เอกสารประกอบการสัมมนา
เรื่อง “Incoterms 2010 สำคัญอย่างไร
gบการประกันภัยขนส่งสินค้าระหว่างประเทศ”

ในหัวข้อ “ข้อแตกงงเรื่องการขนส่ง Incoterms 2010”

จัดโดย
คณะกรรมการขอมรรมประกันภัยทางทะเลและโลจิสติกส์
สมาคมประกันภัยประเทศไทย

วันพฤหัสบดีที่ 24 สิงหาคม 2560
ณ ห้องประชุม 221 ชั้น 2 อาคาร 2
สมาคมประกันภัยประเทศไทย
เอกสารประกอบการสัมมนา
นางสาวยุพิดี เจริญสุข
Incoterms® 2010

International Commercial Terms

By International Chamber of Commerce (ICC)
entry into force 1st January 2011
UCP 600 Art.28
Insurance Document and Coverage

Insurance document

- Insurance Policy
- Insurance Certificate
- Declaration under Open Cover

Issued and signed by

- Insurance Company
- Underwriter
- Their agent or their proxy

Signature by agent or proxy must indicate whether agent or proxy has signed for or on behalf of insurance company or underwriter

For Target Insurance Company

Barry Bull
Manager
DATE: 8 Oct 2007

For Poll Insurance as agent for Target Insurance Company

John Bullseye
Manager
DATE: 8 Oct 2007

For TIG Underwriters

Jim Jones
Manager and Underwriter
DATE: 8 Oct 2007

For Poll Insurance as proxy for TIG Underwriters

John Bullseye
Manager
DATE: 8 Oct 2007
UCP 600 Art.28
Insurance Document and Coverage

All originals must be presented, if the document indicates that more than one original has been issued

Target Insurance Company
The Point Building
Grove Square
London

Insurance Certificate No. TIC 00101/2001 Issued in 2 Original(s)

UCP 600 Art.28
Insurance Document and Coverage

LC requires insurance policy in 2 originals

The beneficiary presents 2 originals insurance policy where the document itself stated that 3 originals has been issued

ISBP (K8)

When a credit requires the insurance document to be issued in more than one original, or when the insurance document indicated that it has been issued in more than one original, all originals are to be presented and are to appear to have been signed
UCP 600 Art.28
Insurance Document and Coverage

* Cover Note not acceptable
* Insurance policy is acceptable in lieu of insurance certificate or declaration under open cover

<table>
<thead>
<tr>
<th>L/C : Insurance Policy</th>
<th>Present : Insurance Policy</th>
</tr>
</thead>
<tbody>
<tr>
<td>L/C : Insurance Declaration under open cover</td>
<td>Present : Insurance declaration under open cover or Insurance Policy</td>
</tr>
</tbody>
</table>

The date of the insurance document must be no later than the date of shipment

Unless it appears from the insurance document that the cover is effective from the date not later than the date of shipment
**UCP 600 Art.28 Insurance Document and Coverage**

The insurance document must indicate the amount of insurance coverage and be in the same currency as the credit.

Insurance coverage expressed in L/C as percentage of value of goods is deemed to be minimum coverage required.

$3 ¥ 3
UCP 600 Art. 28
Insurance Document and Coverage

If there is no indication in L/C of the insurance coverage required, the insurance coverage must be at least 110% of CIF or CIP value.

- **Invoice:** Total CIF value US$100,000
- **Insurance Policy:** Insured amount US$120,000

UCP 600 Art. 28
Insurance Document and Coverage

When CIF or CIP value cannot be determined from the documents, the insurance coverage must be calculated on:
- amount for which honour or negotiation or
- gross value of the goods

whichever is greater.
UCP 600 Art.28
Insurance Document and Coverage

Example: Invoice showing 100% of goods value,
Draft for 90%
Insurance certificate for 110% of invoice value

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UCP 600 Art.28
Insurance Document and Coverage

Insurance document must indicate that risk are covered at least between the place of taking in charge or shipment and the place of discharge or final destination as stated in the credit.

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Bill of Exchange
Draft No: 1651
Date: 15/8/07
At: SIGHT
Exchange For: USD 130,500.00

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Insured currency / value: USD159,500.00
Conveyance From To
Liner King Southampton Hong Kong
Cover effective from
10 August 2007

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44E: Port of Loading/Airport of Departure
UK PORT
44F: Port of Discharge/Airport of Destination
HONG KONG

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Subject to: Institute Cargo Clauses A, Institute War and Sinken Clauses Cargo, Institute War Clauses (Cargo) irrespective of Percentage

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Insured currency / value: USD116,000.00
Cover effective from
10 October 2007
UCP 600 Art.28
Insurance Document and Coverage

L/C should state the type of insurance required and additional risks to be covered

Bank will accept insurance document without regard to any risks that are not covered, if L/C uses imprecise terms such as 'usual risks' or 'customary risk'

If L/C requires insurance against 'all risks' bank will accept insurance document containing any 'all risks' notation or clause, without regard to any risks stated to be excluded

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UCP 600 Art.28
Insurance Document and Coverage

Insurance document may contain reference to any exclusion clause

Insurance document may indicate that the cover is subject to a franchise or excess (deductible)

<table>
<thead>
<tr>
<th>Difference between &quot;Franchise&quot; and &quot;Excess&quot; on a cargo insurance policy</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Insurance Cover</strong></td>
</tr>
<tr>
<td>---------------------</td>
</tr>
<tr>
<td>100,000EUR</td>
</tr>
<tr>
<td>Loss Claim 4000EUR</td>
</tr>
<tr>
<td>Loss Claim 8000EUR</td>
</tr>
</tbody>
</table>
Main features of the Incoterms ® 2010 rules

Two new Incoterms rules

DAT and DAP have replaced the Incoterms 2000 DAF, DES, DEQ and DDU

The number of Incoterms rules has been reduced from 13 to 11
GROUP OF INCOTERMS 2000

4 Groups
13 Conditions

Rules for any mode or modes of transport

EXW  Ex Works
FCA  Free Carrier
CPT  Carriage paid to
CIP  Carriage and Insurance paid to
DAT  Delivered at Terminal
DAP  Delivered at Place
DDP  Delivered Duty paid

Rule for sea and inland waterway transport

FAS  Free alongside Ship
FOB  Free on Board
CFR  Cost and Freight
CIF  Cost, Insurance and Freight
RULES FOR SEA AND INLAND WATERWAY TRANSPORT

Under FOB, CFR and CIF all mention of the ship’s rail as the point of delivery has been omitted in preference for the goods being delivered when they are “on board” the vessel.

EXW : EX WORKS (Named Place of Delivery)

Seller’s Risk  Buyer’s Risk

Seller’s Cost  Buyer’s Cost
EXW : EX WORKS (Named Place of Delivery)

Seller's Risk:  
Buyer's Risk:  
Seller's Cost:  
Buyer's Cost:  

FCA : FREE CARRIER (Named Place of Delivery)
FCA : FREE CARRIER (Named Place of Delivery)

буวาระทุกระดับประชุมใหญ่
FAS : FREE ALONGSIDE SHIP (Named Port of Shipment)

Seller’s Risk  
Buyer’s Risk

Seller’s Cost  
Buyer’s Cost

บริการทุกระดับประทับใจ
FOB: FREE ON BOARD (Named Port of Shipment)

Seller's Risk: 

Seller's Cost: 

Buyer's Risk: 

Buyer's Cost: 

บริการสุทธิโดยใช้สินค้า
CFR: COST AND FREIGHT (Named Port of Destination)

Seller's Risk
Buyer's Risk

Seller's Cost
Buyer's Cost

บริการทุกระดับประสิทธิภาพ

CFR: COST AND FREIGHT (Named Port of Destination)

โปรดระบุรายละเอียด

จุดสังเกต:
ชิ้นส่วนที่มีใส่ในกระดาษที่ผู้ขายเป็นผู้จัดทำ ณ ที่บริเวณท้องถิ่น

ค่าใช้จ่าย:
ค่ากระดาษที่จะถูกส่งผ่านทางที่ใช้ในการขนส่ง
สินค้าไปยังที่ต่างประเทศโดยไม่รวมค่าขนส่ง
สินค้าที่ไม่พร้อม หรือยังไม่สำหรับการรับสินค้า

ความเสี่ยง:
สินสูญ ณ จุดส่งมอบ

บริการทุกระดับประสิทธิภาพ
CPT: CARRIAGE PAID TO (Named Place of Destination)

Seller's Risk

Buyer's Risk

Seller's Cost

Buyer's Cost

บริการทุกระดับประหยัดเงิน
CIP: CARRIAGE AND INSURANCE PAID TO (Named Place of Destination)

**Seller's Risk**

**Buyer's Risk**

**Seller's Cost**

**Buyer's Cost**

บริการทุกระดับประทับใจ
DAT: DELIVERED AT TERMINAL (Named Terminal at Port or Place of destination)

Seller's Risk

Buyer's Risk

Seller's Cost

Buyer's Cost

บริการพุทธะทันประทับใจ
DDP: DELIVERED DUTY PAID (Named Place of Destination)

Seller’s Risk

Buyer’s Risk

Seller’s Cost

Buyer’s Cost