



**Hengyi Industries Sdn Bhd**  
**恒逸实业（文莱）有限公司**

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## **Insurance Management Provisions**

### **保险管理制度**

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	<b>Hengyi Industries Sdn Bhd 恒逸实业（文莱）有限公司</b>				
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## 1 Purpose 目的

This document is hereby developed taking into account the Company's actual situation for the purpose of avoiding and reducing the Company's production and operation risks, strengthening the ability to resist natural disasters and accidents, and further promoting the routinization, systematization and institutionalization across the Company's insurance management work.

为了规避和降低公司生产经营管理风险，增强抵御自然灾害和意外事故的能力，使公司的保险管理工作进一步程序化、系统化、制度化，结合公司的实际情况，特制定本制度。

The primary objective of the Company's insurance management is to spread and transfer risks in a timely manner, effectively control the insurance cost and protect the overall interests of the Company. The Company implements the overall and centralized management principles for various insurances in order to transfer the Company's risks as a whole, and exploit the advantages of general bundling insurances and consequently to effectively control the insurance cost.

公司保险管理工作的宗旨是及时分散、转移风险，有效控制保险成本，保障公司整体利益。为了使公司的风险能够得到整体转嫁，发挥整体捆绑保险优势，从而有效控制保险成本，公司对各类保险实行统一集中管理原则。

## 2 Scope of Application 适用范围

This document is applicable to the Company and its all subsidiaries.

恒逸实业（文莱）有限公司及其下属子公司。

## 3 Terms and Definitions 术语和定义

The insurances referred in this document include property insurance, liability insurance, personal insurance, credit insurance, and other commercial insurances that take properties, related interests or the life and body of persons as objects of insurance, and exclude social insurance.

本制度所指的保险包括财产保险、责任保险、人身保险、信用险等以财产及其有关利益或人身寿命和身体等为保险标的的各种商业保险，不包括社会保险。

### 3.1 Property insurance 财产保险

**3.1.1 Property insurance** mainly covers the fixed assets such as buildings and machinery & equipment as well as other properties such as raw materials, semi-finished products and finished products both on land and sea against direct losses caused by natural disasters (such as storm and flood) or accidents (such as fire and explosion) and against the expenses and costs incurred to prevent loss deterioration.

财产险：财产保险主要保障房屋建筑物、机器设备等固定资产及原材料、半成品、产成品等陆上和/或海上财产受到暴风、暴雨、洪水等自然灾害和火灾、爆炸等意外事故等造成的直接损失及为控制损失扩大产生的费用。

**3.1.2 Machinery & equipment insurance** covers against the loss of machinery, equipment and facilities due to errors in design, manufacture or installation, defects in casting and raw materials, misoperation by workers or technicians, or electrical reasons and so on.

机器设备损坏保险：该险种保障机器设备由于设计、制造或安装错误、铸造和原材料缺陷、工人、技术人员操作错误、电气原因等造成的机器、设备、设施的损失。

**3.1.3 Installation and construction all-risk insurance** covers against the loss arising from natural disasters or accidents during the construction, installation, test run and commissioning of the project.

建筑/安装工程一切险：该险种保障工程建设、安装、试车、调试过程中遭受自然灾害或者意外事故的损失。

**3.1.4 Vehicle damage insurance** covers against the loss of the insured vehicle itself due to natural disasters and accidents.

车辆损失险：该险种保障由于自然灾害和意外事故造成投保车辆本身的损失。

**3.1.5 Cargo transit insurance** covers against loss of the insured goods & materials caused by natural disasters and accidents while in transit.

货物运输险：该险种保障各类物资在运输过程中因自然灾害或意外事故造成的损失。

**3.1.6 Business interruption insurance** covers against the financial loss such as gross profit loss resulting from interruption or temporary suspension of company's business caused by the physical property damage.

营业中断险：该险种保障因物质财产遭受损失而导致企业的营业受到干扰或暂时中断而遭受的后续财务损失，例如毛利润等。

**3.1.7 Terrorism/political violence insurance** covers against the property damage or business interruption loss caused by terrorist attacks or political violence.

恐怖主义/政治暴乱险：该险种保障因恐怖袭击或政治暴乱等原因引起的财产损失或营业中断损失。

**3.1.8 Boat insurance** covers the risks that may arise during normal navigation/operation, berthing or towing etc. in terms of physical loss like hull caused by natural disasters and accidents and cost expenditure including general average, salvage cost and rescue cost.

船舶财产保险：船舶财产保险保障范围为船舶在使用过程中面临船壳物质损失和费用支出风险，包括自然灾害和意外事故造成的损失，费用支出包括共同海损、救助和施救费用。以上风险可能发生在正常航行/营运、停泊、拖航等各个阶段。

## 3.2 Liability insurance 责任保险

3.2.1 Motor third party liability insurance means an insurance that the insurer shall compensate in accordance with the insurance contract for the injuries, deaths or direct property damage sustained by other persons attributable to the insured vehicle due to an unexpected accident.

车辆第三者责任险：保险车辆因意外事故，致使他人遭受人身伤亡或财产直接损失时，保险人依照保险合同的规定给予赔偿。

3.2.2 General liability insurance provides protection against legal liabilities including public liability, pollution liability, product liability and jetty operation liability as a result of the construction, erection, testing, commissioning and operation activities related to the Company.

综合责任险：因公司的建设、安装、调试、试车及试运营和营运引起的法律责任，包括公众责任、污染责任、产品责任、码头运营责任等。

3.2.3 Directors and officers liability insurance is a type of insurance that indemnifies the insured directors or officers for relevant legal costs incurred by such directors or officers arising from the liability defense and against the corresponding civil compensation liability to be assumed by the insured as a result of the alleged negligence or misconduct arising during the performance of their management duties.

董事责任险：对被保险董事及高级管理人员在履行公司管理职责过程中，因被指控工作疏忽或行为不当而被追究其个人赔偿责任时，由保险公司负责赔偿该董事或高级管理人员进行责任抗辩所支出的有关法律费用并代为偿付其应当承担的民事赔偿责任的保险。

3.2.4 Professional liability insurance is a type of liability coverage designed to protect professionals against legal compensation liability for personal injury or property loss suffered by the counterparty or other persons due to the professional errors and omissions made by such professionals.

职业责任险：专业技术人员因职业上的疏忽或过失致使合同对方或其他人遭受人身伤害或财产损失，依法应承担赔偿责任的保险。

3.2.5 Employer's liability insurance covers the insured against medical expenses and economic compensation liability including litigation costs payable under the host country's laws & regulations and the labor contracts to pay or compensate their employees for injuries, disability or death sustained due to accidents or occupational diseases as stipulated by the state attributable to performing the work associated with the insured's business during the course of employment.

雇主责任险：被保险人所雇佣的员工在受雇过程中从事被保险人业务有关的工作而遭受意外或患与业务有关的国家规定的职业性疾病，所致伤、残或死亡，被所在国法律法规及劳动合同应承担的医药费用及经济赔偿责任，包括应支出的诉讼费用。

3.2.6 Protection and indemnity insurance (also referred to as "P&I insurance") mainly covers the ship owner against liabilities and expenses to other parties, such as liability for third party ship sinking, personal injury or oil pollution caused by collision. The primary liabilities include



personal injury compensation for crew or passengers, loss or damage to cargo on board, oil contamination/pollution, third party property damage and loss, penalty, general average, liabilities under the P&I insurance and the contract, quarantine expenses, liability for collision, liability for salvage and removal of sunken vessel, liability for towing contract, defense costs etc. which may extend to the cargo owner's liability.

保赔保险：保障与赔偿责任保险简称“保赔保险”，主要保障的船东对其他方应承担的责任与费用，比如由于碰撞造成第三者轮船沉没、人身伤亡或油污等。主要责任包括：船员或乘客的人身伤害及赔偿、船上货物的损失及损坏、油污/污染、第三者财产的损坏及损失、罚款、共同海损、保障条款及合同项下的责任、检疫开支、船舶碰撞责任、沉船打捞清除责任、拖船合约责任、抗辩费用等。还可以扩展货主责任。

3.2.7 Charterers liability insurance covers the charterer against the liabilities or expenses to the ship owner or third parties.

租家责任险：保障租船人对于船东或第三方承担的赔偿责任及费用。

### 3.3 Personal insurance 人身保险

It includes but not limited to employer's liability insurance, group accident insurance and traffic accident insurance.

包含但不限于雇主责任险、团体意外伤害险、综合交通意外险。

### 3.4 Vehicle insurance 车辆保险

It includes but not limited to vehicle damage insurance and motor third party liability insurance.

包含但不限于车辆损失险、车辆第三者责任险。

### 3.5 Credit insurance 信用险

Credit insurance is a kind of insurance for obligee to insure debtor's credit risk and includes medium and long-term export credit insurance, overseas investment insurance, short-term export credit insurance, domestic trade credit insurance and guarantee insurance etc. Its primary use is to protect the company's receivables against loss.

权利人投保债务人的信用风险的一种保险，其主要功能是保障企业应收账款的安全，包括中长期出口信用保险、海外投资保险、短期出口信用保险、国内贸易信用保险、保险担保等。

### 3.6 Insurance carrier 保险供应商

The insurance carrier referred in this document means the insurance broker and/or insurance company accepted by the Company.

本制度所指保险供应商为公司认可的保险经纪人和/或保险公司。

### 3.7 Insurance claim 保险索赔

The insurance claim referred in this document means a claim lodged by the insured to the insurance company for reasonable compensation for a covered risk loss in connection with the insured subject when the insured provides relevant proofs.

本制度所指保险索赔为当投保标的遭受承保责任范围内的风险损失时，由被保险人向保险公司提出的索赔，提供索赔证据并获得合理的保险赔偿。

## 4 Roles and Responsibilities 管理职责

4.1 The CEO of the Company is the first person in charge in insurance management.

公司总经理是保险管理的第一负责人。

### 4.2 Specified management department 归口管理部门

4.2.1 Finance Dept. 财务管理部

4.2.1.1 The Finance Dept. is the specified management department of the Company's insurances (except for personal safety insurance and vehicle insurance) activities.

财务管理部是公司保险工作（人身保险、车辆保险除外）的归口管理部门。

4.2.1.2 The Finance Dept. is in charge of drafting and revising insurance management system of the Company.

财务管理部负责拟订和修订公司保险管理制度。

4.2.1.3 The Finance Dept. is in charge of coordinating the Company's insurance (except for personal insurance and vehicle insurance) businesses, putting the Company's centralized insurance management principle into practice.

财务管理部负责公司保险业务（人身保险、车辆保险除外）的统一协调管理、贯彻公司保险集中管理原则。

4.2.1.4 The Finance Dept. is in charge of conducting risk assessments and performance evaluations in relation to insurances.

财务管理部负责组织开展与保险相关的风险评估及绩效评价。

4.2.1.5 The Finance Dept. is in charge of developing suitable insurance strategies.

财务管理部负责组织制定合理的保险策略。

4.2.1.6 The Finance Dept. is in charge of insurance budget, spend control, submitting insurance application for approval, except for personal and vehicle insurances.

财务管理部负责公司人身保险、车辆保险以外的其他保险费用预算及控制、投保报批工作。

4.2.1.7 The Finance Dept. is in charge of organizing reviews on insurance demands (except for personal and vehicle insurances) by all departments, and application businesses such as bid negotiation and evaluation, etc..

财务管理部负责组织审核各部门提出的各类保险需求（人身保险、车辆保险除外），负责对相关保险业务实施议标、评价等投保管理工作。

4.2.1.8 The Finance Dept. is in charge of confirmation of any insurance occurrence that is “reportable” and “disclosable”, it shall take part in lodging insurance claims and negotiations, urge the insurance company to settle claims and close the cases, and follow up on payment of the claims.

财务管理部负责参与投保标的相关“可报案”且“可对外披露”的保险事故确认，参与索赔和谈判工作，督促保险公司理赔结案，跟踪赔款支付情况。

4.2.1.9 The Finance Dept. is in charge of selecting insurance brokers, and shall communicate and coordinate with the insurance brokers on relevant business.

财务管理部负责保险经纪人选用工作，并做好与保险经纪人相关业务的联系、协调工作。

4.2.1.10 The Finance Dept. shall be in charge of organizing studies, communications and trainings on insurance specialist knowledge.

财务管理部负责组织保险专业知识等方面的学习、交流与培训工作。

#### 4.2.2 Human Resources Dept. 人力资源部

4.2.2.1 The Human Resources Dept. shall be the specified management department of personal insurances.

人力资源部是公司人身保险的归口管理部门。

4.2.2.2 The Human Resources Dept. shall be in charge of formulating reasonable personal insurance strategy.

人力资源部负责制定合理的人身保险策略。

4.2.2.3 The Human Resources Dept. shall be in charge of insurance budget and control, submission of application for approval.

人力资源部负责公司人身保险费用预算及控制、投保报批工作。

4.2.2.4 The Human Resources Dept. shall be responsible for proposing personal insurance demand needed by the Company, and taking charge of businesses such as bid negotiation and evaluation during personal insurance application.

人力资源部负责根据公司需要提出人身保险需求，负责对人身保险业务实施议标、评价等投保管理工作。

4.2.2.5 The Human Resources Dept. shall be in charge of confirmation of any occurrence that is “reportable” and “disclosable”, it shall take part in lodging insurance claims and negotiations, urge the insurance company to settle the claim and close the case, and follow up on payments.

人力资源部负责参与“可报案”且“可对外披露”的人身保险事故确认，参与索赔和谈判工作，督促保险公司理赔结案，跟踪赔款支付情况。

4.2.2.6 The Human Resources Dept. shall be responsible for organizing studies, communications, and trainings on insurance specialist knowledge.

财务管理部负责组织保险专业知识等方面的学习、交流与培训工作。

#### 4.2.3 CEO's Office 总经理办公室

4.2.3.1 The CEO's Office is the specified management department of vehicle insurances for all the vehicles of the Company.

总经理办公室是公司全部车辆保险的归口管理部门。

4.2.3.2 The CEO's Office shall be responsible for developing reasonable vehicle insurance strategies.

总经理办公室负责制定合理的车辆保险策略。

4.2.3.3 The CEO's Office shall be in charge of budget and control of the Company's vehicle insurance premiums and submission of insurance applications for approval.

总经理办公室负责公司车辆保险费用预算及控制、投保报批工作。

4.2.3.4 The CEO's Office shall be responsible for proposing vehicle insurance needed by the Company, and take charge of businesses such as bid negotiation and evaluation during vehicle insurance application.

总经理办公室负责根据公司车辆情况提出车辆保险需求，负责对车辆保险业务实施议标、评价等投保管理工作。

4.2.3.5 The CEO's Office shall be responsible for confirmation of traffic accidents outside the plant area that are "reportable", and "disclosable".

总经理办公室负责进行厂区外交通事故的“可报案”且“可对外披露”的保险事故确认。

4.2.3.6 The CEO's Office shall be responsible for insurance claims and negotiations of all the traffic accidents which have been reported, urging the insurance company to settle the claims and close the cases, and follow up on payments.

总经理办公室参与厂区内所有报案交通事故的保险索赔和谈判工作，督促保险公司理赔结案，跟踪赔款支付情况。

4.2.3.7 The CEO's Office shall be responsible for organizing studies, communications and trainings on vehicle insurance specialist knowledge.

总经理办公室负责组织车辆保险专业知识等方面的学习、交流与培训工作。

### 4.3 Coordination departments 协同管理部门

#### 4.3.1 HSE Dept. HSE 管理部

4.3.1.1 The HSE Dept. coordinates the Company's insurance management activities.

HSE 管理部是公司保险工作的协同管理部门。

4.3.1.2 The HSE Dept. shall be responsible for accident management such as organizing investigation of an incident which has been reported, and unifying accounts of the incident in supporting materials.

HSE 管理部负责组织报案事故的事故调查等事故管理工作，负责统一向保险公司提供报案事故各项支持资料的口径。

4.3.1.3 The HSE Dept. shall be responsible for calling confirmation meetings on cases reported, or other alternative sessions, to collectively confirm insurance occurrences which are



“reportable”, as well as “disclosable”.

HSE 管理部负责组织事故报案确认会或者采取其他替代形式，通过集体决策进行“可报案”且“可对外披露”的保险事故确认。

#### 4.3.2 Materials Supplies Dept. 物资装备部

4.3.2.1 The Materials Supplies Dept. coordinates the Company's insurance management businesses.

物资装备部是公司保险工作的协同管理部门。

4.3.2.2 The Materials Supplies Dept. shall participate in the selection of insurance brokers, and insurance companies.

物资装备部负责参与保险经纪人的选用、保险公司选择。

4.3.2.3 The Materials Supplies Dept. shall be responsible for procuring insurances, carrying out activities such as bid enquiry, negotiation, and selection, etc., reviewing and approving insurance requests and purchases within their purview, and ensuring that the insurance procurements meet the requirements under the Company's Materials Procurement Bid Invitation Management Provisions, and Materials Procurement Management System.

物资装备部负责执行保险采购，实施询价、议价、选择等工作，依权限审批保险购买申请、保险采购结果，确保保险采购符合公司《物资采购招标管理规定》和《物资采购管理制度》要求。

#### 4.3.3 Equipment Management Dept. 机械动力部

4.3.3.1 The Management Dept. takes charge in technical verification of damaged assets (fixed assets such as buildings, machines and equipment, etc.) of the Company.

机械动力部是公司财产（房屋建筑物、机器设备等固定资产）受损的技术鉴定部门。

4.3.3.2 The Equipment Management Dept. shall take part in developing insurance strategies for the Company's assets.

机械动力部负责参与公司财产保险的保险策略制定。

4.3.3.3 The Equipment Management Dept. shall assist the Financial Dept. in procuring technical data and basis in relation to the damaged assets, take part in the claim process providing technical supports.

机械动力部负责配合财务管理部提供财产受损的相关技术资料及依据，参与理赔过程并为赔偿提供技术支持。

#### 4.4 Executive departments 执行部门

4.4.1 Departments shall carry out evaluation, strategy development, arrangement, and performance assessment in relation to insurances.

各部门依照本制度配合开展与保险相关的风险评估、保险策略制定、保险安排和保险绩效评价工作。

4.4.2 Departments shall submit their insurance procurement plans of the year, temporary

insurance procurement plans, along with application documents to the Company's specified insurance management department (the Finance Dept., the Human Resources Dept., the CEO's Office, and other departments authorized, as is also applicable below), confirm and put into action purchase and arrangement of the Company's centrally managed insurance coverages; put forward insurance demands based on the actual situations, and provide documents needed for insurance applications in a timely fashion.

各部门向公司对应保险归口管理部门(财务管理部/人力资源部/总经理办公室/经授权的其他部门,下同)申报年度保险购买计划、临时保险购买计划、提交投保资料、确认并执行公司对保险集中管理项目的保险购买及保险安排结果;结合实际提出保险业务需求,按时提供投保所需资料。

4.4.3 Departments shall put into action emergency measures as necessary when a loss occurs, and inform the specified insurance management department within 24 hours after the occurrence, prepare loss report and keep environment recordings.

各部门在发生损失时采取必要的应急救措施,并在发生损失后 24 小时内通知对应保险归口管理部门,在发生损失后编制损失报告并保留现场记录。

4.4.4 Departments shall assist in the arrangement of relevant insurance verification and investigation, develop verification plans together with insurance companies, insurance brokers, and the verification company, organize personnel from relevant departments of the Company to take part in insurance verifications, furnish applicable materials for insurance verification, coordinate and assist on the site, provide explanations on unit operation status and risks. 各部门需配合安排相关保险检验、保险查勘,同保险公司、保险经纪人、检验公司制定检验计划,组织内部有关部门人员参加保险检验工作,提供保险检验相关资料,现场协调配合,对装置运行状况、风险状况等给予解答。

4.4.5 Departments shall cooperate in the collection of and make available documents needed, and cooperate in the scene investigation.

各部门需配合收集并提供所需要的材料,配合进行现场查勘。

4.4.6 Departments shall actively cooperate with the specified management department of insurance, and designate focal points for insurance claim businesses.

各部门要积极配合归口管理部门,明确专人负责理赔联络工作。

4.4.7 Departments shall take part in incident confirmation meetings in connection with their own respective insurance application subjects, give confirmations on insurance occurrences that are "reportable", and "disclosable", timely furnish documents and data requested by insurance companies, explain relevant technical enquiries, coordinate to address issues emerged during an insurance claim, verify the amount of payment and sign relevant documents. 各部门负责参与本部门投保标的相关的报案事故确认会,进行“可报案”且“可对外披露”的保险事故确认,并及时提供保险公司要求资料数据,解释有关技术问题,协调索赔中出现的问题,确认赔付金额并签署相关文件。

4.4.8 Departments shall take charge of claims for coverages authorized by the Finance Dept. to be effected by themselves, and be responsible for reporting the results of their claims to the Finance Dept..

各部门负责经财务管理部授权由本部门自行安排的保险项目的索赔工作，负责将结果报财务管理部。

## 5 Management Elements 管理内容

### 5.1 Rationales for centralized insurance management 管理原则

5.1.1 The high risk, high-tech, investment-intensive characteristics of the Company's businesses are faced with risks such as natural disasters, fire and explosions, accidents, environmental pollutions, and contractual liabilities, etc., each of which may impose major impacts to its operation and financial stability. The Company uses insurance as a means of managing its businesses and averting risks.

基于公司所属行业具有高风险、高科技、高投入的特点，面临自然灾害、火灾爆炸、意外事故、环境污染及合同责任等风险，将对企业经营和财务状况造成重大影响。保险是公司管理及转嫁风险的重要风险管理手段之一。

5.1.2 Insurances of applicant departments shall be procured centrally and coordinated by the Company to maximize the Company's benefits. Centralized buying applies to insurances under the centralized management of the Company, i.e. all insurances except for a very few coverages planned by departments themselves and approved by the Financial Dept., shall be effected by the Company in a centralized way. The Human Resources Dept. shall be responsible for centrally procure personal insurances, the CEO's Office vehicle insurances, and the Finance Dept. other insurances.

从公司效益最大化出发，由公司集中购买，统一安排投保部门保险。保险集中购买范围为公司集中管理保险的项目，即除财务管理部批准的由各部门自行安排的零星项目外，一律由公司集中保险，人力资源部负责人身保险的集中购买，总经理办公室负责车辆保险的集中购买，财务管理部负责其他保险的集中购买。

5.1.3 Insurances are centrally managed in the following aspects: firstly, the Company adopts a centralized insurance strategy, that is to avert risks by means of insurances based on an understanding of the Company's production and operations; secondly, insurances of all departments are uniformly applied by the Company; thirdly, claims are centrally lodged by the Company, where the Company organizes applicant departments, the insurance broker, and the insurance company for claim processing and negotiations, coordinates claims, and urge the insurance company to close insurance claims.

保险集中管理体现为：一是集中保险政策，即基于对生产经营风险认识，运用保险转嫁相关风险；二是集中投保，即由公司统一安排投保部门保险；三是集中索赔，即由公司组织投保部门、保险经纪人和保险公司参与索赔理赔和谈判工作，协调理赔工作，督促保险公司理赔结案。

### 5.2 Insurance entrustment 投保委托

5.2.1 Prior to commissioning, startup, or expiry of insurance of any project, the applicant department shall in accordance with the specific requirements of the Company's insurance management, initiate a HYBN-0510-Technical Service Procurement Application process, and forward it to the specified insurance management department applicable to entrust the insurance application.

在各类项目投产、开工或保险到期前，投保部门依据公司保险管理的具体要求，发起 HYBN-0510-技术服务申购流程并转发对应保险归口管理部门作为投保委托。

5.2.2 Timeframes within which each type of insurance shall be entrusted are as follows:

各类项目提交委托时限要求如下：

5.2.2.1 Extension of an expiring insurance shall be entrusted at least 60 days prior to the date on which the insurance expires.

保险到期续转项目，应在到期日 60 天前提交投保委托。

5.2.2.2 Insurances for any project prior to its construction and any merge and acquisition (M&A) shall be entrusted 90 days prior to the date on which the construction commences or the M&A closes.

开工建造项目、并购项目，在建造开始、并购完成日 90 天前提交投保委托。

5.2.2.3 Insurance for any constructed project that's about to go into operation shall be entrusted 60 days prior to the date on which the construction completes.

完成建造转入生产项目，在建造期完成日 60 天前提交投保委托。

5.2.2.4 Insurance for transportation of goods shall be entrusted 45 days prior to the date on which the goods is shipped.

货物运输项目，在货物起运日 45 天前提交投保委托；

5.2.2.5 Insurances for special demands shall be entrusted at least 60 days in advance.

特殊保险需求应提前至少 60 天提交投保委托。

### 5.3 Insurance procurement 保险购买

The specified management department, the Materials Supplies Dept., and the applicant department shall jointly decide on how the insurance is to be procured based on the type of the insurance, and market researches.

根据保险项目类型及市场调查情况，对应保险归口管理部门、物资装备部与投保部门共同确定保险购买方式。

#### 5.3.1 Insurance enquiry and procurement 保险询价购买

5.3.1.1 Based on the determined insurance arrangement plan, the Materials Supplies Dept. shall enquire qualified carrier, to procure the optimum insurance terms and premium rate conditions.

依据确定的保险安排方案，属保险询价购买方式的，物资装备部向符合资质的保险供应商询价，



获得最优的保险条款和费率条件。

5.3.1.2 Insurance enquiry and carrier selection shall be conducted in accordance with the following principles:

保险询价和供应商评选应遵循以下原则：

(1) Key basis for business evaluation includes but not limited to: the validity of quotation, i.e. the quotation shall be signed or confirmed in writing by qualified insurance companies, assessment and proof of underwriting capability, completion of 100% share ranking score, ranking score structure and subscription shares from each insurance company.

商务评比的重点评定依据包括但不限于：报价的有效性，即报价应为符合资质的保险公司签章或书面确认报价、承保能力评估及证明、完成 100% 份额排分、排分结构和各家保险的认购份额。

(2) The basis for evaluation of an insurance carrier's technical qualification includes but not limited to: service experience and capability at the location of the subject, service experience with similar subjects, underwriting capacity, capacity of insurance claim service and qualification, etc.

保险供应商的技术资质评定依据包括但不限于：项目所在地服务经验、能力、同类项目服务经验、承保能力、理赔服务能力及资质等。

(3) Past cooperation and service quality 历史合作及服务质量。  
For procurement of insurances of special-natured risk, huge sum, or high premium cost, the relevant specified management department and the Materials Supplies Dept. shall actively conduct clarification, evaluation, and negotiations on quotations through scene meetings, on-line meetings, or email communications.

对于风险性质特殊、保险金额巨大或保费成本较高的保险采购，对应保险归口管理部门及物资装备部应采用现场会议、电话会议或邮件往来的方式积极开展报价澄清、评估及谈判工作。

### 5.3.2 Single-source procurement 单一来源购买

For insurances purchased from a single insurer, the relevant specified insurance management department and the Materials Supplies Dept. shall negotiate with the qualified carrier, and procure the optimum insurance terms and premium rates by means of establishing long-term strategic cooperation partnership with the carrier, adopting strategies such as packaged insurances, coordinating the upstream and downstream, and averting risks, etc.

采用保险单一来源购买方式的，对应保险归口管理部门、物资装备部向符合资质及要求的保险供应商进行谈判，通过与保险供应商建立长期战略合作关系、采取一揽子保险、上下游统筹和转嫁风险等策略，获得最优的保险条款和费率条件。

## 5.4 Insurance program 保险方案

Base on the insurance strategy developed on the basis of risk evaluation, the specified insurance management department shall investigate the insurance market, and decide on an

insurance program jointly with the applicant department, including the type of insurance to be taken out, the scope of properties to be covered, the amount of properties to be covered, the amount of insurance to be taken out, the deductible amount, and supplementary terms, etc.. In the event that an insurance broker is engaged, the suggestions of the broker on the insurance program shall be employed.

依据风险评估结果制定的保险策略，对应保险归口管理部门对保险市场开展调查，与投保部门共同确定保险方案，包括投保险种、投保财产范围、投保财产金额、投保限额、免赔额、附加条款等。在聘用保险经纪人的情况下，利用保险经纪人对于保险方案的建议。

## 5.5 Insurance market strategies 保险市场策略

Underwriting capabilities of different insurance markets shall be considered when developing insurance programs, fully employ the competitiveness's of both the domestic and international insurance markets. Insurance markets shall be selected following the principle of spreading the risk around, arrangements of joint insurance by domestic insurers and reinsurance by international insurers shall be made.

制定安排方案应考虑不同保险市场对各类风险的承保能力，充分利用国内和国际不同保险市场的承保能力展开竞争。保险市场的选择应依照风险分散的原则，进行国内共保及国际再保安排。

The credibility rating of the international insurers shall be no lower than A-. In the event that an insurance broker is engaged, refer to the broker's advices on insurance markets. The Company shall abide by laws and regulations of the country in which it locates when carrying out insurance program activities.

国际再保险公司的资信等级不低于国际评级 A-。在聘用保险经纪人的情况下，参考保险经纪人对于保险市场提供相关建议。公司开展保险安排活动，需遵守项目所在国法律法规要求。

## 5.6 Insurance Implementation 保险实施

5.6.1 Each department shall confirm the selection of the insurance arrangement plan and the results of insurance procurement to the corresponding specified insurance management department according to the insurance arrangement suggestions of the corresponding specified insurance management department and the Materials Supplies Dept. The Materials Supplies Dept. shall initiate the HYBN-0514- Contract countersigning process to review and approve the insurance purchase results.

各部门依据对应保险归口管理部门及物资装备部的保险安排建议，向对应保险归口管理部门确认保险安排方案的选择及保险采购结果。物资装备部发起 HYBN-0514-合同会签流程审批保险采购结果。

5.6.2 For items for which the insured department chooses not to arrange insurance due to special circumstances (the risks are retained or transferred by other means), the insured department shall initiate the HYBN-0104- Special Case Approval Process and submit it to the

HoD, chief financial director and general manager for approval.

对于投保部门因特殊情况选择不安排保险的项目（风险自留或通过其他方式转嫁风险），应由投保部门发起 HYBN-0104-专项工作签批流程报主管领导、财务总监及总经理批准。

5.6.3 The corresponding specified insurance management department shall require the insurance supplier to issue the insurance documents in a timely manner. The insured department shall confirm the insurance documents in a timely manner.

对应保险归口管理部门应要求保险供应商及时出具保险文件。投保部门应及时确认保险文件。

5.6.4 The corresponding specified insurance management department shall submit the premium payment fund plan within the time specified in the policy. Insurance suppliers shall issue policies and invoices and send them to the Materials Supplies Dept. The Materials Supplies Dept. shall keep the original policies and send the invoices to the Financial Dept. A copy of the policies shall be sent to the corresponding specified insurance management department.

对应保险归口管理部门应在保单规定的时间内提交保费支付资金计划。保险供应商出具保单及发票并送达物资装备部，物资装备部保留保单正本，并将发票送达财务管理部，保单副本送达对应保险归口管理部门。

5.6.5 After confirming that the policy number, premium and bank account number are correct, the corresponding specified insurance management department shall directly submit the payment application or entrust the Materials Supplies Dept. to submit the payment application within the time specified in the insurance agreement, and the Financial Dept. shall conduct the premium audit and payment according to the process.

确认保单号、保费、银行帐号正确后，对应保险归口管理部门在保险协议规定的时间内直接或委托物资装备部提交支付申请，财务管理部根据流程进行保费审核及支付。

5.6.6 Each relevant department shall track the operation of the subject matter insured in a timely manner and fulfill the obligations of reporting and informing as stipulated in the contract. The corresponding specified insurance management department will communicate with the insurance company based on the feedback information from each relevant department to change and modify the terms of the insurance contract in a timely manner to avoid economic disputes.

各相关部门应及时跟踪保险标的作业运行情况，履行合同约定中的申报、告知等义务。对应保险归口管理部门将根据各相关部门反馈信息与保险公司进行沟通，及时变更、修改保险合同条款，避免发生经济纠纷。

5.6.7 Insurance contracts, agreements, insurance policies and faxes, letters and emails exchanged with insurance companies shall be filed and kept.

保险合同、协议、保险单以及与保险公司之间来往的传真件、函件和电子邮件等均要归档保存。

## 5.7 Renewal of insurance 保险续转

5.7.1 According to the actual work situation and relevant needs every year, the insurance renewal shall be organized.

根据每年实际工作情况和有关需求，对保险业务组织实施续转工作。

5.7.2 The renewal shall be started at least 60 days before the expiry of the insurance contract, and the renewal demand and application shall be initiated by the insured department through the process HYBN-0510- Application for Technical Service.

保险合同到期前至少 60 天启动续保工作，由投保部门通过 HYBN-0510-技术服务申购流程发起续保需求和申请。

5.7.3 According to the provisions hereof, the corresponding specified insurance management department is responsible for organizing the renewal.

按本制度规定由对应保险归口管理部门负责组织续保工作。

## 5.8 Insurance claim management 保险索赔管理

### 5.8.1 Insurance claim 保险索赔

#### 5.8.1.1 Reporting process 报案流程

(1) After the occurrence of an insurance accident, if it is a traffic accident, the concerned department shall report to the CEO's office within 24 hours; For other accidents, the concerned department shall report to the Financial Dept. within 24 hours, and those involving casualties shall be simultaneously reported to the HR Dept.

发生保险事故后，属于交通事故的，所属部门须 24 小时内向总经理办公室报告；其他事故，所属部门须 24 小时内向财务管理部报告，涉及人员伤亡的须同步向人力资源部报告。

(2) The HSE Dept. shall organize a report accident confirmation meeting or take other alternative measures to confirm the "reportable" and "publicly disclosable" insurance accidents related to the subject matter insured through collective decision-making.

HSE 管理部组织报案事故确认会或采取其他替代形式，通过集体决策进行投保标的相关“可报案”且“可对外披露”的保险事故确认。

(3) For the insurance accidents that are determined as "reportable" and "disclosable", the HSE Dept. shall fill in the "Notice of Accident", and the information reported includes but not limited to:

确定为“可报案”且“可对外披露”的保险事故，由 HSE 管理部填写《出险通知书》，报案信息包括但不限于：

- 1) The name/type of the subject matter insured;  
出险标的名称/类型；
- 2) Date/place of the accident;  
出险日期/地点；
- 3) Policy number;  
保单号；
- 4) An introduction to the accident/rescue;



出险/施救情况介绍;

5) Estimated amount of loss;

预估损失金额;

6) Contact person/contact information, etc.

联系人/联系方式等。

(4) The HSE Dept. will send the Notice of Accident to the corresponding specified insurance management department, which will report the accident to the public in a unified way.

HSE 管理部将《出险通知书》发至对应保险归口管理部门, 对应保险归口管理部门对外进行统一报案。

(5) The corresponding specified insurance management department shall notify the insurance company by mail or in written form such as Notice of Accident, and provide various necessary claim documents, such as insurance policies, invoices, loss amount details, etc.

对应保险归口管理部门以损失通知书等邮件或书面形式通知保险公司, 并提供各种必需的索赔单证, 如保险单、发票、损失金额明细等。

#### 5.8.1.2 Collection and collation of claim information 索赔资料收集、整理

The claim information shall be prepared by the accident-involving department according to the actual demand of the claim, with the cooperation of each department and the unified collection by the HSE Dept. aiming at scientifically and reasonably preparing the data and filing a claim with the insurance company. The contents of the information include but are not limited to:

索赔资料应由出险部门根据赔案实际需求准备, 各部门配合, HSE 管理部统一收集, 旨在科学、合理的准备资料向保险公司提起索赔, 文件内容包括但不限于:

(1) Notice of Accident;

出险通知书;

(2) Application for claim;

索赔申请书;

(3) Accident report (including accident course, loss cause analysis, etc.);

事故报告 (应包括事故经过、损失原因分析等);

(4) The original (photocopy) of the policy;

保单正本 (复印件);

(5) A detailed list of reported losses;

详细报损清单;

(6) Relevant operation logs/work logs/production logs;

有关图纸/示意图;

Relevant drawings/schematics;

(7) Restoration work options/justification reports/budgets, final statements/work logs/repairs or re-purchase invoices;

修复工程备选方案/论证报告/预算、结算单/工作日志/修理费或重新购置发票;

(8) Supporting documents of relevant functional departments (airworthiness certificate,

- towing permit, crew certificate, ship registration certificate, qualification certificate, etc.);  
有关职能部门的证明文件（适航证、适拖证、船员证、船籍证、资格证等）;
- (9) Relevant meteorological information;  
有关气象资料;
- (10) The relevant inspection report;  
有关检验报告;
- (11) Related asset accounts and statements;  
相关资产账目及报表;
- (12) Upon receipt of the indemnity, provide the indemnity receipt and the transfer of interest;  
赔款后，提供赔款收据及权益转让书;
- (13) Other necessary documents mentioned by the assessment company.  
公估公司提及的其他必要的单证。

#### 5.8.1.3 Scene investigation 现场查勘

The accident-involving department shall assist the corresponding specified insurance management department to conduct scene investigation and provide truthful and accurate information in a timely manner. The information must be signed by the handling person, head of the handling department or with the Company seal. At the same time, an accident report shall be prepared and submitted to the HSE Dept. after being reviewed by the head of the accident-involving department, including:

出险部门要协助对应保险归口管理部门进行现场查勘，及时提供真实、准确的资料，资料必须由经办人、经办部门负责人签字或加盖公章。同时编制出险报告，由出险部门领导审阅后报 HSE 管理部，内容包括：

- (1) The place and time of the accident and the name of the subject matter of the loss;  
标的发生出险事故的地点、时间及损失的标的名称;
- (2) A brief description of the accident, the extent of the subject loss and the rescue measures taken;  
事故发生经过的简要描述，标的损失程度，采取的施救措施等;
- (3) The maximum amount and composition of the loss that can be expected.  
可预计最大的损失金额及构成。

#### 5.8.1.4 Determination of indemnity amount 确定赔偿金额

HSE Dept. collects supporting documents in a unified way and forwards them to the corresponding specified management department. The corresponding specified management department submits them to the insurance company, and the accident-involving department puts forward the indemnity amount. The final indemnity amount is determined by the accident-involving department and the insurance company through mutual negotiation.

HSE 管理部统一收集支持文件，转发对应归口管理部门，由对应归口管理部门提交给保险公司，出险部门提出索赔金额，最终赔偿金额由出险部门与保险公司共同协商确定。

The corresponding specified insurance management department will forward the indemnity opinions of the insurance company to the accident-involving department, which will study the indemnity opinions. If it is confirmed to be accepted, the corresponding specified insurance management department will initiate the HYBN-0104- Special Case Approval Process for confirmation.

保险归口管理部门将保险公司的赔付意见转发出险部门，出险部门对赔付意见进行研究，如确认接受，则由对应保险归口管理部门发起 HYBN-0104-专项工作签批流程进行确认。

If the cause of the accident belongs to the insurance liability, the accident-involving department may apply for prepayment of indemnity according to the progress of expenses before all the indemnity amount is determined. Prepaid indemnity shall be the expenses incurred and reasonable.

若事故原因属于保险责任，在确定全部索赔费用前，出险部门可根据费用支出进度申请预付赔款。预付赔款应是已发生且合理的费用。

#### 5.8.1.5 Recovery and litigation 追偿与诉讼

##### (1) Recovery 追偿

If the claim involves a third party, it shall be organized to file a claim with the responsible third party within the effective period of recovery.; If the insurance company pays in advance, Hengyi shall actively assist the insurance company to implement subrogation recovery.

如果发生的理赔涉及第三方，应在追偿有效期内组织向负有责任的第三方提出索赔；若保险公司先行赔付，则应积极协助保险公司实施代位追偿。

##### (2) Litigation 诉讼

If it is not possible to reach an agreement with the insurance company on the claim through commercial negotiation, legal counsel can be engaged to assist in handling the claim. With the intervention of the legal counsel, if it is still not possible to reach an agreement with the insurance company on the claim, the dispute can be resolved through litigation. The litigation process is led by the legal department of the Company, and the insured department, Materials Supplies Dept. and the corresponding specified insurance management department shall provide support. 若无法通过商务谈判与保险公司就赔付达成一致意见，可聘请法律顾问协助处理索赔事宜。在法律顾问介入的情况下，若依然无法与保险公司就赔付达成一致意见，可通过诉讼的方式解决争议。诉讼过程由公司法律部门主导，投保部门、物资装备部、对应保险归口管理部门应提供支持。

### 5.8.2 Claims considerations 索赔注意事项

#### 5.8.2.1 Determination of insurance liability 保险责任认定

Under normal circumstances, after the insured department reports the accident, the insurance company or the entrusted assessment company and the inspection company will conduct the accident cause investigation. In order to handle the claim fairly and objectively, the insured department shall actively participate in the accident cause investigation and provide the relevant

report to the insurance company/insurance broker. For major claims, the accident-involving department shall take the initiative to recommend a third-party inspection company to the insurance company/insurance broker to conduct the accident cause investigation.

正常情况下投保部门报案后由保险公司或委托的公估公司、检验公司进行事故原因调查，为公平、客观的处理赔案，投保部门应积极介入事故原因调查，向保险公司/保险经纪人提供相关报告。对于重大赔案，出险部门应主动向保险公司/保险经纪人推荐第三方检验公司进行事故原因调查。

#### 5.8.2.2 Insurance claim working group 保险索赔工作组

In the event of a major claim, the corresponding specified insurance management department, Financial Dept., HSE Dept. and accident-involving department shall immediately set up an insurance claim working group (the property insurance claim working group shall include the Equipment Management Dept.), clarify the working group's job responsibilities, claim process, pay attention to the key points of claim work in advance, actively participate in and safeguard their own rights and interests in determining the cause of the accident, determining the amount of loss, proposing prepayment of indemnity, etc., and effectively promote the smooth development of insurance claim.

遇到损失重大赔案时，对应保险归口管理部门、财务管理部、HSE 管理部、出险部门应第一时间成立由有关部门共同组成的保险索赔工作组（财产保险索赔工作组须包含机械动力部），明确工作组职责、索赔流程、对于索赔工作要点提前关注，在确定事故原因、确定损失金额、提出预付赔款等方面积极参与并维护自身权益，有效推动保险索赔顺利开展。

#### 5.8.2.3 Rescue 施救

When an accident happens on the subject matter insured, the accident-involving department and the scene personnel shall take all necessary rescue measures to prevent the loss from expanding. At the same time, the scene of the accident shall be well protected and evidence shall be obtained (photos or videos, etc.). Relevant rescue records shall be collected by the HSE Dept. and provided to the corresponding specified insurance management department, which shall notify the insurance broker or insurance company.

当保险标的出险后，出险部门及现场人员应采取一切必要的施救措施，防止损失扩大。同时做好出险现场的保护和取证（拍照或录相等）。相关的施救记录由 HSE 管理部统一收集后，提供给对应保险归口管理部门，由对应保险归口管理部门通知保险经纪人或者保险公司。

#### 5.8.2.4 Salvage value treatment 残值处理

Under normal circumstances, the insurance company generally does not handle or realize the salvage value of insured properties that still have economic value. Instead, the Materials Supplies Dept. will organize the realization. The Materials Supplies Dept. shall strive to realize at the maximum value.

通常情况下，对于仍有经济价值的损余物资，保险公司一般不予处理、变现，而是由物资装备部组织进行变现处理，物资装备部应努力以最大价值变现。



#### 5.8.2.5 Relevant tax treatment 相关税务处理

The determination of indemnity may involve related taxes such as customs duties, which are usually included in the insurance. In determining the amount of indemnity, such expenses shall be considered and strived for.

赔款确定时可能会涉及到关税等相关税费，通常投保时是包括标的相关税费的，在确定赔款金额时，应考虑并努力争取该部分费用。

### 5.9 Compliance management 合规管理

5.9.1 Countries generally have specific laws and regulations on the issuance of original insurance policies and reinsurance of insurance, and the insurance laws and regulations of different countries are often quite different. The insurance arrangement activities shall comply with the laws and regulations of the country where the project is located. If necessary, external legal advisors shall be recruited.

各国一般对保险的原保险出单、再保险分保等有明确的法律规定，且不同国家保险法律法规往往存在较大差异。开展保险安排活动，需遵守项目所在国法律法规要求，必要时，应聘请外部法律顾问。

5.9.2 All kinds of contracts signed by the Company (including oil contracts, joint ventures or cooperation agreements signed with partners, construction contracts, product sales contracts, transportation contracts, etc. signed between the owner and the contractor,) clearly specify the party responsible for the insurance arrangement and specific requirements, such as insurance coverage, insurance amount/indemnity limit, deductible (rate) and rating requirements of (re) insurance companies, etc. The insurance arrangements shall be subject to the insurance requirements of the above contracts.

公司签订的各类合同（包括合作伙伴间签订石油合同、合资或合作协议，业主与承包商签订工程建设合同，产品销售合同、运输合同等）明确规定了保险安排责任方及具体要求，例如投保险种、投保金额/赔偿限额、免赔额（率）、（再）保险公司评级要求等。保险安排需符合上述合同的保险要求。

## 6 Inspection and supervision 检查和监督

The Financial Dept, HR Dept. and CEO's Office are the objects of supervision and inspection of the provisions hereof. The third-party audit institutions and the Group Audit Dept. shall conduct supervision and inspection on the relevant work and personnel according to the work needs and corresponding job responsibilities.

财务管理部、人力资源部、总经理办公室为本制度监督与检查的对象，第三方审计机构、集团审计部依据工作需要和相应职责对相关工作和人员依法进行监督检查。

## 7 Relevant process and records 关联程序和记录

### 7.1 Related Process 关联程序

7.1.1 Insurance reporting process HYBN-T2-03-0069-001-2021

保险报案程序 HYBN-T2-03-0069-001-2021

### 7.2 Related Records 关联记录

7.2.1 Insurance application form HYBN-T6-03-0039-001-2021

保险投保申请表 HYBN-T6-03-0039-001-2021

7.2.2 Notice of accident HYBN-T6-03-0040-001-2021

出险通知书 HYBN-T6-03-0040-001-2021

## 8 Supplementary provisions 附则

8.1 This document is under the specified management of the Financial Dept.

本制度由财务管理部归口管理。

8.2 Drafting department of this document: Financial Dept.

本制度起草部门：财务管理部。

8.3 The Financial Dept. reserves the right to interpret this document.

本制度解释权归财务管理部所有。

8.4 See Table 1 for the preparation and approval of this document:

本制度版本编制和审批情况见表 1：

**Table 1 Preparation and Approval of the Document**

**表 1 文件版本编制和审批情况**

1	2021-10-31	Yang Yiyu 杨奕珏	Jin Danwen 金丹文	Chen Liancai 陈连财
Version 版本	Issued date 颁布日期	Prepared by 编制人	Reviewed by 审核人	Approved by 批准人