



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寄售保險附加條款 (第一次部分變更)

107.08.31 科保字第 1070081 號函備查

[O_COV_CONSG_01_ST]

OPTIONS

CONSIGNMENT SALES COVER

In addition to the **Non-Payment** cover provided in your **Contract**, this option covers the **Non-Payment of Debts** arising from **Consignment Sales** performed in accordance with the terms of your **Consignment Stock Agreement**, caused by a covered cause of loss.

1. Insurable Debts

Notwithstanding the provisions of the General Terms, we will insure **Debts** arising from **Consignment Sales** for which you have a valid and enforceable written **Consignment Stock Agreement** with the **Buyer**, provided that the **Consignment Stock Agreement** includes the following provisions:

- (i) A report shall be addressed to You detailing the goods withdrawn from consignment stock, the quantity of withdrawn goods, their value and the date of such withdrawal ;
- (ii) A maximum invoicing period of 30 days from the date of withdrawal of the goods and a possibility to issue immediately the invoice in case of **Insolvency** of the **Buyer**;
- (iii) The invoice to be issued shall be traceable to the above mentioned report;
- (iv) Terms of payment compliant within the *maximum credit period* stated in the Special Terms;
- (v) If applicable as stated in the Special Terms, a retention of title clause stating that goods remain your property until paid for in full;
- (vi) A provision that the goods are kept separate from the **Buyer's** stock and remain identifiable as your property;
- (vii) A minimum yearly inventory of the stock of consigned goods performed by Yourself, and the right to inspect the **Buyer's** or the third party's warehouse where the goods are located.

2. Insurable causes of Loss

Insurable causes of loss for **Consignment Sales Cover** are the same as the ones of your **Contract**.

3. Exclusions

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In addition to article [1.2.1] Excluded Debt of the General Terms, we shall not be liable for any **Debt** arising from **Consignment Sales** made in breach of any terms of this option.

4. Commencement of cover

The **Consignment Sales Cover** will start on **Consignment Delivery**, provided that a **Credit Limit** is in force on the **Buyer** before such **Consignment Delivery**.

5. Claim

In the event of a claim, we reserve the right to appoint an **Expert** in charge of performing an independent inventory of the **Consignment Stock** values.

Such **Expert** opinion will be binding upon the parties.

If the **Consignment Stock** value issued from the inventory differs from the **Consignment Stock** value provided by You, costs related to the inventory will be for You.

6. Consignment Sales Declaration

For the purpose of this option, You shall include the **Consignment Sales** value in your activity declaration, pursuant to article 6.1- "Activity declaration" of the General Terms.

7. Definitions

Consignment Sales Cover means cover provided to You for your **Debts** arising from **Consignment Sales**, as per this option;

Consignment Delivery means the date when your **Buyer** withdraws goods from the **Consignment Stock**;

Consignment Sales means sales made from a stock of goods that is on consignment at the **Buyer's** warehouse or in a third party's warehouse (bonded warehouse);

Consignment Stock means stock of goods pertaining to You which are on consignment at the **Buyer's** warehouse or in a third party's warehouse (bonded warehouse), pursuant to the **Consignment Stock Agreement**;

Consignment Stock Agreement means the written agreement signed between You and your **Buyer**, organizing the consignment of goods for **Consignment Sales** and mentioning at least provisions listed in article 1 of this option.

Expert means, in the context of Taiwan, 1) a surveyor duly registered with the Financial Supervisory Commission of Republic of China (Taiwan) in accordance with the Insurance Act or 2) a Certified Public Accountant with a valid practising certificate issued under the Certified Public Accountant Act and in the context of other countries outside of Taiwan, a) an insurance loss adjuster or surveyor duly licensed/registered under applicable laws and regulations or b) Certified Public Accountant duly registered under applicable laws and regulations.



8.The other provisions of your **Contract** not contradicted by this option, apply mutatis mutandis to the **Consignment Sales Cover**.