

銘傳大學八十九學年度轉學生招生考試

八月二日 第四節

保險 轉三

財產保險 試題

注意事項：1、答案本請橫式書寫。

2、依題序作答，不必抄題。

一、何謂共同保險 (Coinsurance)？其與再保險 (Reinsurance) 二者之性質與功能有何異同？ (25%)

二、何謂「委付」(Abandonment)？我國海商法第一八四條規定被保險「貨物」得委付之情況為何？類此海上保險之「委付」規定，我國現行火災保險之條款如何約定？ (25%)

三、何謂標準保險 (Standard policy)？我國火災保險單是否為標準保險單？此種保險單標準化過程為何？其優缺點為何？ (25%)

四、譯述下列文章成中文：(25%)

An insurance contract is based on the principle of utmost good faith. This means that a higher degree of honesty is imposed on both parties to an insurance contract than is imposed on parties to other contracts. This principle has its historical roots in ocean marine insurance. The marine underwrite had no place great faith in statements made by the applicant for insurance concerning the cargo to be shipped. The property to be insured may not have been visually inspected, and the contract may have been formed in a location far removed from the covered cargo and ship. Thus, the principle of utmost good faith imposed a high degree of honesty on the applicant for insurance.

試題完