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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TopLiner(追加保障)附加條款

107.09.28 科保字第1070098號函備查

111.11.24 科保字第1110103號函備查

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### TOPLINER

In addition to the **Non-Payment** cover provided for in your **Contract**, this option may provide you with a **TopLiner Cover** on **Buyers** for whom we have set a **Restrictive Decision**, within the **Eligible Period**.

Our **TopLiner Cover** shall apply only if at the date of your request for such cover pursuant to article 3 below You have no **Overdue Account** of more than sixty (60) days from the **Due Date**.

#### 1. INSURABLE DEBTS AND INSURABLE CAUSES OF LOSS

Insurable **Debts** and insurable causes of loss of this option are the ones of your **Contract** as defined in article 1 of the General Terms.

#### 2. TOPLINER AMOUNT

**TopLiner Amount** sets either (i) the maximum additional amount of **Outstanding** covered if there is an existing **Credit Limit** in force on the **Buyer**, or (ii) the maximum **Outstanding** covered on the **Buyer** otherwise.

**Deliveries** to a **Buyer** made after the **TopLiner Cover** is granted shall only be covered to the extent that the **Outstanding** does not exceed, on the date of **Delivery**, the value of the **TopLiner Cover** plus the **Credit Limit** amount, if any.

Accordingly, the existing **Outstanding**, prior to the **TopLiner Cover** coming in force, must be taken into account to determine the value of your **TopLiner Cover** request.

### 3. REQUESTS AND COMMUNICATION OF OUR DECISION

You may request within the **Eligible Period** a **TopLiner Cover** through our *online system*. Your **TopLiner Cover** request must specify the value and duration of cover requested (in days), being considered that the **TopLiner Cover** request duration must be between a minimum of 30 days and a maximum of 90 days.

We shall immediately make an assessment of your request and our *on-line system* will communicate either:

- That no **TopLiner Cover** is possible

Or

- A **TopLiner Offer**, including the **TopLiner Amount** We would be prepared to agree for that **Buyer** within the scope of your request and the **TopLiner Premium** due for such cover.

### 4. ACCEPTANCE OF OUR TOPLINER OFFER

**TopLiner Offer**, once accepted by You, is non-cancellable and cannot be modified. Should You choose to accept our **TopLiner Offer**, We will send you a **TopLiner Notice**, which will include the details of your **TopLiner Cover** (**Buyer**, amount, duration and **TopLiner Premium**).

### 5. COMMENCEMENT AND TERMINATION OF COVER

**TopLiner Cover** is effective immediately for **Deliveries** to be made during the duration specified in the **TopLiner Notice**.

Our **TopLiner Cover** will cease at (i) the **TopLiner Expiration Date** as mentioned in the **Topliner Notice**, (ii) upon **Insolvency** of the **Buyer**, or (iii) at the termination date of the **Contract**, whichever is the earliest. Before expiration of the **TopLiner Cover**, You will receive an alert through our *online system* to remind you of the **TopLiner Expiration Date**.

We reserve the right to notify you the termination of this option at any moment. In that case:

- the terms and conditions of this option will remain applicable to any **Delivery** You made after our notification to a **Buyer** concerned by a **Topliner Cover** granted before the option's termination;
- no **TopLiner Cover** shall be possible after our notification, and
- the provisions of your **Contract**, except those of this option which is terminated, will remain applicable.

### 6. TOPLINER PREMIUM

Our **TopLiner Cover** is subject to the due payment of the **TopLiner Premium** invoiced; such **TopLiner Premium** is non-refundable and does not contribute to the *minimum premium* of your **Contract**.

## 7. NEW REQUESTS

During the **Eligible Period** you may apply for further **TopLiner Covers** on the same **Buyer**.

If a new **TopLiner Offer** is granted by Us and accepted by You prior to the **TopLiner Expiration Date** of an existing **TopLiner Cover** on the same **Buyer**, the new **TopLiner Cover** will supersede the **TopLiner Cover** already in place, and will generate a new **Topliner Premium** invoice, without refund of the previous **TopLiner Premium**.

## 8. CONTRACT CONDITIONS

Our **TopLiner Cover** shall not be considered as **Credit Decision** as defined in the Special Terms of your **Contract**; therefore any clause or option of your **Contract** that would be dedicated to **Credit Decisions** will not apply to **TopLiner Cover**.

By derogation to the General Terms, the cover ratio referred to in article 3.2.2 a) of the General Terms shall be defined as follows when a **Topliner Cover** applies:

The cover ratio is the ratio where:

- the numerator is the lower of (i) the **Net Debt** or (ii) the sum of the **Credit Decision** and the **TopLiner Amount**.
- the denominator is the amount of the **Debt**.

The remaining provisions of the General Terms and Special Terms are applicable to the **TopLiner Cover**.

Notably, for the sake of clarity any claims paid by Us as per the **TopLiner Cover** will contribute to the *maximum liability* calculation of your **Contract**.

## 9. DEFINITION

**TopLiner Cover** is the cover provided to You as per this option;

**TopLiner Amount** means the amount of cover offered by Us and accepted by You as per this option;

**Eligible Period** means the period of six (6) months after a **Restrictive Decision** is set by Us;

**Restrictive Decision** means a **Restrictive Credit Limit**, a **Cancellation**, a **Reduction** or a **Refusal**;

**Restrictive Credit Limit** means a **Credit Limit** granted by Us for an amount lower than the amount requested by You.

**TopLiner Premium** is the premium due for the **TopLiner Cover** as per this option;

**TopLiner Offer** means the **TopLiner Cover** We may offer You through our *online system*, as per this option;

**TopLiner Notice** means the notice We shall send to You upon your acceptance of our **TopLiner Offer** as per this option;

**TopLiner Expiration Date** means the date after which our **TopLiner Cover** expires, as mentioned in the **TopLiner Notice**;

**10.**

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