



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特別約定事項附加條款(AR)

110.01.01科保字第1100003號函備查

Guarantees

- (1) Notwithstanding the provisions of module E1.02, if we are unable to grant in full the credit limit you requested on a buyer and if you obtain - in addition to our limit - either a Letter of Credit, Cash Deposit or Bankers Guarantee (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 over-due 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 E1.02

In the event that there is outstanding payment exceeding the Maximum Credit Period by the approved buyers, proceeds from continued sales under the Guarantees will be applied to the earliest outstanding invoice, notwithstanding the existence of separate accounts unless we agree otherwise in writing.

- (2) Notwithstanding the provisions of module F3.05, sales made under the Guarantees will not be subject to turnover declaration (hence premium calculation). In order to maintain a clear distinction, separate accounts should be kept for such excluded invoices.

Conditions (1) and (2) are not applicable to buyer limits that are subject to guarantee