



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共同最低保費附加條款

111.01.07 科保字第1110001號函備查

Common Minimum Premium

Your contract provides for an individual *minimum premium* (“**Individual Minimum Premium**” or “**IMP**”), set out in article [●], corresponding to the minimum level of premium that shall be paid, regardless of the amount of the final insured turnover.

The premium actually owed shall be calculated by multiplying declared turnover by the premium rate provided for in your contract (the “**Contract Individual Due Premium**” or “**CIDP**”).

As member of the Subgroup CMP part of the CGS Program, and notwithstanding the provisions related to the Individual Minimum Premium, your contract is eligible to the benefit of a common minimum premium (the “**Common Minimum Premium**” or “**CMP**”), under the following conditions.

The Common Minimum Premium corresponds to the minimum level of premium that shall be paid by all the CGS Policyholders of the Subgroup CMP, regardless of the amount of the final insured turnover of the Subgroup.

The Common Minimum Premium for the Subgroup CMP amounts to the sum of all Individual Minimum Premium amounts, set in the CGS Policies of the Subgroup (**alternative option, “is set at” an amount mentioned in the Master Agreement**).

For accounting purposes, it is expressly agreed that you shall be invoiced for your CIDP or IMP when your CIDP is lower than the IMP and you shall pay to us the said invoices.

Upon expiry of each Insurance Period, when each CGS Policyholder has duly declared its turnover, and paid its premium invoices, the Program Leader shall calculate the actual premium due for the Subgroup CMP (the “**Final Premium Due for the Program**” or “**FPDP**”) calculated on the basis of the actual total turnover insured in the Subgroup.

In application of the Common Minimum Premium provisions, after payment of the premium by each CGS Policyholder, a possible refund of premium will be operated as follows:

- 1) The sum of the positive premium adjustments (CIDP – IMP, when positive) (the “**Positive Balance**”) will be calculated, capped to the lower between (FPDP – CMP) and the sum of the negative premium adjustments (CIDP – IMP, when negative). Such positive balance is an absolute maximum amount of refund from Insurers in relation to the Subgroup CMP.



Program Leader and Insurers shall, in no event be obliged to refund any sum below the amount of the CMP.

- 2) The positive balance will be shared between all the CGS Policies of the Subgroup CMP having a negative premium adjustment and proportionally to these negative adjustments.

You hereby expressly acknowledge and agree that provisions related to the Common Minimum Premium as detailed here above may affect the amount of premium payable by you under this contract.