

航运金融指南：融资租赁与保险要点

Shipping Finance Guide: Leasing & Insurance

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一、船舶融资租赁流程

- 1) 意向沟通与资料准备 → 2) 尽调与船舶评估 → 3) 融资方案与报价 → 4) 合同签署 → 5) 放款/交船 → 6) 还款与租后管理。
- 要点：现金流测算、船型与船龄、承租人资质与担保结构（以机构要求为准）。
- 提示：费率与额度因机构、市场与项目而异，请以正式报价为准。

二、船舶保险要点

- 船壳险 (H&M)：保船舶本身损失；注意约定价值与免赔额。
- 保赔险 (P&I)：第三方责任、船员与污染等。
- 战争险：高风险航区需加保；常见要求包括提前提交航行计划、加装防护设备等（以承保人要求为准）。
- 货物险：按货值与航线评估险别与费率。

三、风险提示

- 航区风险动态（海峡/海域）会影响费率与承保条件，出航前务必核对最新要求。
- 保单条款、除外责任与通知义务要逐条确认。

I. Ship Financing / Leasing Flow

- 1) Indication & documents → 2) due diligence & vessel valuation → 3) structure & quote → 4) contracts → 5) drawdown/delivery → 6) repayment & post-lease management.
- Key items: cash-flow modeling, type & age, charterer profile and security package (per lender requirements).
- Rates and limits vary by lender, market and project — refer to formal quotes.

II. Marine Insurance Essentials

- Hull & Machinery: hull damage; agree value and deductibles.
- P&I: third-party liabilities, crew and pollution.
- War risk: additional premium for high-risk areas; common requirements include advance voyage plans and protective equipment (per underwriters).
- Cargo insurance: choose cover and rates by cargo value and trade route.

III. Risk Notes

- Chokepoint/area risk drives premiums and conditions — verify latest requirements before sailing.

- Read policy terms, exclusions and notification duties carefully.

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