards the overthrowing or influencing, by force or violence, of any government whether or not legally constituted
- 3.4.3 any person acting from a political, ideological or religious motive
- 3.4.4 This insurance attaches according to paragraph 3.2 above and terminates
- 3.4.4.1 in respect of marine transits, on the expiry of sixty (60) days after completion of the unloading of the Insured Articles from the overseas vessel at the final port of discharge;
- 3.4.4.2 in respect of air transits, on the expiry of thirty (30) days after unloading the Insured Articles from the aircraft at the final place of discharge

4. Basis of Settlement

4.2 General Replacement Cost

These general replacement cost terms and conditions apply to Insured Goods unless otherwise regulated within a clause under paragraph 3 (coverage) above.

Where it is not possible to repair the Damage to the Insured Goods, including the actual loss of the Insured Goods, Underwriters will cover the actual cost of replacement of the Damaged Insured Goods or the reasonable purchase costs of a substitute up to the declared value of the Damaged or lost Insured Goods as described in the Packing List.
Where it is reasonable to do so, Underwriters will pay the amount of the additional costs which are actually incurred, and which are described below.

The additional costs are the costs of:

- (1) replacement for the Damaged Insured Goods or reasonable purchase costs of a substitute incurred in excess of the declared value of the Insured Goods as described in the Packing List;
- (2) a certificate of irreparability;
- (3) renting substitute premises;
- (4) hiring substitute goods

5. Exclusions and Limitations

This Insurance does **NOT** cover:

5.1 Non-declared Personal Effects

Personal effects which are not declared on the inventory list

5.2 Excluded Perils

For loss or Damage attributable to, caused by or resulting from

- 5.2.1 ordinary leakage, ordinary loss in weight or volume, or ordinary wear and tear of the Insured Good(s); or
 - 5.2.2 the inherent vice or nature of the Insured Good(s) making the Insured Good(s) susceptible to damage due to normal transit handling including but not limited to vibration or temperature or humidity
- 5.3 **Delay**
For loss or Damage attributable to, caused by or resulting from delay, even though the delay is caused by a risk insured against,
- 5.5 **Natural Disasters**
For loss or Damage caused by, directly or indirectly earthquake, volcanic eruption, and/or accidents (including tidal waves and fire) arising therefrom, while the Insured Goods are in storage prior to deliver to the destination described in the Certificate

5.6 War Risks

For loss or Damage caused attributable to, caused by or resulting or arising from War Risks

5.7 Terrorism and Strike

For loss or Damage attributable to, caused by or resulting from Terrorism or Strike:

- 5.7.1 in respect of marine transits, on the expiry of sixty (60) days after completion of the unloading of the Insured Goods from the overseas vessel at the final port of discharge;
- 5.7.2 in respect of air transits, on the expiry of thirty (30) days after unloading the Insured Goods from the aircraft at the final place of discharge

*Underwriters : 保険引受人