



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信用額度暫予承保附加條款

107.12.14 科保字第 1070127 號函備查

Hold Cover

We agree to take over some credit limits granted by <<name of the previous Insurer>> under the previous contract (the "Hold Cover"), for a limited period of time and subject to the following conditions:

1) Perimeter:

Hold Cover is only applicable to credit limits less or equal than [●] <<currency of the contract>>, for which you request the Hold Cover, granted by your previous credit insurer <<name of the previous Insurer>>, which are currently in force as of DD MM YY and issued on buyers located in a country covered by this contract (the "Current Credit Limits");

You will provide us with the list of the Current Credit Limits you request us to take over

2) Duration:

Current Credit Limits will be taken over by this contract for [●] months, calculated from the inception of this contract (the "Hold Cover Period") subject to the following conditions.

3) Decision of the Hold Cover

We will individually review the Current Credit Limits during the Hold Cover Period.

For each Credit Limit reviewed, we will **notify** you as follows:

- If the Credit Limit we intend to grant (the "New Credit Limit") is higher than the Current Credit Limit, the New Credit Limit will take effect immediately upon our **notification**;
- If the New Credit Limit is lower than the Current Credit Limit, the New Credit Limit will take effect for the **delivery or shipment** of goods or performance of services made after expiration of the Hold Cover Period.
- If the New Credit Limit is equal the Current Credit Limit, the New Credit Limit will take effect immediately upon our **notification**;
- as an exception to the above Hold Cover, if we refuse to grant any credit limit on a given buyer (the "Refusal"), the said Refusal will take effect immediately upon our **notification**; accordingly, the Hold Cover will not be applicable and the Current Credit Limit will not be taken over for such buyer.

4) Exercise of the Hold Cover

In case of claim on a buyer for which a Current Credit Limit has been taken over, you will be requested to supply us with copies of your previous insurer's original Credit Limit **notifications** and endorsements. In addition, should the Current Credit Limit be subject to specific conditions imposed by the previous credit



insurer, the said conditions remain applicable until our **notification** 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 will take effect at the inception of the contract and will not be concerned by the Hold Cover.

6) Covered outstanding

For the purpose of this article current credit limits are defined as: credit limits (i) for which you request such **Hold Cover** to apply, (ii) granted by your previous credit insurer <<*name of the previous Insurer*>>, (iii) which are currently in force as of DD MM YY (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;

For avoidance of doubt, it is reminded that the current credit limits or the new credit limit (as applicable) 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) and the total amount of **debts**, due or to be due, to this buyer as per your previous contract.



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本公司同意於有限期間內以下列條件承接<<前保險公司名稱>>依前契約所核准之信用額度（「暫予承保」）：

1) 範圍：

暫予承保僅適用被保險人依<<前保險公司名稱>>所核准，自年／月／日起現行生效且針對位於本契約承保國家之買方，申請暫予承保達或未滿[●]<<契約幣別>>之信用額度（「現行信用額度」）為限；

被保險人應提出申請本公司承接之現行信用額度清單

2) 期間：

依本契約承接現行信用額度，自本契約開始時起算為期[●]個月（「暫予承保期間」），條件如下：

3) 暫予承保之決定

本公司將於暫予承保期間內個別審查現行信用額度。

本公司審查各項信用額度後，將通知被保險人以下事宜：

- 若本公司擬核准之信用額度（「新信用額度」）高於現行信用額度，則新信用額度將於本公司通知時起立即生效；
- 若新信用額度低於現行信用額度，則新信用額度於暫予承保期間屆滿後，產品交貨或出貨，或提供勞務時生效。
- 若新信用額度等於現行信用額度，則新信用額度將於本公司通知時起立即生效；
- 上述暫予承保有一例外，若本公司拒絕針對特定買方核准任何信用額度（「拒保」），該拒保將於本公司通知時起立即生效；準此，暫予承保將不再適用，且針對該買方之現行信用額度亦不予承接。

4) 行使暫予承保

若已承接之現行信用額度發生買方索賠，則被保險人應提供本公司被保險人前保險公司之原始信用額度通知函及批單影本。此外，若前保險公司對現行信用額度訂有特殊條件，則於本公司通知，且收到被保險人提供已符合且維持該條件之證明前，仍將繼續適用該條件。

5) 除外事項

於本契約開始前已施行之買家之信用限額以及拒保事項，於本契約開始時即生效，且與信用額度暫予承保無涉，不受保障。

6) 已承保逾期款項

基於本條目的，現行信用額度定義為：(1) 被保險人申請適用暫予承保者；(2) 被保險人前信用保險公司<<前保險公司名稱>>核准者；(3) 自年／月／日起現行生效者（須提供本公司現行信用額度清單）；及(4) 針對位於本契約承保國家之買方者；

為避免疑義，請留意現行信用額度或新信用額度（依情況適用）為本契約開始之前或之後，凡對特定買方交貨之承保額度上限。



準此，於暫予承保期間內對該客戶交貨之承保金額為相關信用額度（新信用額度或現行信用額度，依情況適用），與被保險人先前契約下，對該買方已到期或即將到期之總債務金額之差額。

本譯本僅供參考，實際契約內容以本公司簽發之英文附加條款為準