



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既存應收帳款保險附加條款

107.09.14 科保字第 1070096 號函備查

### OPTIONS

#### COVER OF EXISTING DEBTS

Notwithstanding article [1.1.1] of the General Terms, as per this option, we agree to cover your **Existing Debts**.

##### 1. Scope of cover

##### 1.1 Insurable Debts

As per this option, our cover applies to **Existing Debts** for which:

- (i) a **Credit Decision** set by Us is granted in compliance with the article "Credit Decision" of the Special Terms, within 30 days following *inception date* of the **Contract**;
- (ii) the **Deliveries** corresponding to such **Existing Debts** were made within the *Retrospective Period*;
- (iii) the **Due Date** of the **Existing Debt** is not reached at *inception date* of the **Contract**,
- (iv) invoices corresponding to the **Existing Debts** (i) were raised within *the maximum invoicing period* and (ii) were payable within the *maximum credit period*.

##### 1.2 Insurable cause of loss

Insurable causes of loss are the same as the ones of your **Contract**

##### 2. Exclusions

Exclusions of cover applicable to this option are the ones of your **Contract**.

##### 3. Commencement of cover

For commencement of cover as per this option, You shall send us an **Existing Debts Declaration**.

Subject to our receipt of an **Existing Debts Declaration** and the provision of a **Credit Decision** set by Us within 30 days for each **Existing Debt**, our cover will start on the *inception date* of the **Contract** and will apply retroactively to **Existing Debts** borne during the *Retrospective Period*.



#### 4. Indemnification

In the event of a claim related to an **Existing Debt**, You are required to provide Us with evidence that the **Existing Debt** has been previously covered by another credit insurance contract and that the above mentioned provisions are complied with.

#### 5. Premium

For the purpose of this option, a specific **Existing Debt Premium** is set in the Special Terms of the **Contract**.

#### 6. Definitions

**Existing Debt** means **Debt** existing at the *inception date* of the **Contract**, which was covered by a previous credit insurance **Contract** with another insurer, which may not be indemnified any more by such insurer and which is eligible to our cover as per article 1 of this option;

**Existing Debt Declaration** means the declaration provided by You within 30 days from *inception date* of the **Contract**, detailing the total amount of **Existing Debts** (including VAT / without VAT), detailed between domestic and export transactions, as of the last day of the month before *inception date*;

**Existing Debt Premium** is the premium due for the **Existing Debt Cover** as per this option;

**Existing Debt Cover** is the cover for **Existing Debt**, granted to You as per this option;

**Retrospective Period** means the period during which the **Deliveries** of the **Existing Debts** must have been made, to be covered as per this option;

7. The other provisions of your **Contract** not contradicted by this option apply mutatis mutandis to this **Existing Debts Cover**.

### Variables to include in the Special Terms for the option Existing Debts Cover

The *Retrospective Period* is: ..... days / months before *inception date* of the **Contract**.

#### (Option 1)

The *Existing Debt Premium* is calculated by applying the following Existing Debt Premium Rate to the Existing Debts:

*Existing Debt Premium rate*: ....%

#### (Option 2)

The *Existing Debts Premium* is ... (flat amount).



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儘管一般條款第[ 1.1.1 條]已有規定，本公司仍同意依據本附加條款承保被保險人之**既存應收帳款**。

### 1. 承保範圍

#### 1.1 可承保的應收帳款

依據本附加條款，本公司承保符合下列條件的**既存應收帳款**：

(i) 本公司於主保險契約生效日起 30 天內，依據特別條款之「授信決定」規定授予授信決定。

(ii) 該**既存應收帳款**所對應的交付，發生於追溯期範圍內。

(iii) **既存應收帳款**的到期日晚於主保險契約生效期日。

(iv) 該**既存應收帳款**之發票(i)已在最長發票期間內提出，且(ii)應於最長信用期間支付。

#### 1.2 可承保的損失原因

可承保的損失原因與一般條款所定義者相同。

### 2. 除外責任

主保險契約的除外責任約定適用於本附加條款。

### 3 承保範圍之始期

被保險人應將**既存應收帳款申報書**寄給本公司，以使本附加條款生效。

於本公司接獲**既存應收帳款申報書**，且在 30 天內針對各**既存應收帳款**授予**授信決定**後，本附加條款自保險契約生效日起生效，效力並追溯適用於追溯期間之**既存應收帳款**。

### 4. 損害補償

被保險人應於申請理賠時，提供先前針對**既存應收帳款**已投保之其他信用保險，且已遵循前述規定的相關證明。

### 5. 保險費

依本附加條款之目的，**既存應收帳款**的保險費將記載於保險契約之特別條款中。

### 6. 定義

**既存應收帳款**係指**保險契約**生效日當時已經存在，且已由其他保險人提供信用保險契約承保（惟該保險人可能無法再提供保險賠償）並符合本附加條款第 1 條定義之承保範圍的應收帳款。

**既存應收帳款申報書**係指被保險人於主**保險契約**生效日起 30 天內提出，詳細說明**既存應收帳款**之總金額（含增值稅／不含增值稅），以及截至契約生效日前一個月最後一日之國內和出口交易的申報書。

**既存應收帳款保費**係指依據本附加條款內容，被保險人就**既存應收帳款保險**應繳交之保險費。



**既存應收帳款保險**係指依據本附加條款，承保被保險人的**既存應收帳款**。

**追溯期**係指已完成**既存應收帳款**所對應之交付，且屬於本附加條款之承保期間的期間。

7. 主保險契約的其他規定未與本附加條款規定事項牴觸之部分，應準用於**既存應收帳款保險**。

**特別條款內有關既存應收帳款附加條款的變數**

追溯期為：保險契約生效日前...天／月

**(選擇 1)**

根據既存應收帳款金額，按下列既存應收帳款費率計算既存應收帳款的保費：

既存應收帳款費率：. %

**(選擇 2)**

既存應收帳款保費為：...（固定金額）。

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