



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信用管理程序自主授信附加條款

108.05.31 科保字第 1080042 號函備查

### Information Report –Flexible Assessment with information offer option

You may set a discretionary limit on your **Buyers** up to [XXX USD/TWD] per **Buyer** at a specific insured percentage of [X%] according to the following conditions:

- The **Buyer** is located in one of the following countries: [**DCL countries list**]. We reserve the right to modify this list of countries during the *insurance period* by way of notification. Such modification shall take effect from the date of our notification; any **Debt** validly covered before our notification will remain covered in accordance with the terms of the **Contract**.
- You shall have in your possession an information report or an opinion from Coface dated less than twelve months prior to the **Delivery** and which shall not (i) include any **Adverse Information** concerning the **Buyer** or (ii) subject the credit assessment value of the **Buyer** to any conditions or reserves (such as obtaining a Security).
- For the purpose of this option you can use any **Information Services** product as defined in the option information offer of your **Contract**, with the exception of DRA (check and/or monitored).
- When setting the discretionary limit on your **Buyers**, if you use **Information Services** products as detailed above, the discretionary limit amount per Buyer set up above is automatically increased by 25% within the limit of [XXX USD/TWD].

以下中文文字為本商品條款之節譯,非本商品條款之內容。

### 資訊報告-資訊提供權之彈性評估

於符合下列條件下,被保險人可自行設定買方之信用額度,但每一買方最高以 [XXX 美金/新台幣] 為限,其適用之保險比率為[X%]:

- 該買方必須位於以下所

列之國家內:[DCL可適用之國家名單]。本公司保留於保險期間內隨時通知修改此份國家名單之權利,且此項修改係從本公司通知之日起正式生效;但通知之前已屬於有效保障範圍的債款,仍將繼續依契約條款受到保障。

- 被保險人已經持有來自

於科法斯集團之資訊報告或意見書,該報告書日期不得早於交貨日之前12個月;且不得出現(i)任何有關於買方的負面訊息;或(ii)所給予買方之信評等級需以某些條件成立為前提,或需適用某些保留條款(如需提供某些擔保品)。

- 就本權利行使目的,被

保險人可以使用本保險契約資訊提供權中定義的任何資訊服務產品,但DRA(查詢與/或監控)除外。

- 在被保險人為買方設定

自主授信額度時,如果使用上述臚列之資訊服務產品,則上述每位買方的自行授信額度將在限額內[XXX 美金/新台幣]自動增加 25%。