



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

## 科法斯產物信用保險信用額度暫予承保附加條款

107.12.14 科保字第1070127號函備查

109.11.13 科保字第1090080號函備查

### HOLD COVER

[C\_RIS\_COROHC\_01]

In addition to the **Non-Payment** cover provided in your **Contract**, this clause provides You with **Hold Cover**, according to which We agree to take over some **Credit Limits** less or equal to [x] [currency of the contract] granted by [Name of the previous insurer] (hereinafter referred as "*previous insurer*") under the previous contract, for the *hold cover period* and subject to the following conditions:

#### 1. PERIMETER

**Hold Cover** is only applicable to **Current Credit Limits**.

#### 2. DURATION

**Current Credit Limits** will be taken over by this **Contract** for the duration of [x months/days] (herein referred as "*hold cover period*") or upon notification of our **New Credit Limit** if earlier

#### 3. EXTENT OF THE HOLD COVER

You shall provide Us with the list of the **Current Credit Limits** You request Us to take over and We will individually review them during the *hold cover period*.

For each **Current Credit Limit** reviewed, the **New Credit Limit** will replace the Current Credit Limit and will take immediately effect upon our notice.

If We refuse to grant any **Credit Limit** on a given **Buyer**, the said **Refusal** will also take immediately effect upon our notice.

#### 4. EXERCISE OF THE HOLD COVER

In case of **Notification of Overdue Account** on a **Buyer** for which a **Current Credit Limit** was taken over as per this clause, You shall provide Us with copies of the *previous insurer's* original limit notifications and endorsements.

In addition, should the **Current Credit Limit** be subject to specific conditions imposed by the *pre-COMPAGNIE FRANÇAISE D'ASSURANCE POUR LE COMMERCE EXTERIEUR, TAIWAN BRANCH*  
A5, 6F, NO. 16, SEC. 4, NANJING E. RD., TAIPEI 10553, TAIWAN R.O.C.  
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*vious insurer*, the said conditions remain applicable and You shall provide Us with evidence of having satisfied and maintained such conditions in force.

## 5. EXCLUSIONS

**Credit Limits** and **Refusals** included in the **Buyer's** study realized prior to the inception of this **Contract** are excluded from this **Clause** and shall take effect at inception of the **Contract**.

## 6. COVERED OUTSTANDING

For avoidance of doubt, it is reminded that the **Current Credit Limit** or the **New Credit Limit**, when it has been notified, sets the maximum amount covered for **Deliveries** made to a given **Buyer**, whether before or after inception of this **Contract**.

Accordingly, during the *hold cover period*, **Deliveries** made to such **Buyer** are covered only up to the difference between the amount of the applicable credit limit (**New Credit Limit** or **Current Credit Limit**, as applicable) to this **Buyer** and the total amount of **Debts**, due or to be due, as per your previous contract.

## 7. NOTIFICATION OF OVERDUE ACCOUNT

By derogation to article 3.1.1 Notification of Overdue Account, in the event where You make a **Notification of Overdue Account** concerning **Debts** that are insured in part under this **Contract** and in part by the *previous Insurer*, You must make the **Notification of Overdue Account** to Us on the same day You must make it to the *previous Insurer* but not later than within the *time limit for notification of overdue account* set in the hereby **Contract**.

In addition to article 1.2 c) of the General Terms, all **Debts** relating to **Deliveries** made after *time limit for notification of overdue account* according to the previous contract with the *previous Insurer*, are not covered pursuant to the hereby **Contract**.

## 8. DEFINITIONS

**Current Credit Limits** means credit limits (i) for which You request such **Hold Cover** to apply, (ii) granted by the *previous insurer*, (iii) which are currently in force as of the last day of effect of your previous contract with the *previous insurer* (a list of such current credit limits shall be provided to Us) and (iv) issued on **Buyers** located in a country covered by this **Contract**;

**Hold Cover** means cover according to which We agree to take over some credit limits granted by the *previous insurer* under the previous contract, for a limited period of time of the *hold cover period* or until the **New Credit limit** is set if earlier and subject to conditions provided in this **Clause**.

**New Credit Limit** means the **Credit Limit** We grant after review of the **Current Credit Limits**;

**Refusal** refers to the case where, following our review of the **Current Credit Limit** on a given **Buyer**, We refuse to grant a **Credit Limit** on such **Buyer**;

## 9. MISCELLANEOUS

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The other provisions of your **Contract** not contradicted by this **Hold Cover** Clause, apply mutatis mutandis to it.