



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政治事件保險附加條款

107.08.31 科保字第 1070083 號函備查

OPTIONS

POLITICAL EVENT COVER

Notwithstanding the provisions of the General Terms of your **Contract**, pursuant to this option, the cover of **Political Event** (as defined in the General Terms of the Contract) is expressly added to your Contract as follows:

1. Cover

1.1 Insurable debts

By derogation to article 1.2.1 a) of the General Terms, as per this option:

Debts due by a **Buyer** who is a **Public Buyer** located outside your country are added as insurable **Debts** as defined in article 1.1.1 of your **Contract**.

1.2 Insurable cause of loss

By derogation to article 1.2.2 of the General Terms, as per this option:

Political Event is added as an insurable cause of loss as defined in article 1.1.2 of your **Contract**.

2. Covered countries

Unless otherwise specified in the Special Terms, **Covered Countries for Political Event Cover** are the ones of your **Contract** as detailed in the Special Terms.

3. Exclusions

Notwithstanding article 2 above, We reserve the right to modify the list of **Covered Countries for Political Event Cover** during an *insurance period* by way of **Notification of Exclusion**. Such **Notification of Exclusion** shall take effect from the date of our notification.

Accordingly, **Political Event Cover** will be excluded for **Buyers** located in an **Excluded Country for Political Event Cover** as from the date of our **Notification of Exclusion**.

We agree that a withdrawal by You of a **Credit Decision** granted by Us on a **Buyer** located in an **Excluded Country for Political Event Cover** within [30 days] of our **Notification of Exclusion** shall be considered as a **Cancellation**.

4. Definitions

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Covered Countries for Political Event Cover: means countries for which **Political Event** is a covered cause of loss pursuant to this option;

Excluded Country for Political Event Cover: means country excluded from the **Covered Countries for Political Event Cover** and for which Political Event is not an insurable cause of loss;

Notification of Exclusion means notification of exclusion of a country from the list of **Covered Countries for Political Event Cover**, sent by Us during the *insurance period*;

Political Event Cover: means cover provided to You add the **Political Event** to Your insurable cause of loss, as per this option.

5. The other provisions of your **Contract** not contradicted by this option apply mutatis mutandis to the **Political Event Cover**.

Variables to include in the Special Terms for the option Political Event Cover

[List of **Excluded Countries for Political Event Cover** ex when the Contract is implemented]



科法斯產物貿易信用保險政治事件保險附加條款

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儘管主保險契約之一般條款已有規定，依據本附加條款內容，主保險契約明確增加政治事件（參見主保險契約之一般條款的定義）保障。

1. 保險內容

1.1 可承保的應收帳款

排除一般條款第 1.1.1 條 a) 項之效力，而依據本附加條款：

於主保險契約第1.1.1 條定義之可承保應收帳款中，增加被保險人之國外的政府買方所積欠之應收帳款。

1.2 可承保的損失原因

排除一般條款第 1.1.2 和 1.2.2 條之效力，而依據本附加條款：

於主保險契約第1.1.2 條之定義中，將政治事件納入可承保的損失原因。

2. 承保的國家

除特別條款另有規定外，政治事件保險所涵蓋國家為主保險契約之特別條款所載明的國家。

3. 除外條款

儘管已有前揭第 2 條之規定，本公司於保險期間，仍有權以除外條款通知方式修改政治事件保險涵蓋國家之名單。除外條款通知應自本公司通知之日起生效。

因此，自本公司除外條款通知之日起，政治事件保險之範圍將不包含位於政治事件所排除國家的買方。

本公司同意，被保險人於本公司除外條款通知之日起[30日]內，撤銷本公司授予位於政治事件保險排除國家之買方的信用額度時，應視為解約。

4. 名詞定義

政治事件保險涵蓋國家：係指該國政治事件屬於本附加條款可承保的損失原因。

政治事件保險排除國家：係指該國之政治事件非屬可承保的損失原因，而不屬於政治事件保險涵蓋國家。

除外條款通知：係指本公司於保險期間，所寄發關於排除特定國家於政治事件保險涵蓋國家名單之外的通知。

政治事件保險：係指依據本附加條款，於主保險內容中將政治事件新增為可承保的損失原因。

5. 主保險契約的其他規定未與本附加條款規定事項抵觸之部分，應準用於政治事件保險。

特別條款內有關政治事件附加條款的變數

[保險契約履約時之政治事件保險排除國家名單]

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