



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 月申報應收帳款餘額及預收保費交付附加條款

103.05.08 科保字第 1030017 號函備查
GLOBALLIANCE CONTRACT
Credit Insurance
F 37 (02)

INVOICING MODULE

PREMIUM AND DECLARATION OF **MONTHLY** OUTSTANDING BALANCES

The premium is calculated by applying the *premium rate* specified in the Schedule to the total value of insurable **debts** (outstanding **debts** including **debts** represented by bills of exchange) as at the last day of each month owed to you by buyers that fall within the *scope of this contract*; subject to the *minimum premium* as specified in the Schedule.

You are required to pay premium from the month of **delivery/shipment** or performance of the services until either the **debts** are paid or an "occurrence of loss" (the date of **insolvency** or 5 month after receipt of the request for intervention) takes place. Cheques, Bills of Exchange and Letters of Credit (unless confirmed by a Bank registered in your country) shall be treated as outstanding until cleared funds are credited to your account as per the **sales contract**.

1 –DECLARATION OF **MONTHLY** OUTSTANDING BALANCES

- 1.1 You must notify us, in the form agreed and until the expiry of the *declaration period* specified in the Schedule, of all **debts** (outstanding **debts** including **debts** represented by bills of exchange) resulting from the **delivery** or **shipment** of goods or performance of services as at the last day of each month - including VAT if applicable - within the *scope of this contract* (declaration of outstanding balances).
- 1.2 If the Credit Limit is reduced or cancelled, existing **debts** (outstanding **debts** including **debts** represented by bills of exchange) at this date must continue to be declared on a monthly basis for the purpose of calculating premium until either these **debts** are paid or an "occurrence of loss" (the date of **insolvency** or 5 month after receipt of the request for intervention) takes place.



1.3 Reductions of the **debts** to be declared:

- a) **Debts** owed by buyers on whom we have refused to determine a Credit Limit are not to be declared for the purpose of premium calculation. Likewise, should you have the facility under this contract to determine a Credit Limit yourself, you are not required to declare **debts** owed by buyers on whom you have been unable to justify a Credit Limit under this facility.
- b) If we grant a Credit Limit that is insufficient to cover the total value of the buyers outstanding **debt** (and provided that you have applied for sufficient cover for the full amount of the buyers outstanding **debt**) you need only declare the value of the Credit Limit granted rather than the full value of the outstanding **debt**.

This reduction of declared **debts** is permissible for a maximum period of 12 months from the date of our Credit Limit **notice**. After which time the full amount of the buyer's outstanding **debt** must be declared on a monthly basis unless you have once again within this period applied for sufficient cover for the full amount of the buyer's outstanding **debt** and we have again granted a Credit Limit of a lesser value. In which instance you may continue to declare the value of the granted cover for another maximum period of 12 months from the date of the fresh Credit Limit **notice**.

- 1.4 Should this contract not be renewed you have to continue to declare on a monthly basis the total **debts** (outstanding **debts** including **debts** represented by bills of exchange) as at the last day of each month, in accordance with Articles 1.2 and 1.3 above, provided these **debts** arose prior the expiry of this contract. You shall pay the corresponding premium (plus any applicable taxes and duties) until either the **debts** are paid or an "occurrence of loss" (the date of **insolvency** or 5 month after receipt of the request for intervention) takes place unless you waive your right to indemnification.
- 1.5 If the invoices are issued in a currency other than the *currency of this Contract*, you will have to convert the amounts into the *currency of this Contract* at the *Exchange Rate* in force on the last day of the month that the invoices are drawn up.
- 1.6 Should you fail to send us a declaration within the specified time and despite our written reminder or if you fail to declare properly and completely all **debts** falling within the *scope of this contract* (without good and proper reason) cover will cease to apply to the **debts** not declared. Irrespective of which you will still have to pay us for the corresponding premium. In the above instances we also reserve all rights to terminate this contract

2 – PREMIUM PAYMENT

- a) The premium is being calculated monthly on the basis of the declaration of outstanding balances.
Should you fail to submit the declaration of outstanding balances in time, your last declaration submitted will be the basis for forthcoming calculations. Upon receipt of the delayed declaration of outstanding balances, a statement will be produced. Any resulting negative amount will be due upon receipt of the next invoice, a positive amount will be transferred to your next monthly account.
- b) Upon inception of this contract you make a *deposit* (plus any taxes and duties that may be applicable). This *deposit* will be applied to the monthly premium invoiced as determined under a)



above. Once this *deposit* is exhausted, premium payments will be due upon receipt of the monthly invoice.

- c) Should the total of the monthly premium invoiced as determined under a) above for an *insurance period* be lesser than the *minimum premium*, a balancing payment owed by you will be invoiced upon receipt of your last declaration of outstanding balances for the *insurance period* concerned.
- d) All amounts owed by you in respect of premium, including the *minimum premium*, are amounts before any tax or duty is added. All amounts (including any applicable tax or duty) will be paid within the period specified on the invoices.