



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保單分紅附加條款

108.03.15 科保字第 1080013 號函備查

Profit share

1. In relation to an insurance period, We shall pay You a profit share subject to the following conditions:

- (a) the premium for the insurance period has been paid to Us in full.
- (b) The balance of the profitability account of the insurance period is positive.

The profitability account of the insurance period shall refer to the balance between:

- on the credit side: the premium paid for the insurance period and
- on the debit side: (i) 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 profit share is paid and (ii) [x]% of the premium paid.

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 profit share.

- (c) This Contract shall remain in force for a further insurance period.

2. The amount of the profit share shall be equal to [x] % of the balance of the profitability account, provided that the premium paid for the insurance period after deduction of the profit sharing exceeds the minimum premium.

3. The payment of the profit share 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.



4. If the balance of the profitability account of an insurance period is negative, the negative balance shall be reported on the debit side of the profitability account of the subsequent insurance period.



科法斯產物貿易信用保險保單分紅附加條款

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1. 在保險期間內，本公司會依下列條件支付被保險人保單分紅：

(a) 被保險人已向本公司全額支付保險期間之保費。

(b) 保險期間中盈利帳戶餘額為正數。

保險期間中盈利帳戶係指下列兩項之餘額：

- 增項：保險期間支付之保費，以及

- 減項：(i) 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，減去支付保單分紅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，以及(ii) 已支付保費金額之[x%]。

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應被記入保單分紅計算中

(c) 本保險契約於下一年度保險期間應持續有效。

2. 保單分紅之金額應相當於[x]%之盈利帳戶餘額，惟保險期間內所支付的保費在扣除保單分紅後，該金額應高於最低保費。

3. 保單分紅之支付，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。

4. 若保險期間盈利帳戶之餘額為負數，則該負數餘額應計入下個保險期間盈利帳戶之減項。

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