



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集團最高責任限額附加條款(GML2)

110.01.01科保字第1100002號函備查

Group Maximum Liability

As member of the Subgroup GML part of the CGS Program, and notwithstanding provisions related to the *maximum liability* (the “**Individual Maximum Liability**” or “**IML**”) set out in article [●], your contract is eligible to the benefit of a group maximum liability (the “**Group Maximum Liability**” or “**GML**”), under the following conditions.

The Group Maximum Liability corresponds to the maximum amount, payable by all Insurers of the Subgroup GML, with respect to claims relating to debts arising from risks in a single Insurance Period for all concerned CGS Policyholders.

The maximum amount of such Group Maximum Liability (the “**GML Cap**”) amounts, for a single Insurance Period, to the sum of all the IML of the Subgroup GML.

Such a GML Cap will be decreased during the Insurance Period by the amount of indemnities due and/or paid out by the Insurers under the CGS Policies of the Subgroup GML.

Accordingly, at any given time, the available GML (the “**Available GML**”) for the Group will amount to the sum of all IML of the CGS Policies of the Subgroup GML less indemnities due and/or paid out by the Insurers to the CGS Policyholders of the Subgroup during the given Insurance Period.

As far as your contract is concerned, should the amount of eligible claim payments exceeds your Individual Maximum Liability, subsequent claim payments due in accordance with your contract terms, shall be made by us under the GML, within and subject to the limit of the Available GML and to the following condition.

As a condition to the benefit of the GML, you hereby expressly acknowledge and agree that your IML is directly impacted by the GML and that payments made under the GML to any CGS Policyholder of the Subgroup GML will impact the capacity of payment under your IML.

Accordingly, should the amount of eligible claim payments for a given CGS Policy exceed the Individual Maximum Liability, you will be required to sign an endorsement to your contract, to acknowledge that a claim payment has to be made under the GML for the benefit of a CGS Policyholder and that the IML provided in your contract will be reduced with the prorated portion of claim payment that has to be paid for the benefit of a CGS Policyholder under the GML. The prorated portion of claim which will be deducted from the available IML of your contract will be calculated according to the portion of your available IML within the Available GML.

As member of the CGS Program, you hereby agree and undertake to provide us with a signed endorsement upon our request should the GML be triggered.



Such provision of a signed endorsement is an express condition to the application of the GML.

Should the above mentioned procedure be complied with, upon receipt of all the signed endorsements, claims eligible for the GML shall be indemnified by the Insurer which issued the concerned CGS Policy, in the chronological order of occurrence of the cause of loss, within the limit of the Available GML at the time of indemnification.

Once the GML Cap is reached (i.e. once the claim payments made by Insurers to CGS Policyholders of the Subgroup GML reach the GML Cap), no further claim payments shall be made to you even if, within the framework of your contract on a standalone basis, the IML would have remained fully or partially available.

By benefiting from the GML, you waive your right to any further claim payment if and when the GML Cap is reached by the Subgroup GML and you further undertake to reimburse us in case of payment of any undue sum under your IML or under the GML.

In the event that you are no more a member of the CGS Insured Group, you shall automatically lose the benefit of this GML and the GML shall then be decreased by an amount equal to your IML.