



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

科法斯產物應收帳款信用保險追償款附加條款(E1.02A)

109.05.15 科保字第1090028號函備查

MODULE

E1.02(A) RECOVERIES

Recoveries are subject to the following provisions:

- 1 - You must let us know immediately of any **recoveries** you receive after you have notified us of an **overdue account**.
- 2 - **Recoveries** received before payment of a claim will be applied to the balance of the outstanding account and will be applied to the earliest invoices first.
- 3 - Any **recoveries** received after the payment of a claim will be for our account within the limit of the claim paid.
Should the total amount of **recoveries** exceed the claim paid, the portion of **recoveries** exceeding the claim paid will be for your account.
However, should the total amount of **recoveries** exceed the amount of the **debt** at the date when the claim was paid (including any interest for late payment), the excess would be for your account after deduction of the recovery costs.
- 4 - If we are unable to grant in full the credit limit you requested on a buyer and if you obtain - for any portion of the debt not covered under this Contract - a Bank Guarantee, Standby Letter of Credit, bank guarantees, group company guarantees, personal sureties, bonds, letters of credit, charges, security cessions, retention of title or pledges (thereafter the Guarantees), to guarantee the **debts** due by that buyer, the recoveries arising from the enforcement of the Guarantees before and after indemnification will be allocated to your account up to the value of the outstanding **debt** that is not covered by our credit limit, this as long as the following conditions are met:
 - You must inform us of the existence of the Guarantees in relation to the buyer with whom you have an outstanding debt, at the time you make your notifications of overdue account.



- You commit to enforce the Guarantees in case of **non-payment** by your buyer, for their full amount, even if the amount of the Guarantees exceeds the value of the portion of the outstanding **debt** not covered by our credit limit,
- **Recoveries** arising from the enforcement of the Guarantees in excess of the value of the portion of the outstanding **debt** not indemnified by us will be to our account, in accordance with the provisions of module E1.