



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連結型最低保費附加條款(A)

110.09.24 科保字第1100083號函備查

M\_PRE\_LINMP\_02\_ST

### LINKED MINIMUM PREMIUM

The Linked Minimum Premium is of [x amount] [Currency] per *insurance period* as the sum of all individual minimum premiums set in the **CGS Contracts** participating in the Subgroup Linked Minimum Premium, for an *insurance period* ('Linked Minimum Premium').

You benefit from this *Linked Minimum Premium* and it applies under the **Contract** as follows:

After expiry of each *insurance period*, when each **CGS Insured** has duly made its activity declaration to its **Insurer** and all premium (premium or minimum premium) due under each **GCS Contract** is paid, the **Programme Leader** will calculate the aggregate premium paid by the concerned **CGS Insureds** based on the declarations submitted. If there is a premium surplus over the *Linked Minimum Premium* amount it will be shared between the **CGS Insureds** for which the paid minimum premium is higher than the premium calculated according to their declared activity, up to the amount of such difference.

Such concerned **CGS Insured** will receive a return of premium equal to the difference of the premium calculated based on activity declaration and the individual minimum premium paid ("Shortage"). If the premium surplus is less than the total amount of Shortages, the **Insurers** will refund the concerned **CGS Insured** with a portion of the premium surplus equal to its own Shortage but pro-rated by the ratio of the premium surplus to the total amount of Shortages.