



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附加保險費附加條款

108.03.15 科保字第1080017號函備查

109.11.27 科保字第1090084號函備查

MALUS

[C_PRE_MALU1_02_ST]

In relation to an *insurance period*, You shall pay Us a malus in accordance with what follows:

1. The malus shall be calculated by applying the relevant percentage – which depends on your loss ratio as shown in the table below – to the premium paid for the *insurance period*.

| Loss ratio | Malus |
|-------------|-------|
| 0% - [X]% | [A]% |
| [X]% - [Y]% | [B]% |
| [Y]% - [Z]% | [C]% |

2. The loss ratio is the ratio where:

- the numerator is the total amount of indemnity paid or to be paid with respect to **Deliveries** made during the *insurance period*, less the **Recoveries** related to such **Deliveries** and received before the malus is paid.
- the denominator is the premium amount paid for the *insurance period*.

If there is an indemnity for **Collection Expenses** but the **Debt** has been paid in full before indemnification by Us, We shall not take into account the indemnity for **Collection Expenses** in the calculation of the malus.

3. Invoicing of the malus shall occur after the date when there is no more risk of **Non-Payment** of **Debts** relating to **Deliveries** made during the *insurance period*.