



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承保主力買家附加條款

111.07.13 科保字第1110069號函備查

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MAJOR BUYER – MAJOR BUYER LEVEL

Notwithstanding the provisions of the General Terms of your **Contract**, pursuant to this option, We agree to provide You cover for the risk of **Non-Payment** only on your **Major Buyers**.

1. COVER

As per this option, notwithstanding provisions of the article 1.1.1 Insurable Debts of the General Terms, solely **Debts** on your **Major Buyers** for which We have set a **Credit Limit** are covered under this **Contract**.

2. RISK MANAGEMENT

You must apply for a **Credit Limit** on all your **Major Buyers**, We may however set a **Credit Limit** that is below the *major buyer outstanding level*.

3. CLAIMS

In the event of a claim, in addition to 3.1.2 of the General Terms, You are required to provide evidence that the **Buyer** subject to the claim is a **Major Buyer**.

In addition to the article 13.4 of the General Terms, failure to declare the **Turnover** or **Outstanding** on a **Major Buyer** for each *reporting period* of the *insurance period* as defined in the article 4 below and/or to pay the premium on the concerned **Major Buyer** shall forfeit your right to cover for the **Debts** on such **Major Buyer**.

4. ACTIVITY DECLARATION

As per this option, notwithstanding provisions of the **Turnover** and **Outstanding** definition of article 15 of the General Terms, or of the article 6.1 Activity declaration of the General Terms, You will solely declare the total amount -including VAT if applicable- of the **Debts** on your **Major Buyers** for the whole insurance period for **Major Buyers** existing at inception of the *insurance period*.

For deliveries made to **Major Buyers** not existing at inception of the *insurance period*, You will start to declare the total amount -including VAT if applicable- of the **Debts** arising from **Deliveries** for which the *major buyer outstanding level* has been reached and a **Credit Limit** is in force and You will then continue to declare the total amount -including VAT if applicable- of all the **Debts** on these new **Major Buyer** until the end of the *insurance period*.

For each activity declaration, the **Turnover** or **Outstanding** on your **Major Buyers** shall be declared regardless of the **Outstanding** on these **Major Buyers** during the *reporting period*.

5. DEFINITION

Major Buyers : Buyers whose **Outstanding** has exceeded the *major buyer outstanding level* at some point during the twelve months preceding the start of the current *insurance period* and/or during the current *insurance period* for **Major Buyers** not existing in the preceding *insurance period*.