

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集團主協議附加條款

110.08.27 科保字第1100072號函備查

M\_STR\_PREAMB\_03\_ST

## **PREAMBLE**

The [Group Name] Group is entered into the **Programme** consisting of a set of **CGS Contracts** and associated services rendered by the **Insurers** to the **CGS Insureds**.

In the framework of the **Programme**, the **Group** benefits from group conditions detailed in a **Master Agreement**. The clauses of the **Master Agreement** which You benefit from as member of the **Programme** [and as **Head of Insured Group/ Support Insured**] are detailed hereafter (the "**Group Clauses**").

It is expressly agreed that, as long as your **Contract** is eligible to the **Master Agreement**, **Group Clauses** detailed hereafter (i) complete your **Contract** and/or (ii) supersedes your **Contract** clauses relating to the same object. Should You lose the benefit of the **Master Agreement**, and after our notification of such event to You, the **Group Clauses** will not be applicable any longer and original clauses and conditions of your **Contract** will be exclusively applicable.

For the application of the **Group Clauses**, it is hereby expressly agreed that the currency used will be [currency of the Programme] ("the *Currency Of The Programme"*) defined in the **Contract List**. The exchange rate between the currency of your **Contract** and the *Currency Of The Programme* determined for the calculation of the **Group Clauses** is agreed with the **Head of Insured Group** at the beginning of each *insurance period* for such *insurance period*. In the event that at the time of application of a **Group Clause** the actual exchange rate of the currency of your **Contract** is at least 50% above or below the exchange rate agreed with the **Head of Insured Group**, We shall apply the monthly rate defined by your **Contract** as stated in the article Currency of the Special Terms instead. In this event, for the calculation of a **Group Clause** that:

• triggers payment of an indemnity, the monthly rate will be the rate of the month prior to the expiration of the *waiting period* of this claim.



- requires a calculation during an *insurance period*, the monthly rate will the rate of the month prior to your triggering the **Group Clause**.
- requires a calculation relating to the full *insurance period* after its expiry, the monthly rate will be the rate of last month of the *insurance period*.