



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預約交易附加條款

107.09.14 科保字第 1070095 號函備查

OPTIONS

PENDING ORDERS

Notwithstanding provisions of the General Terms, as per this Option, we may agree to grant You, after a **Reduction** or a **Cancellation** of our **Credit Limit** on a **Buyer** a **Pending Order Cover** for the *Pending Order Period* subject to the following conditions.

1. Scope of cover

1.1. Insurable Debts

Debts insurable under this option are **Debts** relating to **Pending Orders** entered into less than six (6) months before the date of our **Reduction** or **Cancellation**.

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**.

In addition, our cover may not apply to **Debts** for which, at the time of **Delivery**, a **Non Payment** of more than sixty (60) days from the **Due Date** is existing.

For the purpose of this option, a **Credit Limit** set by Us with an expiration date shall not be considered as a **Cancellation** opening the possibility of a **Pending Order Cover** and is excluded from the scope of cover of this option.

3. Commencement and amount of cover

(i) Provided that you notify Us [through our *online system*] your **Outstanding Notification** within the *Outstanding Notification Period*:

COMPAGNIE FRANÇAISE D'ASSURANCE POUR LE COMMERCE EXTERIEUR, TAIWAN BRANCH
A5, 6F, NO. 16, SEC. 4, NANJING E. RD., TAIPEI 10553, TAIWAN R.O.C.
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- In case of **Reduction** of our **Credit Limit**, our cover will automatically start on the date of our **Reduction**;
- In case of **Cancellation** of our **Credit Limit**, subject to our approval, our cover will start on the date of our **Cancellation**.

(ii) **Pending Orders Covers** are not cumulative. Accordingly, in case of successive **Reductions** and/or **Cancellations**, each **Pending Orders Cover** will take effect only when the previous one is expired and for the remaining duration of the *Pending Order Period*.

(iii) The insurable amount is the amount of **Pending Orders** notified in the **Outstanding Notification**, within the limit of the **Credit Limit** in force before our **Reduction** or **Cancellation**.

4. Claims

In the event of a claim, You are required to provide Us with evidence of your **Sales Contract** or of your **Course of Trading**.

5. Loss on resale

In case of **Cancellation** of the **Credit Limit** on a **Buyer** and if our **Pending Order Cover** is refused, we shall cover your **Loss on Resale**.

6. Definitions

Pending Orders means **Sales Contracts** or **Course of Trading** entered into with your **Buyer**, in force at the date of **Reduction** or **Cancellation**;

Course of Trading means a course of trading justified by at least three **Deliveries** of comparable amount invoiced to the **Buyer** in the last six months;

Loss on Resale means the loss You may sustain in reselling the goods, up to a maximum of 50% of their pro forma invoice value within the limit of the balance available on the **Credit Limit** granted by Us;

Outstanding Notification means your notification to Us of (i) your **Outstanding** on a given **Buyer** together with (ii) the value of forecasted **Deliveries** for the **Pending Order Period**;

Outstanding Notification Period means the period during which you shall send Us your **Outstanding Notification**, as per this option;

Pending Order Cover means the cover for **Pending Orders** that may be granted to You, as per this option;

Pending Order Period means the period during which the **Pending Order Cover** is in force, as defined in Special Terms, starting from the date of our **Reduction** or **Cancellation** notice;

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

Variables to include in the Special Terms for the option Pending Orders Cover

Pending Order Period: [x] months

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Notification of Outstanding Period: [x] days from our **Reduction** or **Cancellation**



科法斯產物貿易信用保險預約交易附加條款

107.09.14 科保字第 1070095 號函備查

儘管一般條款已有規定，本公司仍同意在**降低或取消**授予買方**信用額度**後，依據本附加條款之下列條件，在預約交易期間為被保險人提供預約交易保險。

1. 承保範圍

1.1. 可承保的應收帳款

本附加條款承保之**應收帳款**，係指本公司在**降低或取消**信用額度之日前六（6）個月內簽訂之**預約交易**所產生的相關**應收帳款**。

1.2 可承保的損失原因

可承保的損失原因，參見被保險人保險契約之一般條款第 1.2.1.1 條的定義。

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。

此外，本公司的保險責任不適用於交付當時，債務不履行自付款**到期**日起已超過六十（60）日的應收帳款。

依本附加條款之目的，本公司授予附期限之**信用額度**屆滿時，不得視為**取消**信用額度而啟動**預約交易保險**，且本附加條款之承保範圍應不包含該情況

3 承保範圍之始期和保險金額

(i) 被保險人應於**未清償帳款通知**期間 [透過本公司的線上系統] 提供被保險人之**未清償帳款通知**予本公司。

- 若本公司**降低信用額度**，則本附加條款將自**降低**之日起自動生效。
- 若本公司**取消信用額度**，且取得本公司同意後，本附加條款將自**取消**之日起生效。

(ii) **預約交易保險**非累積性，因此，若連續**降低**及／或**取消**信用額度，則各預約交易保險將自前一保險屆滿時生效，且僅於剩餘預約交易期間內有效。

(iii) 保險金額為**未清償帳款通知**內的**預約交易**金額，且限在本公司**降低或取消**前有效的**信用額度**。

4. 申請理賠

被保險人於申請理賠時，應提供**買賣契約**或**交易慣例證明**。

5. 轉售損失

本公司應於取消買方**信用額度**且拒絕**預約交易保險**時，賠償被保險人的**轉售損失**。

6. 定義

預約交易係指被保險人與買方簽訂，在**降低**及／或**取消**信用額度之日仍有效力的**買賣契約**或**交易活動**

交易活動係指根據過去六個月開立予買方至少三次類似金額的**交付發票**，判斷認為合理的**交易活動**。



轉售損失係指被保險人轉售貨物時可能會發生的損失，最高不得超過轉售估價發票金額的 50%，且不得超過本公司授予之**信用額度**的餘額。

未清償帳款通知係指被保險人通知本公司：(i) 被保險人特定買方的**未清償帳款**，以及 (ii) **預約交易期間**內的預估交付價值。

未清償帳款通知期間係指被保險人必須依據本附加條款規定，寄送**期未清償帳款通知**予本公司的期間。

預約交易保險係指可能會依據本附加條款提供予被保險人的**預約交易**保障。

預約交易期間係指依特別條款記載，自本公司通知**降低或取消**信用額度之日起算的**預約交易保險**效期。

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**預約交易保險**。

特別條款內有關預約交易附加條款的變數

預約交易期間：[x] 個月

未清償帳款通知期間：自本公司降低或取消信用額度起[x]天。

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