

# 全 玉 外 贸 中 等 专 1 学 校 教 材 编 写 组 编

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对外贸易教育出版社

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# 全国外贸中等专业学校教材

# 外贸英语函电

(修订本)

下 册

對的貿易教育出版社

### 全国外贸中等专业学校教材 外贸英语函电

下 册 全国外贸中等专业学校 教材編写组 编

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# CHAPTER NINE

#### **INSURANCE**

#### Introduction

Insurance is very closely related to foreign trade. People in the international trade should have a thorough knowledge of it and the ability to handle its problems. And only in this way are they able to prevent loss from its occurrence.

Insurance was originally applied to losses at sea, where risks were always great, but it is now provided to cover almost any kind of occurrence that may result in loss. As a large percentage of our trade in and out of this country goes by ship, what mainly concerns us is still the Marine Insurance.

In this Chapter we are trying to present to the students the different kinds of risks of insurance that are commonly dealt with and the customary practices.

Moreover, as foreign trade workers we should strive to win over the business of insurance, wherever favourable, as it is a form of intangible trade which helps us to accumulate foreign exchange.

#### Lesson 46

# Asking for C&F Terms

Dear Sirs,

#### Insurance

We thank you for your letter of May 10, quoting us 100 metric tons of Wool on CIF terms. We regret, however, that we prefer to have your quotations and/or offers on C&F terms.

For your information, we have taken out an open policy with the Lloyd Insurance Company, London. All we have to do when a shipment is made is to advise them of the particulars. Furthermore, we are on very good terms with them. We usually receive from our underwriters quite a handsome premium rebate at regular intervals.

In the meantime, we should be obliged if you could supply us with full details regarding the scope of cover handled by the People's Insurance Company of China for our reference.

We look forward to hearing further from you at an early date.

Yours faithfully,

#### Notes

1. insurance n. 保险 部分常用词组 insurance agents 保险代理人 insurance amount 保 (险)额 insurance certificate 保险凭证 insurance claim 保险索赔 insurance company 保险公司 insurance cover 保险 insurance coverage 保险范围

insurance endorsement 保险批单 insurance policy 保(险)单 insurance premium 保(险)费 insurance rider (=insurance endorsement) 保险批单 air transportation insurance 航空运输保险 marine insurance 水险,海上保险,海运险 ocean marine cargo insurance 海洋运输货物保险。 overland insurance 陆运保险 overland transportation insurance 陆上运输保险 parcel post insurance 邮包保险 to arrange insurance 投保, 治办保险 to cover insurance 投保, 治办保险 to effect insurance 投保, 治办保险 to provide insurance 投保, 洽办保险 to take out insurance 投保, 洽办保险 说明保险情况时, insurance 后接介词的一般用法:

表示所保的货物,后接 on,如 insurance on the 100 tons of wool; 表示投保的险别,后接 against,如 insurance against all risks; 表示保额,后接 for,如 insurance for 110% of the invoice value; 表示保险费或保险费率,后接 at,如 insurance at a slightly higher premium, insurance at the rate of 5‰;

表示向某保险公司投保,后接 with,如 insurance with the People's Insurance Company of China.

We have covered insurance on the 100 metric tons of wool for 110% of the invoice value against all risks.

我们已将一百公吨羊毛按发票金额的110%投保一切险。

insure v. 保险, 投保

通常用作及物动词, 宾语一般为所保的货物, 如:

Please insure the goods against all risks and war risk.

请将此货投保一切险及战争险。

但宾语有时也可为投保的险别,如:

The insurance company here insures this risk with 5% franchise.

此间保险公司保此种险有5%的免赔限度。

有时也用作不及物动词,如:

Please insure against breakage.

请投保破碎险。

过去分词insured作定语构成的部分常用词组: insured amount (=insurance amount) 保 (险) 额 insured cargo或insured goods 投保的货物 insured 还可作名词用,前面加定冠词,即the insured,作"被保险人"解。insurer n. 保险人,承保人,一般可与insurance company通用。

In international trade, by transportation insurance we mean that the insured, who is usually the importer or the exporter, covers insurance on one or several lots of goods against certain risks for a certain insured amount with the insurer, i. e. the insurance company, at an agreed premium. 在国际贸易中,我们所说的货物运输险,是指被保险人,通常即进口商或出口商,对一批或若干批货物向保险人,即保险公司,按一定的保额和约定的保费投保一定的险别。

- 2. take out ph.v. 通过申请而取得; 办理 (保险) 手续 take out (=cover) insurance 投保, 治办保险 Have you taken out insurance for us on these goods? 对此货你们给我们保险了吗?
- 3. policy n. 保(险)单
  部分常用词组:
  insurance policy 保(险)单
  open policy 预约保(险)单,船名未确定保单(即流动保单)
  general open policy 预约总保单

floating policy 流动保单

voyage policy 航程保单

specific policy 单独保单,船名确定保单(以别于船名未确定的流动保单) transferable policy 可转让的保单

- 4. Lloyd Insurance Company, London 伦敦劳埃德保险公司。
- 5. on good terms with sb 与某人关系良好 We are on good terms with the firm mentioned. 我们与该商号关系良好。
- 6 underwriter n. 保险商 underwriters与insurance company及insurers 一般通用,但 underwriters 主要指专保水险的保险商。 Underwriters decline to insure against inherent vice. 保险商拒绝承保内在缺陷险。 underwrite v. 保险 通常作及物动词,宾语一般为险别。 Insurers here will not underwrite this risk. 此间保险商不承保这种险。
- 7. handsome adj. 相当大的,可观的
  He received quite a handsome sum of money as a gift.
  他收到了一笔相当可观的钱作为礼物。

8. premium n. 保(险)费;较高价格

The extra premium is for buyers' account.

额外保费由买方负担。

This kind of additional risk is coverable at a premium of 2%.

此种附加险的保费是千分之二。

During Christmas, walnuts are selling at a premium.

在圣诞节期间,核桃正按高价售出。

9. rebate n. 回扣

There is a 5% rebate on freight.

运费有5%的回扣。

10. cover n. (保险业) 保险

insurance cover 保险

We have arranged the necessary insurance cover.

我们已安排了必要的保险。

Does your policy provide adequate cover against breakage?

你们的保险单是否提供适当的破碎险?

cover v. 保险, 投保

及物动词,宾语除可为所保的货物和投保的险别外,还可以是insurance 和 被 保 险 人。

We shall cover the goods against all risks.

我们将对此货投保一切险。

We shall cover all risks and war risk for you.

我们将为你方投保一切险和战争险。

Insurance is to be covered by the buyers.

保险应由买方办理。

This insurance policy covers us against breakage.

这份保单给我们保了破碎险。

coverage n. 保险范围

We want broader coverage to include some extraneous risks.

我们要较广泛的保险,包括一些附加险。

coverable adj. 可投保的,可承保的

Please let us know the premium at which breakage is coverable by the insurers on your side.

请告知你处保险商承保破碎险的保费。

11. People Insurance Company of China 中国人民保险公司

中国人民保险公司制订的中国保险条款 (China Insurance Clauses, 缩写为 C.I.C. 或CIC) 中的海洋运输货物保险条款

(Ocean Marine Cargo Clauses) 所包括的三个基本险别,与伦敦保险协会的协会货物条款 (Institute Cargo Clauses,缩写为I.C.C.或ICC) 所包括的三个基

本险别名称相同,即:

- 1) 平安险 (Free from Particular Average, 缩写为F.P.A. 或FPA)
- 2) 水渍险 (With Particular Average, 缩写为W.P.A. 或WPA)
- 3) 一切险 (All Risks)

除基本险别外,还有附加险 (Extraneous Risks,见第四十七课注释之二)。

注意平安险和水渍险两个险别,在表示投保时,前面不再用介词against,比较下面各组句子:

We shall cover insurance against all risks.

We shall cover FPA (or WPA) insurance.

Please insure against all risks.

Please insure FPA (or WPA).

We have insured the goods against all risks.

We have insured the goods free from particular average (or with particular average).

#### Exercises

1.	Со	omplete the sentences with the appropriate words given below:					
	covered, covering, cover, covers, coverage, insure, insurance, effect						
	1)	We will WPA insurance.					
	2)	This insurance policyus against TPND.					
	3)	The documents will be sent to you under separate					
	4)	We have to point out that our letter of January 10 has fully					
		this matter.					
	5)	We send you herewith a copy of B/Lshipment of 50 metric tons					
		Walnuts.					
	6)	We have pleasure in advising shipment of your Order No.3225					
		50 metric tons of Small Red Beans.					
	7)	Insurance on the goods shall beby us for 110% of the CIF					
		value.					
	8)	Please against All Risks.					
	9)	We shall provide suchat your cost.					
	10)	Insurance is to beby the buyers under FOB terms.					
	11)	Buyer's request forto be covered up to the inland city can be					
		accepted on condition that such extra premium is for buyer's account.					
	12)	Regarding insurance, the is for 110% of invoice value up to the					
		port of destination only.					

2. Draft a telex message to the following effect in reply to the letter in the text.

你方五月十八日函悉。根据你方要求,我们已于今日上午按C&F条件给你方报去一百公吨羊毛。

至于中国人民保险公司承保范围以及一些情况,兹介绍如下: 当客户无明确要求时,我们一般投保水渍险和战争险。若你方愿投保一切险,我们可以办理,但保费稍高一些。投保货值:按照惯例我们按发票金额的110%投保。因此,额外保费由买方负担。

我们还可以安排投保一切险及战争险以外的险别,但额外保费也应由买方负担。相信以上所述将能满足你方需要。

#### Lesson 47

# (A) Reply to a Request for Excessive Insurance

Dear Sirs,

Your Order No. 1641 - 5,000 pcs. Gunny Bags

We have received your letter of January 23, asking us to insure the captioned order for an amount of 30% above the invoice value.

Although it is our usual practice to insure shipments for the invoice value plus 10%, we are prepared to comply with your request for getting cover for 130% of the invoice value. But the extra premium will be for your account.

Please take note of the above.

Yours faithfully,

# (B) Type of Coverage

Dear Sirs,

Please be informed that we will be shipping your order for 12 c/s Cameras per s/s "Peace", due to leave here at the end of this month or the beginning of next month.

Unless otherwise instructed, we will arrange to take out an All Risks insurance policy for you on the above cargo. This type of coverage is, in our opinion, necessary for a cargo of this nature.

Yours faithfully.

#### Notes

#### 1. take note of 注意

The agent took note of the change of the market conditions and exchanged information with his principal.

代理人注意到了市况的变化, 并与其委托人互通了情报。

2. risk n. 危险, 风险

They will not take any risk.

他们不愿冒任何风险。

保险业务中,除FPA和WPA (见第四十六课注释之十一)外,

其他险别大多为包括risk这个词构成的词组,其中除all risks属于基本险别外,其他均属附加险(Extraneous Risks)。

常见的一般附加险有:

Theft, Pilferage & Non-Delivery Risks (简称T.P.N.D., 也可写作TPND) 偷窃、提货不着险

Fresh and/or Rain Water Damage Risks 淡水雨淋险

Shortage Risk或Risk of Shortage 短量险

Intermixture & Contamination Risks 混杂、沾污险

Leakage Risk或Risk of Leakage 渗漏险

Clash & Breakage Risks 磁损、破碎险

Taint of Odour Risk 串味险

Sweating & Heating Risks 受潮受热险

Hook Damage Risk 钩损险

Rust Risk或Risk of Rust 锈损险

Breakage of Packing Risk 包装破裂险

常见的特殊附加险有:

War Risk 战争险

Strikes, Riots and Civil Commotions (缩写为S.R.C.C., 也可写作SRCC,

注意这个险别没有risks这个词)罢工、暴动、民变险

在函电中说各个险别时。除all risks和war risk外。risk(s)

这个词通常略去,如:

We shall cover TPND on your order.

我们将对你方订货投保偷窃、提货不着险。

The goods are to be insured against leakage.

此货需保渗漏险。

risk v。冒……的危险

We do not wish to risk missing the only steamer available this month. 我们不愿冒错过这个月仅有的一条船的危险。 risky adj. 冒险的, 危险的

Buyers consider it too risky to buy large quantities at present.

买主认为目前大量买进太冒险。

3. cargo n. 船上所载的货物 (goods carried in a ship);船货

There is a cargo (or: There are several cargoes) of lumber arriving on this steamer.

一批(或:几批)木材将由此轮运到。

The steamer sailed with full cargo.

该轮满载启航。

The cargo ex s/s "Merry Captain" has been inspected and found satisfactory.

(可以改为The goods ex s/s "Merry Captain" have been inspected and found satisfactory.)

由"欢乐的船长"号卸下之货经过检验,认为满意。

说与装运有关的货物时,可用cargo,但不如goods普通。

We expect to ship the goods (可用cargo) in a few days.

我们预计几天后将此货装出。

说与装运无关的货物时,不能用cargo.

As soon as the goods (不能用cagro) are available, we will cable you.

一俟此货可以供应, 我们一定电达你方。

#### Exerscise

- 1. Translate the following sentences into English:
  - 1) 根据你方要求,我们将按发票金额的110%投保。
  - 2) 请按合同投保平安险和战争险。
  - 3) 我们将按一般惯例投保水渍险和战争险。
  - 4) 由于合同规定按发票金额的110%投保,如你方要求按130%投保,额外保费应由**你** 方负担。
  - 5) 你方订货我们将于本月底或下月初装"和平"轮,请办理投保。
  - 6) 除非另行通知, 我方将按发票金额的110%投保一切险和战争险。
- 2. Draft a telex reply to Letter (A) of the text with the following hints: 元月二十七日来函收悉。

谢谢你方的合作按发票金额的130%投保。

额外保费当然要借记我方帐户。请在银行议付货款时随信用证向我方托收即可。 致 意

#### Lesson 48

# (A) Covering Insurance for the Buyer

Dear Sirs,

Contract No.1785 - 5 Tons White Printing Paper

We wish to draw your attention to the fact that the subject contract is booked on C&F basis, whereas your L/C calls for CIF. This is obviously baconsistent.

We would have cabled you for a nendment, but on second thoughts we refrained from doing so. To avoid delay in shipment, the simplest way would be for us to arrange the necessary cover here and to deduct the premium, which would amount to £18, from the 2% commission payable to you. Any leftover will be remitted to you as soon as the proceeds have been collected from the letter of credit.

We trust the above will be acceptable to you.

Yours faithfully.

## (B) Asking the Buyer to Cover Insurance

Dear Sirs,

We are pleased to inform yo: that we have booked shipping space for your Order No.5525 of 30 casks Salted Hog Casings on s/s YUNNAN which sails for your port on or about January 25.

We cabled you today:
"YRORDR5525 BOOKED SSYUNNAN ETSJAN25 PLSINSURE"
We trust you will duly insure the goods at your end.

Yours faithfully,