



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

科法斯產物應收帳款信用保險既有債務保障附加條款

111.02.08 科保字第1110009號函備查

M_PRE_GRPPTS_03_ST

RISK MODULE

B 40 (02)

COVER FOR EXISTING DEBTS IN CASE OF INCLUSION OF A BUYER DURING THE TERM OF THIS CONTRACT

Should you submit a new credit limit application within the term of this contract, for which we set a Credit Limit, coverage shall also apply to the outstanding **debts** against the relevant buyer, which are already existing at the point in time this credit limit is set and which are insurable within the scope and to the terms of this contract, where the **non-payment** results directly and solely from the **insolvency** of your buyer and where its cause has not been excluded, as far as the following terms are met:

- these **debts** are not older than the *retrospective period* as well as not overdue,
- these **debts** may not be subject to the obligation of **notification** of **adverse information** or **overdue account** upon submission of the credit limit request,
- upon submission of the credit limit request you did not or could not have had any knowledge of the buyers **insolvency**,
- the corresponding invoices have been sent to the buyer within the *maximum invoicing period*,
- the credit period initially granted to these buyers does not exceed the *maximum credit period*,
- the customer concerned is either a new or newly requested customer, or a customer who so far has not been subject to the insurance cover within the *scope of the contract*
- it does not concern a modifying request for an existing credit limit