



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附加保險費附加條款

108. 03. 15 科保字第 1080017 號函備查

Malus

In relation to an insurance period, You shall pay Us a malus in accordance with what follows:

1. The malus 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.

Loss ratio	Additional premium
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 malus 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 malus.

2. Invoicing of the malus shall occur after the date when there is no more risk of Non-Payment of Debts relating to Deliveries made during the insurance period.



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在保險期間，被保險人應依據下列情況支付本公司附加保險費：

1. 本附加保險費計算應以下述比例-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。

損失率	附加保險費
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，減去本支付附加保險費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。

如果有催收費用之賠償，但該筆帳款在本公司賠償之前就已經付清，則該筆催收費用之賠償金額不會被記入本附加保險費計算中。

2. 本附加保險費之發票開立，應在本公司承保保險期間已交付貨物帳款，已無任何未清償債務風險該日起為之。

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