

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預約交易附加條款

107.09.14 科保字第1070095號函備查111.11.10 科保字第1110100號函備查

O_RIS_PENDO_02_ST

PENDING ORDERS

Notwithstanding provisions of the General Terms, as per this Option, we may agree to grant You, after a **Reduction** or a **Cancellation** of our **Credit Limit** on a **Buyer** a **Pending Order Cover** for the *Pending Order Period* subject to the following conditions.

1. SCOPE OF COVER

1.1. INSURABLE DEBTS

Debts insurable under this option are **Debts** relating to **Pending Orders** entered into less than six (6) months before the date of our **Reduction** or **Cancellation**.

1.2 INSURABLE CAUSE OF LOSS

Insurable causes of loss are the same as the ones of your **Contract**.

2. EXCLUSIONS

Exclusions of cover applicable to this option are the ones of your **Contract**.

In addition, our cover may not apply to **Debts** for which, at the time of **Delivery**, a **Non Payment** of more than sixty (60) days from the **Due Date** is existing.

For the purpose of this option, a **Credit Limit** set by Us with an expiration date shall not be considered as a **Cancellation** opening the possibility of a **Pending Order Cover** and is excluded from the scope of cover of this option.

3. COMMENCEMENT AND AMOUNT OF COVER

- (i) Provided that you notify Us [through our *online system*] your **Outstanding Notification** within the *Outstanding Notification Period*:
 - In case of **Reduction** of our **Credit Limit**, our cover will automatically start on the date of our **Reduction**;
 - In case of **Cancellation** of our **Credit Limit**, subject to our approval, our cover will start on the date of our **Cancellation**.
- (ii) **Pending Orders Covers** are not cumulative. Accordingly, in case of successive **Reductions** and/or **Cancellations**, each **Pending Orders Cover** will take effect only when the previous one is expired and for the remaining duration of the *Pending Order Period*.
- (iii) The insurable amount is the amount of **Pending Orders** notified in the **Outstanding Notification**, within the limit of the **Credit Limit** in force before our **Reduction** or **Cancellation**.

4. CLAIMS

In the event of a claim, You are required to provide Us with evidence of your **Sales Contract** or of your **Course of Trading**.

5. LOSS ON RESALE

In case of **Cancellation** of the **Credit Limit** on a **Buyer** and if our **Pending Order Cover** is refused, we shall cover your **Loss on Resale**.

6. DEFINITIONS

Pending Orders means **Sales Contracts** or **Course of Trading** entered into with your **Buyer**, in force at the date of **Reduction** or **Cancellation**;

Course of Trading means successive deliveries justified by at least three **Deliveries** within a range of 15% of amount invoiced to the **Buyer** in the last six months;

Deliveries Schedule means schedule of deliveries of a **Sales Contract**, agreed with the **Buyer** and from which You cannot release;

Loss on Resale means the loss You may sustain in reselling the goods, up to a maximum of 50% of their pro forma invoice value within the limit of the balance available on the **Credit Limit** granted by Us;

Outstanding Notification means your notification to Us of (i) your Outstanding on a given Buyer together with (ii) the value of forecasted Deliveries for the Pending Order Period;

Outstanding Notification Period means the period during which you shall send Us your Outstanding Notification, as per this option;

Pending Order Cover means the cover for **Pending Orders** that may be granted to You, as per this option;

Pending Order Period means the period during which the Pending Order Cover is in

force, as defined in Special Terms, starting from the date of our **Reduction** or **Cancellation** notice;

7.

The other provisions of your **Contract** not contradicted by this option apply mutatis mutandis to this **Pending Order Cover**.

Variables to include in the Special Terms for the option Pending Orders Cover

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PENDING ORDER COVER OPTION

Parameters of the option:

Notification of Outstanding Period: [X] days from our **Reduction** or **Cancellation**

Pending Order Period: [X] days from the date of **Reduction** or [[X] days from the date of] **Cancellation.**

[Derogatory parameter for Pending Order of more than 3 months to replace the above Pending Order Period:]

Pending Order Period: period of a minimum of 90 days and a maximum of [x] days with our approval from the date of **Reduction** or [a maximum of [X] days from the date of] **Cancellation**.