

The Difference of War Risk Cover between China and International Market

国内市场战争险与国际市场战争险的区别

War Risk Hull (War H&M), which covers the loss of / damage to the vessel arising from acts of war. This insurance covers loss of or damage to the Vessel caused by:

战争船壳险承保由于战争引起的船壳灭失和损坏。包括下列原因引起的：

1. war, civil war revolution rebellion insurrection, or civil strike arising therefrom, or any hostile act by or against a belligerent power
战争、内战、革命、叛乱或与此引起的内乱或者敌对行为
2. capture seizure arrest restraint or detainment, and the consequences thereof or any attempt thereat
捕获、扣押、扣留、羁押
3. derelict mines torpedoes bombs or other derelict weapons of war
丢弃的水雷、鱼雷、炸弹或其他被遗弃的战争武器
4. strikers, locked-out workmen, or persons taking part in labour disturbances, riots or civil commotions
罢工、被迫停工或类似的行为
5. any terrorist or any person acting maliciously or from a political motive
恐怖主义或者任何人怀有政治动机的恶意行为
6. confiscation or expropriation
船舶被征用或者征购

War Risk Liability (War P&I 战争保赔险)

which covers the P&I claims against owner, including the crew injury / death and oil pollution. arising from the acts of war.

战争保赔险承保由于战争引起的对船东的 P&I 索赔，包括因战争引起的船员受伤/死亡，油污。

The war risk cover provided by the Lloyd's Market includes both War H&M and War P&I. However, normally the War H&M policy provided by Chinese local insurer does not include War P&I.

劳氏市场提供的战争险已包括以上提及的战争船壳险和战争保赔险，但国内船壳保险公司提供的战争险一般只包括战争船壳险（而没有战争保赔险）。

The basic annual premium will be charged, calculated on the ship's value, to cover the war risk occurred in worldwide EXCEPT the excluded areas (war zone as set by Joint War Committees). If the vessel sails to the excluded areas, additional premium will be charged for each breach voyage. The Joint War Committee (JWC), following the advice of an independent committee, issues and periodically reviews a recommended list of such areas.

战争险的基本年费是按照船舶价值来计算的，承保全球航区，除外的战争区域是由 Joint War Committees 划定的。如果船舶要去除外区域，每个航次需要征收附加费。