



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保單分紅附加條款(ST)

110.03.22 科保字第1100022號函備查

C\_PRE\_PS10\_01\_ST

### PROFIT SHARE

1. In relation to an *insurance period*, We shall pay You a profit share subject to the following conditions:

(a) the premium for the *insurance period* has been paid to Us in full.

(b) The balance of the profitability account of the *insurance period* is positive.

The profitability account of the *insurance period* shall refer to the balance between:

- on the credit side: the premium paid for the *insurance period* and
- on the debit side: (i) the total amount of indemnity paid or to be paid with respect to **Deliveries** made during the *insurance period* less the **Recoveries** related to such **Deliveries** and received before the profit share is paid and (ii) [xx]% of the premium paid.

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 profit share.

(c) This **Contract** shall remain in force for a further *insurance period*.

2. The amount of the profit share shall be equal to [x] % of the balance of the profitability account, provided that the premium paid for the *insurance period* after deduction of the profit share exceeds the *minimum premium*.

3. In order to receive the payment of the profit share You must, within [x months] from the last day of the *insurance period*, request from Us in writing the payment of the profit share and submit to Us a waiver whereby You waive your rights to payment of any subsequent indemnities relating to the *insurance period*.

4. If the balance of the profitability account of an *insurance period* is negative, the negative balance shall be reported on the debit side of the profitability account of the subsequent *insurance period*.