



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紅利附加條款

108.03.15 科保字第 1080018 號函備查

Bonus

In relation to an insurance period for which the premium has been paid in full, We shall pay You a bonus in accordance with what follows.

1. The amount of the bonus shall be calculated by applying the relevant percentage – which depends on your loss ratio as shown in the table below – to the premium paid for the insurance period, provided that the premium paid for the insurance period after deduction of the bonus exceeds the minimum premium.

Loss Ratio	Bonus (%applicable to the premium paid)
0 ~ X%	A%
X% ~ Y%	B%
Y% ~ Z%	C%

The loss ratio is the ratio where:

- the numerator is the total amount of indemnity paid or to be paid with respect to Deliveries made during the insurance period, less the Recoveries related to such Deliveries and received before the bonus is paid.
- the denominator is the premium amount paid for the insurance period.

If there is an indemnity for Collection Expenses but the Debt has been paid in full before indemnification by Us, We shall not take into account the indemnity for Collection Expenses in the calculation of the bonus.

2. The payment of the bonus shall be subject to this Contract remaining in force for a further insurance period.



3. The payment of the bonus shall occur within [30] days following the date when there is no more risk of Non-Payment of Debts relating to Deliveries made during the insurance period, or earlier at your request provided that You waive your rights to payment of any subsequent indemnities relating to the insurance period.



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於保險期間，已支付全額保費時，本公司會依據下列情形支付被保險人紅利。

1. 紅利金額應以下述比例計算之-亦即是依據下列表格所顯示之被保險人損失率換算-乘以保險期間所支付的保費；惟保險期間內所支付的保費扣除紅利後，該金額應高於最低保費。

損失率	紅利（適用於已支付保費之百分比）
0 ~ X%	A%
X% ~ Y%	B%
Y% ~ Z%	C%

損失率為：

- 分子為保險期間本公司承保已交付貨物之損失，已經賠償或將賠償金額，減去支付紅利前與該本公司承保已交付貨物之損失相關追回款之總金額。

- 分母為保險期間所支付之保費金額。

如果有催收費之賠償，但該筆帳款在本公司賠償之前就已經付清，則該筆催收費之賠償金額不會被記入本紅利計算中。

2. 本紅利之支付限於本保險契約於下一年度保險期間持續有效。

3. 紅利之支付，應在本公司承保保險期間已交付貨物帳款，已無未清償債務風險該日起三十日內為之；或在此之前，由被保險人提出放棄後續任何可在保險期間提出之賠償請求權利時為之。

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