

Useful Terms and Sentences 过关秘笈



秘笈一 专业术语

settlement of claims	理赔
claims settlement	理赔
to settle a claim	理赔
adjustments	理赔
manage compensate	理赔
loss department	理赔部
claim adjusters	理赔人员
claims handling personnel	理赔人员
Insurance Actuary	保险公司理赔员
a claim settling agent	理赔代理
claims surveying agent	理赔检验代理人
settling fee	理赔费用
claims expenses	理赔费用
claims settling fee	理赔代理费
to effect settlement	处理理赔
to get a claim paid	获得理赔
to arrange the cargo claiming	办货物理赔
to refuse to admit responsibility	拒绝理赔
to pay for stolen goods	理赔失窃物品
to sort out our insurance claim	解决保险理赔的问题
to collect on the coverage of claims	涵盖在理赔范围
to submit this claim to arbitration	将索赔一事提出仲裁
to file a claim for the full settlement	提出全额清偿理赔
better claims experience	理赔表现改善
claims system	理赔系统

marine claim department	水險理賠部
compensation of insurance	出險理賠
a USD10 million claim	一千万美元理賠金
claims assistance	理賠協助
claim co-operation clause	理賠協作條款
to expand the coverage of insurance policies	擴大保險理賠範圍
to make preliminary investigation for claims settlement	進入理賠前期的調查階段
honour your claim	願意理賠
ship grounding	船舶擱淺
reef-striking accident	觸礁事件
sunken ships	沉船
the dock	船塢
forcibly float	強行浮起
sailing the ship backwards	開倒車
submerge	淹沒；把……浸入
Kerr Foodstuff (Korea) Co., Ltd.	韓國悅來食品有限公司
kimchi (the Korean dish)	(韓國) 泡菜系列食品
Osaka Port	大阪港
Mr. Tanaka	田中先生
the department of Japan Quarantine Station	日本衛生檢疫部門
sampling test	抽樣化驗
the content of mold	霉菌含量
be destroyed locally	就地銷毀



秘笈二 常用句式

理赔常用句式

1. The insurance company acknowledged receiving my letter, saying that they are going to settle my claim very soon.
保险公司已经确认收到我的信，并说很快将解决我的理赔问题。
2. Insurance companies do not cover any accident which is caused by act of God.
保险公司不会理赔任何由天灾所引起的意外事故。
3. The summation of all percentages payable in respect to any one accident shall not exceed 100%.
在任何一个意外上，应理赔的百分率总和不应超过 100%。
4. We aim to satisfy all claims within a month.
我们的目标是在一个月内满足所有的理赔
5. The full cost of storm damage will be paid by the insurer.
暴风雨所造成的损失将由保险公司全额理赔。
6. Most companies have production and quality standards for claims handling personnel.
大多数公司拥有为理赔人员提供的生产和质量标准。
7. The consignee should apply immediately for survey to the surveying agent or the claim settling agent.
收货人应该立即向验货代理或理赔代理申请货物检验。
8. These claim settling agents are authorized to effect settlement locally.
这些理赔代理被授权在当地处理索赔案件。
9. If claim is for the primary insured, please do not fill out dependent information.
如果理赔人是第一保险人，无须填写被保险人亲属信息。
10. The other driver must be at fault to collect on this coverage.
对方驾驶员必须是有过失的才能涵盖在理赔范围。
11. We would like to submit this claim to arbitration.
本公司要将索赔一事提出仲裁。
12. If the cargoes cannot be found within a few days, we will file our claim for the full settlement of them.
若数日内货物不能运到，我们就提出全额清偿索赔。
13. After the big fire, the Huaxing Textile Factory received a settlement of 30 million yuan from insurance company.
华兴棉纺厂遭遇特大火灾，保险公司理赔 3 000 万元。
14. A single rule like that is straightforward enough for a human loss adjuster to take into account.
这样一条简单规则就足够人类理赔师考虑的了。

15. It means nothing in the personal insurance field: The buyer of an auto or homeowners policy is going to get his claim paid even if his insurer fails (as many have).
尤其在个人险的部分，因为即使是其所投保的保险公司倒闭（事实上这种状况还不少），汽车险或房屋险的购买者仍可获得理赔。
16. Its bodies in the sub water are apt to contact with the obstacles of the seabed because of its special character of sea gauge, consequently, causes ship grounding.
由于该型船特有的吃水特性，其深置于水中的潜体极易与海底障碍物发生接触，从而引起船舶搁浅。
17. The ship struck a hidden reef and went down shortly afterwards.
船碰上暗礁，随即就沉没了。
18. Everything in the steam ship was swamped.
船上的东西都浸水了。
19. The ship to Shanghai is only half submerged.
开往上海的船身只有一半浸在水里。