



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信用額度附加條款(B15. 04A)

109. 05. 29科保字第1090032號函備查

### MODULE

#### B15.04(A) CREDIT LIMITS

The credit limit is determined by us in the following conditions:

1. By derogation to the provisions stated in Module B15, if you have been granted a new credit limit or if the credit limit on a buyer has been increased (hereafter the Credit Limit), such Credit Limit shall come into effect at the beginning of each *insurance period*; the benefit of this retroactive effect is subject to, at the time of your request, the following cumulative conditions:

- (i) there is no **overdue account** for more than 60 days from the **due date** on the concerned buyer,
- (ii) there is no **adverse information** on the concerned buyer,
- (iii) and the concerned buyer is not in **insolvency** .

2. The Credit Limit shall replace, if any, the credit limit in force on the same buyer and may not be accumulated with it. You shall make sure that you include in your activity declaration **debts** arising during the retroactive period in accordance with the terms of module F3 of the Schedule.

3. It is agreed that:

- (i) If the conditions for retroactivity are not met, the Credit Limit shall come into effect at the date of your request, and
- (ii) we may at any time revise our Credit Limit in respect of a buyer and **notify** you of a reduction, a cancellation or any new condition or restriction applicable to our Credit Limit, it being agreed that any **debt** validly covered before such Credit Limit remains covered.

4. The credit limit sets the maximum amount covered and any specific conditions as may be applicable to it. If our credit limit is subject to your obtaining a security, this security must be valid and enforceable. Our credit limits are confidential: you undertake not to disclose the contents of our

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credit limits to any third party that is not noted in this contract. For the persons who are noted in this contract, you undertake that they will keep them confidential.

5. When requesting an initial or revised credit limit, you must advise us of any adverse information and of any overdue account for which, at the date of the request, the maximum credit period has expired.

6. For each buyer on which we have granted a credit limit, we will provide a monitoring service. Unless otherwise specified on the credit limit notice in the case of credit limits, our decisions regarding credit limits will become effective on the date we receive your request and they are not limited in time and remain valid for the amount granted unless we give you notice of reduction or cancellation of cover. We have the right to refuse, reduce or cancel a credit limit at any time and should we do so, then the refusal, reduction or cancellation will become effective for deliveries, shipments or performance of services made from the date of our notice.