



本商品經本公司合格簽署人員檢視其內容業以符合保險精算原則及保險法令,惟為確保權益,基於保險業與消費者衡平對等原則,消費者仍應詳加閱讀保險單條款與相關文件,審慎選擇保險商品。本商品如有虛偽不實或違法情事,應由本公司及負責人依法負責。  
保戶查詢其投保及最近一期繳費狀況專線:(02) 2577-5797

## 科法斯產物貿易信用保險憑單付款保險附加條款

107.08.31 科保字第 1070082 號函備查

### OPTIONS

#### CASH AGAINST DOCUMENT COVER

In addition to the **Non-Payment** cover provided in your **Contract**, this option covers the **Non-Payment of Debts** arising from **Cash Against Documents Sales** caused by a covered cause of loss.

##### 1. Insurable Debts

Notwithstanding the provisions of the General Terms, our cover applies to **Debts** arising from **Cash Against Document Sales**.

##### 2. Insurable cause of Loss

Insurable causes of loss for **Cash Against Document Cover** are the same as the ones of your **Contract**

##### 3. Exclusions

In addition to article [1.2.1 (Excluded Debt)] of the General Terms, We shall not be liable for any loss arising from the loss of control over the goods as a result of your failure to comply with any applicable rule or custom applicable to your **Cash Against Document Sale**.

##### 4. Commencement of cover

The **Cash Against Document Cover** will start on the **Cash Against Document Delivery**, provided that you had a **Positive Credit Decision** on the **Buyer** before such **Cash Against Document Delivery**

##### 5. Claim

By exception to the value of *time limit for notification of overdue account* stated in the Special Terms, for **Cash Against Document Sales** only, the time limit for notification of overdue account is set within 30 days from the **Cash Against Document Delivery**.

##### 6. Cash Against Document Declaration

For the purpose of this option, - You shall include the **Cash Against Document Sales** value in your activity declaration, pursuant to article 6.1- "Activity declaration" of the General Terms.



## 7. Definitions

**Cash Against Document Cover** means cover provided to You for your **Debts** arising from **Cash Against Documents Sales**, as per this option;

**Cash Against Documents Delivery** means the date when the goods and documents of title arrive at the place of **Delivery** specified in the **Sales Contract**.

8. The other provisions of your **Contract** not contradicted by this option apply mutatis mutandis to the **Cash Against Document Cover**.



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除主保險契約所提供關於債務不履行的保障外，本附加條款之承保範圍包含憑單付款銷售因可承保損害原因產生之未支付應收帳款。

### 1. 可承保的應收帳款

儘管一般條款已有規定，本公司仍將承保憑單付款銷售產生的應收帳款損失。

### 2. 可承保的損失原因

憑單付款保險的可承保損失原因與主保險契約定義相同，參見一般條款第1.1 條之定義。

### 3. 除外條款

除一般條款第[ 1.2.1 ] 條的除外債權規定外，被保險人未遵守憑單付款銷售所適用的任何準據法或慣例，導致喪失商品之占有時，本公司不負任何賠償責任。

### 4 承保範圍之始期

若被保險人在憑單付款交貨之日前的買方信用額度為正值，則本憑單付款保險將自憑單付款交貨之日起生效。

### 5. 申請理賠

除特別條款記載之逾期帳款通知時間限制的規定外，憑單付款銷售的逾期帳款通知時間限制係於憑單付款交貨之日起 30 日內。

### 6. 憑單付款申報

就本附加條款之目的，被保險人依一般條款第 6.1 條「活動申報」提出之活動申報書，應包括憑單付款銷售價值。

### 7 名詞定義

憑單付款保險係指依據本附加條款，承保被保險人因憑單付款銷售而產生的應收帳款損失。

憑單付款交貨係指商品和所有權憑證交付至銷售合約指定之交貨地點時。

### 8. 主保險契約之其他條款未與本附加條款規定牴觸之部分，應準用於憑單付款保險。

本譯本僅供參考，實際契約內容以本公司簽發之英文附加條款為準