

NOTES ON SPEEDPOST INSURANCE SERVICE (Effective from 1 April 2024)

1. Please note that this insurance program which is tailor-made for customers of Speedpost of Hongkong Post is provided and underwritten by ABCI Insurance Company Limited (“the Company”) and is marketed by Lockton Companies (Hong Kong) Limited. The program is subject in all respects to the conditions of the Company’s Marine Cargo Policy No.: CAF/MCA/2024/000185.
2. The Certificate of Posting issued by Hongkong Post is evidence of the insurance policy taken out by the sender (“the Assured”) with the Company and is required for filing an insurance claim.
3. By accepting payment of compensation from the Company, the Assured agrees to subrogation by the Company of all of his/her rights under the insurance policy with the Company or the Assured’s right under the contracts of carriage with the relevant parties to the extent of claims(s) in respect of the lost or damaged goods; otherwise, your right of making claim would be prejudiced.
4. The insurance coverage takes effect from the issuance of the Certificate of Posting by Hongkong Post for the subject-matter insured until delivery to the consignee at destination or until the expiry of twenty-one (21) days after the date of notice of arrival to the consignee at destination, whichever is the earlier.
5. This insurance covers all risks of physical loss or damage of goods caused by any external cause. It does not cover risks caused by delay, inherent vice or nature of the subject-matter insured, confiscation, destruction, condemnation or detention of the Speedpost items by customs, authority at destination or its representative on the grounds of illegality, mis-description, mis-declaration or mis-valuation, and due to disaster, political risk, strike, nuclear explosion or war (or any other exclusion as per Open Cover.) All consequential loss or cost incurred will not be covered.
6. Insurance on “Document” such as paper, identity, bank draft, invoice, passport, script, contract, deed or alike, must be clearly stated. Compensation amount shall be on reproduction value (re-apply or re-issue costs etc.). All consequential loss or cost incurred will not be covered.

CLAIM PROCEDURE

To make a claim for loss or damage of goods, the Assured should:

1. make his or her best endeavor to minimize loss and to ensure all the rights against carriers, bailees or other third parties are preserved.
2. report the claim immediately to Hongkong Post and the Company.
3. report the claim to Hongkong Post or other third parties not later than three (3) days after taking delivery if the damage was not apparent at the time when receipt of the goods by the consignee; otherwise, his/her right of making claim would be prejudiced.
4. submit the following document together with the claim:
 - ◆ Original Certificate of Posting
 - ◆ Copies of correspondence between the Assured and Hongkong Post and/or other third parties relevant to the claim
 - ◆ Original of invoices, together with shipping specification and/or packing list
 - ◆ Survey report or other documentary evidence to show the extent of loss or damage of the goods, e.g. photographs of damaged goods and packing materials/the carton box; (please keep the packing materials/the carton box properly for the Loss Adjuster’s further investigation)
5. Deductible of 20% on adjusted loss per item for watch, camera and its parts and accessories (excluding battery).

IMPORTANT NOTICE

1. The Assured should comply with the Rules, Regulations, Terms and Conditions of Services set down by Hongkong Post for Speedpost services.
2. Do not give clean receipts except under written protest if the goods are in doubtful condition.
3. Excluded items: mobile/smart phone, computer, iPad/Tablet, notebook computer, animals, antiques, bullion, currency, bank notes, valuable papers, securities, all kind of fine jewelries/imitation jewelries (including but not limited to necklace, bracelet, ring, earring, and the like), crystal, stones and minerals, precious metals, furs, asbestos, lithium batteries, human remains including ashes, firearms, explosive and parts or thereof and ammunition, hazardous or combustible materials (as defined in IATA Regulations), narcotics, perfumery products and illegal property and any items prohibited by any law, regulation or statute of any federal, state or local government of any country to or through which the shipment may pass.
4. Insurance Company reserves the right to appoint Loss Adjusters for claims investigation and assessment.
5. Inapplicable Destination: Iran, Armenia, Kyrgyzstan, North Macedonia, Moldova (Republic of), Mongolia, Turkmenistan, Uzbekistan (Republic of), Belarus, Myanmar, Russia, Ukraine, Israel, Lebanon &/or United States Prohibited or United Nations Sanctioned Countries as per The Office of Foreign Assets Control (“OFAC”) Regulations of the U.S. Department of the Treasury.
6. For general enquiries about Speedpost services, please call Speedpost Hotline at 2921 2277.
7. All matters relating to claims will be handled and payable in Hong Kong directly by:

ABC Insurance Company Ltd
5/F, Fairmount House, 5 Cotton Tree Drive, Central, Hong Kong (Working hours: Monday to Friday, 09:00 – 18:00)
Tel: (852) 2511 1001 Fax: (852) 3105 0905 E-Mail: abcii.ca@abci.com.hk
8. Incorrect or inaccurate description or incorrect premium will cause invalid claim.
9. Any compensation if made by Hongkong Post for loss or damage to goods will be deducted from the adjusted loss by the Company.
10. While the facility for Speedpost customers to insure their Speedpost items is provided at Hongkong Post, the interpretation of the insurance program and the processing of the claims are the responsibility of the Company. Enquiries of the Insurance program should be directed to the Company.

For any dispute, the English version of insurance policy and jurisdiction of the HKSAR shall prevail.

特快專遞保險服務須知 (由2024年4月1日起生效)

1. 此特快專遞保險服務乃專為香港郵政特快專遞服務的顧客而設，由「農銀國際保險有限公司」(下稱「保險公司」)承保，並由「諾德保險經紀有限公司」作市場推廣。各須知事項均受保險公司發出的貨物保險保單編號: CAF/MCA/2024/000185所載條款約束。
2. 香港郵政發出的投寄證明書是投寄人(下稱「受保人」)向保險公司投保的保險證明，須在提出保險索償時遞交。
3. 受保人一旦接受保險公司的保險賠償，即表示同意保險公司可取代保單上受保人的所有索償權利，或取代受保人與有關各方就貨件遺失或損毀索償範圍所簽訂貨運合約上的索償權利；否則，受保人索償權利會受損害。
4. 有關保險由香港郵政發出投寄證明書起生效，直至貨件派達目的地的收貨人，或由貨件運抵目的地後簽發領取通知書日期計起21日為止，時間以較早者為準。
5. 保險範圍包括貨件因任何外在因素而造成的實際損失或損壞，但不包括因郵遞延誤；固有瑕疵或本質而引致的損失或損壞、本港或目的地海關當局因貨件不合法、錯誤的商品說明、錯誤申報、錯誤估價或其他原因而導致貨件遭充公、毀滅、沒收或扣留等而引起的損失；因災難、政治危機、罷工、核爆或戰爭而引致的損失或損壞；貨件損失或損壞隨後招致之損失或費用；或承保書所開列的其他不保條款。
6. 投保「文件」如一切紙張、證件、銀行本票、發票、護照、手稿、合約、契約或同類物品，必須清楚列明其資料。賠償額以其重置價值計算(如補領費用、重發費用等)。所有隨後招致之損失或費用均不獲賠償。

索償程序

受保人就貨件的損失或損毀提出索償時應：

1. 採取適當措施，盡量減少損失或損毀，並確保向所有承運人、受託人或其他第三者保留追索權。
2. 立即通知香港郵政及保險公司。
3. 若收貨時未能即時發現損失或損毀，則必須於收貨後三日內通知香港郵政或其他第三者該貨件之損失或損毀情況；否則，受保人索償權利會受損害。
4. 下列文件需連同索償書一併遞交：
 - ◆ 郵件投寄證明書正本
 - ◆ 受保人與香港郵政及/或其他第三者之間與索償有關的通訊文件
 - ◆ 發票正本連同付載明細表及/或裝貨明細表
 - ◆ 顯示貨件損失或損毀程度的調查報告或其他證明文件，如已損毀貨件及外包裝/載貨箱的照片。(請妥善保存外包裝/載貨箱，以供公証行進行調查)
5. 每件貨件的自負額為經調整後的損失之20%。自負額只適用於手錶、相機及其零件或配件(不包含電池)。

重要事項

1. 受保人必須遵守香港郵政特快專遞保險服務所訂下的規則、規例、條款條件。
2. 如發現貨件有問題，切勿簽收貨件；如需簽收，必須註明損失或損毀情況。
3. 不受保物品：手提電話/智能電話、電腦、iPad/平板電腦、手提電腦、動物、古董、金條/銀條、流通貨幣、紙幣、貴重票據、證券、所有珠寶/仿製珠寶(包括但不限於項鍊、手鍊、介指、耳環等)、水晶、寶石及礦物、貴重金屬、皮革、石棉、鋰電池、人類遺體(包括骨灰)、槍械、爆炸品或其零件及彈藥、危險品或易燃物品(依照國際航空運輸協會規例所界定者)、毒品、香水產品與非法物品、以及貨件所到或其途經之聯邦、國家或地方政府的法例、規例或法規所列明的違禁品。
4. 保險公司保留權利委託公証行為索償事件作出調查及評估。
5. 不受保目的地：伊朗、亞美利亞、吉爾吉斯、北馬其頓、摩爾多瓦、蒙古、土庫曼、烏茲別克、白俄羅斯、緬甸、俄羅斯、烏克蘭、以色列、黎巴嫩以及受美國或聯合國制裁的國家。
6. 一般關於特快專遞服務之查詢，請致電特快專遞熱線 2921 2277。
7. 所有關於索償的事務均由下列保險公司在本港直接辦理及作出賠償：
農銀國際保險有限公司
香港中環紅棉路8號東昌大廈5樓 (辦公時間：星期一至五，早上9:00 至 晚上6:00)
電話：(852) 2511 1001 傳真：(852) 3105 0905 電郵：abcii.ca@abci.com.hk
8. 填寫投保物品不正確或不清晰，或繳付不正確保費將引致索償無效。
9. 香港郵政如對貨件損失或損毀已作出之賠償，保險公司將會於索償總額中扣除。
10. 雖然香港郵政提供此項特快專遞保險服務給特快專遞服務的顧客，但解釋此項保險計劃及賠償程式均由保險公司負責。顧客若有任何疑問，請向保險公司查詢。

如有爭議，以保單之英文版本及香港特別行政區法例為依據。