



商务英语口语实训 下册U

Part One Warm-up

- What are the principles of effecting insurance?
- *Discuss this question with your partners in groups.*



Key to the Question in Warm-up

- (1) The principle of insurable interest (可保利益原则)
- (2) The principle of maximum good faith (最大诚信原则)
- (3) The principle of proximate cause (近因原则)
- (4) The principle of indemnity (补偿原则)

*For more details, read the passage of **Part Four Business Knowledge** of this unit on the textbook.*

Part Two Situational Dialogues

Dialogue 1



consignment [kən'sainm(ə)nt]

n. 托运的货物

- consignment note 托运通知书
- consignment order 寄售单
- Products of more than 100 designers, from clothes, accessories to furniture, will be sold on consignment in the 540-square-meter store.
- 这家540平米的体验店将以寄售的方式销售100多位设计师的作品，包括服装、配饰及家具等。



F.P.A. = Free from Particular Average **平安險**


- Neither the W. P. A. nor the F. P. A. mentions the risks covered or the risks excluded.
- 无论“水渍險”还是“平安險”都不述明哪些險別或不包括哪些險別。
- I know that F. P. A. insurance does not cover losses on consumer goods.
- 我知道“平安險”并不包括消費品的种种損失。

W.P.A. = with particular average

水渍险

- Do you cover risk other than W.P.A. and War Risk?
- 除了水渍险和战争险外，你们还保其他险吗？
- The coverage is W.P.A. plus Risk of Breakage.
- 投保的险别为水渍险加破碎险。

premium ['pri:miəm] n. 保险费

- premium rate 保险费率
 - additional premium 附加保险费
 - extra premium 额外保险费
 - annual premium 年保险费
 - initial premium 初期保险费
- 

Part Two Situational Dialogues

Dialogue 2



canned goods 罐頭食品

- The canned goods are to be packed in cartons with double straps.
- 罐裝貨物裝在紙箱里，外面再加兩道箍。
- The use of canned goods has become extensive.
- 罐頭食品的使用已趨廣泛。



lodge a claim 提出索赔

- We regret we have to lodge a claim against you, as there are 50 break cases among the delivered goods.
- 很遗憾我们必须向你提索赔，因为到货中有50只破包。
- We shall lodge a claim for all the losses incurred as a consequence of your failure to ship our order in time.
- 由于你方未能及时交货，我方将向你方提出因延迟而遭受的全部损失的索赔。

invoice ['ɪnvoɪs] n. 发票

- commercial invoice 商业发票
- invoice amount 发票额
- tax invoice 税务发票
- invoice date 发票日期
- The merchandise does not check with invoice.
- 这批货与发货单不符。



Part Two Situational Dialogues

Dialogue 3




underwriter ['ʌndə,raɪtə]

n. 保险公司

- If the market will not buy the shares, the underwriter buys them.
 - 如果市场不买这些股票，包销商就会买。
 - Bank of China Ltd. is the main underwriter of the deal, Bank of Tokyo-Mitsubishi UFJ (China) said.
 - 三菱东京日联银行中国有限公司透露，中国银行(Bank of China Ltd.)是这桩发债交易的主要承销商。
- 

validity [və'liditi] n. 有效期

- Shocked by the results of the elections, they now want to challenge the validity of the vote.
 - 震惊于这些选举的结果，他们现在想质疑投票的可信性。
 - Some people, of course, denied the validity of any such claim.
 - 当然，一些人否认任何此类说法的可信性。
- 

particular average 单独海损

- If a particular cargo is partially damaged, the damage is called particular average.
- 如果某批货是部分受损，我们称之为"单独海损"。
- Breakage is a particular average, isn't it?
- 破碎险属于一种单独海损，对吗？

Part Three Classroom Activities



Activity 1



- You have concluded the terms of payment with your customer. Now you are going to talk about the terms of insurance, and you prepare to cover the goods against WPA for your customer.
- *Make a dialogue in pairs according to the given situation.*

Sample dialogue (part 1)

- A: Last time, we talked about the terms of payment. Shall we take up the terms of insurance today?
- B: OK. What's your usual practice?
- A: Since we are to sell goods on CIF basis, so we'll buy the insurance.
- B: That's to say the premium should be borne by you.
- A: Certainly.
- B: From which insurance company will you have the goods insured?
- A: All our export goods sold on CIF terms are insured with the People's Insurance Company of China (PICC).

Sample dialogue (part 2)



- B: What kind of insurance can they provide?
- A: They can provide a broad range of marine insurance, such as F. P. A., W. P. A., All Risks and Extraneous Risks.
- B. What kind of coverage will you take out for the goods we ordered?
- A: We shall cover the goods against W. P. A. only.
- B: OK.

Activity 2



- Do you know the scope of different insurances? If you are a Chinese businessman and you are importing a batch of goods from America, what kind of insurances would you cover?
- *Try to make a dialogue based on the given situation.*

Sample dialogue (part 1)

- A: What kind of insurance policy would you like? I'm sure we can help you in any way you need.
- B: We have a shipment coming from the United States. We want to find out about your marine insurance.
- A: Well, since you told me that the goods are very important, I think insurance against All Risks would be best.
- B: I know All Risks is the broadest kind of standard coverage, but I don't think there is any chance that our goods will be stolen, anyway. So I don't think we need a policy that is so expensive.
- A: May I suggest a Free from Particular Average Policy? That will cover you if the ship sinks or burns, or gets stuck.

Sample dialogue (part 2)

- B: That's better, but I think we need to cover more kinds of things, like damage by seawater, for example.
- A: How about With Particular Average? It covers more risks than the F. P. A. It covers you against partial loss in all cases.
- B: That's a good idea. I have one more question here. How long is the period from the commencement to termination of insurance?
- A: The coverage shall be limited to 60 days upon discharge of the insured goods from the seagoing vessel at the final port of discharge.
- B: By the way, in the event of loss or damage to my goods, what is the procedure for filing a claim?

以上内容仅为本文档的试下载部分，为可阅读页数的一半内容。如要下载或阅读全文，请访问：<https://d.book118.com/668062011074006047>