三井住友海上火灾保险(中国)有限公司

SPECIAL CLAUSE FOR ON-DECK CARGO

(Cargo whilst stowed on deck)

This insurance covers,

- 1. loss of or damage to the subject-matter insured whilst stowed on deck of the oversea vessel, or any part or item thereof whilst so stowed, reasonably attributable to
- 1.1 fire or explosion
- 1.2 vessel being stranded grounded sunk or capsized
- 1.3 collision or contact of vessel with any external object other than water
- 1.4 discharge of cargo at a port of distress,
- 2. loss of or damage to the subject-matter insured whilst stowed on deck of the oversea vessel, or any part or item thereof whilst so stowed, caused by
- 2.1 general average sacrifice
- 2.2 jettison or washing overboard.

(Cargo whilst not stowed on deck)

This insurance covers all risks of loss of or damage to the subject-matter insured **excluding any part or item thereof whilst stowed on deck on the oversea vessel**, subject always to the Institute Cargo Clauses (All Risks) and respective clauses contained in this policy.

Subject-matter insured or any part or item thereof stowed in poop, forecastle, deck house, shelter deck, other enclosed space, or in a container, shall be deemed to be subject-matter insured not stowed on deck.