



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 TopLiner(追加保障)附加條款

107.09.28 科保字第 1070098 號函備查

OPTIONS

TOPLINER

In addition to the **Non-Payment** cover provided for in your **Contract**, this option may provide you with a **TopLiner Cover** on **Buyers** for whom we have set a **Restrictive Decision**, within the **Eligible Period**.

Our **TopLiner Cover** shall apply only if at the date of your request for such cover pursuant to article 3 below You have no **Overdue Account** of more than sixty (60) days from the **Due Date**.

1. Insurable Debts and insurable causes of loss

Insurable **Debts** and insurable causes of loss of this option are the ones of your **Contract** as defined in article 1 of the General Terms.

2. TopLiner Amount

TopLiner Amount sets either (i) the maximum additional amount of **Outstanding** covered if there is an existing **Credit Limit** in force on the **Buyer**, or (ii) the maximum **Outstanding** covered on the **Buyer** otherwise.

Deliveries to a **Buyer** made after the **TopLiner Cover** is granted shall only be covered to the extent that the **Outstanding** does not exceed, on the date of **Delivery**, the value of the **TopLiner Cover** plus the **Credit Limit** amount, if any.

Accordingly, the existing **Outstanding**, prior to the **TopLiner Cover** coming in force, must be taken into account to determine the value of your **TopLiner Cover** request.

3. Requests and communication of our decision

You may request within the **Eligible Period** a **TopLiner Cover** through our *online system*. Your **TopLiner Cover** request must specify the value and duration of cover requested (in days), being considered that the **TopLiner Cover** request duration must be between a minimum of 30 days and a maximum of 90 days.

We shall immediately make an assessment of your request and our *on-line system* will communicate either:

- That no **TopLiner Cover** is possible

Or

COMPAGNIE FRANÇAISE D'ASSURANCE POUR LE COMMERCE EXTERIEUR, TAIWAN BRANCH

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- A **TopLiner Offer**, including the **TopLiner Amount** We would be prepared to agree for that **Buyer** within the scope of your request and the **TopLiner Premium** due for such cover.

4. Acceptance of our TopLiner Offer

TopLiner Offer, once accepted by You, is non-cancellable and cannot be modified. Should You choose to accept our **TopLiner Offer**, We will send you a **TopLiner Notice**, which will include the details of your **TopLiner Cover** (**Buyer**, amount, duration and **TopLiner Premium**).

5. Commencement and termination of cover

TopLiner Cover is effective immediately for **Deliveries** to be made during the duration specified in the **TopLiner Notice**.

Our **TopLiner Cover** will cease at the **TopLiner Expiration Date** as mentioned in the **Topliner Notice** or upon **Insolvency** of the **Buyer**, whichever is the sooner. Before expiration of the **TopLiner Cover**, You will receive an alert through our *online system* to remind you of the **TopLiner Expiration Date**.

6. TopLiner Premium

Our **TopLiner Cover** is subject to the due payment of the **TopLiner Premium** invoiced; such **TopLiner Premium** is non-refundable and does not contribute to the *minimum premium* of your **Contract**.

7. New requests

During the **Eligible Period** you may apply for further **TopLiner Covers** on the same **Buyer**.

If a new **TopLiner Offer** is granted by Us and accepted by You prior to the **TopLiner Expiration Date** of an existing **TopLiner Cover** on the same **Buyer**, the new **TopLiner Cover** will supersede the **TopLiner Cover** already in place, and will generate a new **Topliner Premium** invoice, without refund of the previous **TopLiner Premium**.

8. Contract conditions

Our **TopLiner Cover** shall not be considered as **Credit Decision** as defined in the Special Terms of your **Contract**; therefore any clause or option of your **Contract** that would be dedicated to **Credit Decisions** will not apply to **TopLiner Cover**.

By derogation to the General Terms, the cover ratio referred to in article 3.2.2 a) of the General Terms shall be defined as follows when a **Topliner Cover** applies:

The cover ratio is the ratio where:

- the numerator is the lower of (i) the **Net Debt** or (ii) the sum of the **Credit Decision** and the **TopLiner Amount**.
- the denominator is the amount of the **Debt**.

The remaining provisions of the General Terms and Special Terms are applicable to the **TopLiner Cover**.

Notably, for the sake of clarity any claims paid by Us as per the **TopLiner Cover** will contribute to the *maximum liability* calculation of your **Contract**.



9. Definition

TopLiner Cover is the cover provided to You as per this option;

TopLiner Amount means the amount of cover offered by Us and accepted by You as per this option;

Eligible Period means the period of six (6) months after a **Restrictive Decision** is set by Us;

Restrictive Decision means a **Restrictive Credit Limit**, a **Cancellation**, a **Reduction** or a **Refusal**;

Restrictive Credit Limit means a **Credit Limit** granted by Us for an amount lower than the amount requested by You.

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

TopLiner Offer means the **TopLiner Cover** We may offer You through our *online system*, as per this option;

TopLiner Notice means the notice We shall send to You upon your acceptance of our **TopLiner Offer** as per this option;

TopLiner Expiration Date means the date after which our **TopLiner Cover** expires, as mentioned in the **TopLiner Notice**;

10. The other provisions of your **Contract** not contradicted by this option apply *mutatis mutandis* to this **TopLiner Cover**.



科法斯產物貿易信用保險 TopLiner(追加保障)附加條款

107.09.28 科保字第 1070098 號函備查

除主保險契約所提供關於債務不履行的保障外，本附加條款於本公司限制授信之買方的合格期間，為被保險人提供 TopLiner 保險。

1. 可承保的應收帳款和可承保的損失原因

本附加合約可承保的應收帳款和損失原因，請參見主保險契約之一般條款第 1 條的定義。

2. TopLiner 保險金額

Topliner 保險金額：(i) 若已設定有效買方信用額度時，為承保未清償帳款的額外金額，或 (ii) 承保買方未清償帳款的最高金額。任何於 TopLiner 保險生效後始提供予買方的交付，僅限於交付日未超過 TopLiner 保險的保險金額，外加買方之信用額度（若有）的金額內，始納入承保的未清償帳款範圍。因此，在判斷 TopLiner 保險標的價值時，應考量於 TopLiner 保險生效前既存的未清償帳款。

3. 向本公司申請投保和溝通決定

被保險人得於合格期間內，透過本公司線上系統投保 TopLiner 保險。被保險人必須在 TopLiner 保險要保書中指定保險金額和保險期間（天數），請注意，TopLiner 保險的保險期間最少 30 天，最多 90 天。

本公司應立即評估被保險人之投保要求，並透過本公司線上系統告知：

- 無法承保 TopLiner 保險

或

- TopLiner 的要約，內容包括本公司同意在被保險人請求之範圍內，承保買方之 TopLiner 保險金額，以及該保障應繳交的 TopLiner 保險費。

4. 承諾本公司的 TopLiner 要約

TopLiner 要約經被保險人於承諾後，即不可撤銷，亦不得修改。若被保險人選擇承諾 TopLiner 要約，則本公司將寄送包括被保險人 TopLiner 保險細節（買方、保險金額、保險期間和 TopLiner 保險費）的 TopLiner 通知。

5 承保範圍之始期和終止

TopLiner 保險對於在 TopLiner 通知所指定之保險期間內進行之交付，會立即生效以提供保障。

本公司之 TopLiner 保險效力，將於 TopLiner 通知指定的 TopLiner 到期日或買方喪失清償能力時（以時間先到者為準）終止。本公司將在 TopLiner 保險到期之前，透過線上系統提醒被保險人該 TopLiner 保險到期日。

6. TopLiner 保險費



本公司的 TopLiner 保險將在確實繳納 TopLiner 保險費發票款項後生效，且 TopLiner 保險費不可退還，亦不計入主保險契約的最低保險費中。

7. 新申請

被保險人得於合格期間，再次為同一買方申請 TopLiner 保險。

本公司在同一買方之既存 TopLiner 保險到期日前，提供新的 TopLiner 要約，且被保險人已提出承諾時，將以新 TopLiner 保險取代原有的 TopLiner 保險，並會產生新的 TopLiner 保險費發票，同時不退還先前的 TopLiner 保險費。

8. 合約條件

本公司之 TopLiner 保險，不得視為主保險契約之特別條款所定義的授信決定，因此，主保險契約之任何條款或附加條款之任何與授信決定有關的規定，均不適用於 TopLiner 保險。

TopLiner 保險關於一般條款第 3.2.2 a) 條所提及的承保率，排除一般條款的適用而依循以下規定：

承保率的比例為：

- (i)淨債務；或(ii)信用決定和 TopLiner 保險金額合計較低者為分子。
- 債務金額為分母。

其他一般條款和特別條款之規定，均應適用於 TopLiner 保險。

為免疑義本公司依 TopLiner 保險支付之任何賠償，均應計入被保險人主保險契約的最高賠償責任金額內。

9. 定義

TopLiner 保險係指依據本附加條款提供予被保險人的保障。

TopLiner 金額係指本公司提供，且被保險人同意的保險金額。

合格期間係指本公司限制授信決定作成後六 (6)個月內。

限制授信決定係指限制、降低、取消或拒絕授予信用額度。

限制信用額度係指本公司授予之信用額度，低於被保險人請求的信用額度。

TopLiner 保險費係指依據本附加條款內容，對於 TopLiner 保險應繳交之保險費。

TopLiner 要約係指本公司透過線上系統提供本附加條款內容所述之 TopLiner 保險予被保險人。

TopLiner 通知 係指本公司於被保險人承諾依據本附加條款投保 TopLiner 保險時，提供給被保險人的通知。

TopLiner 到期日 係指本公司之 TopLiner 保險的保險效力終止日，如 TopLiner 通知 所載。

10. 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 TopLiner 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