



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無理賠款紅利附加條款(ST)

110.03.22 科保字第1100021號函備查

C\_PRE\_NCB10\_01\_ST

### NO CLAIMS BONUS

In relation to an *insurance period* for which (i) the premium has been paid in full, (ii) no indemnity has been paid or is or to be paid and (iii) the **Contract** remains in force for a further *insurance period*, We shall pay You a no claims bonus, it being agreed that if there is an indemnity for **Collection Expenses** but the **Debt** has been paid in full before indemnification by Us, We shall not take into account the indemnity for **Collection Expenses** in the calculation of the no claims bonus.

The value of the no claims bonus shall be [x]% of the premium paid for the *insurance period*, provided that the premium paid for the *insurance period* after deduction of the no claims bonus shall exceed the *minimum premium*.

In order to receive the payment of the no claims bonus You must, within [x months] from the last day of the *insurance period*, request from Us in writing the payment of the no claims bonus and submit to Us a waiver whereby You waive your rights to payment of any subsequent indemnities relating to the *insurance period*.