



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集團最高責任限額附加條款(B)

110.10.08 科保字第1100088號函備查

M_CLA_GRPML_03_ST

GROUP MAXIMUM LIABILITY

You are part of subgroup [Common Maximum Liability/Linked Maximum Liability] and its conditions will be applicable to You.

The Group Maximum Liability is the combination of the *Common Maximum Liability* and the *Linked Maximum Liability* according to a perimeter agreed with the **Head of Insured Group**.

If a **CGS Contract** benefits from a Specific Maximum Liability attached to a **Buyer**, this Specific Maximum Liability does not modify the *Common Maximum Liability* and/or the *Linked Maximum Liability* calculation described below, however if the Specific Maximum Liability is triggered to pay an indemnity, this indemnity will be deducted from the *Common Maximum Liability* and/or the *Linked Maximum Liability*.

SUB GROUP COMMON MAXIMUM LIABILITY

The **CGS Contracts** in the Subgroup Common Maximum Liability benefit from a *Common Maximum Liability* among them as well as the *Linked Maximum Liability*.

The Common Maximum Liability will apply as follows:

The Common Maximum Liability is calculated as [[x] times of the premium paid per insurance period / set at [x] [currency]] for the participating **CGS Contracts** per insurance period (Common Maximum Liability') as follows:

- a. Indemnities related to the **CGS Contracts** specified in the **Contract List** will be paid in chronological order of the indemnification, up to the *Common Maximum Liability*.



- b. Each indemnity will be paid by the **Insurer** of the **CGS Insured** that incurs the claim.
- c. When the Common Maximum Liability is exhausted, You may benefit from the *Linked Maximum Liability* as defined below, if it is not itself exhausted.

SUB GROUP LINKED MAXIMUM LIABILITY

The **CGS Contracts** as agreed with the **Head of Insured Group** benefit from a *Linked Maximum Liability* which is calculated as $[[x] \text{ times of the premium paid per insurance period plus the Common Maximum Liability} / \text{set at } [x] \text{ [currency]}]$ of the participating **CGS Contracts** per *insurance period*.

For the purpose of the Group Maximum Liability the **CGS Contracts** in the Subgroup Common Maximum Liability are considered as one individual maximum liability incorporated in the *Linked Maximum Liability*.

Indemnities related to the **Debts** of concerned **CGS Contracts** will be paid in chronological order of the indemnification up to the *Linked Maximum Liability*. Accordingly each indemnity paid will reduce the individual *maximum liability* or *Common Maximum Liability* as provided for in the relevant **CGS Contract** of the concerned **CGS Insured** and the *Linked Maximum Liability*.

- a. In the event an indemnity has to be paid to a **CGS Insured** where its individual maximum liability is exhausted the excess over the individual maximum liability will be paid up to the remaining capacity of the *Linked Maximum Liability* provided the corresponding amount is also deducted from the available individual maximum liabilities or *Common Maximum Liability* of the **CGS Insureds** nominated by the **[Head of Insured Group/Support Insured]**. You expressly agree that You may be nominated by the **[Head of Insured Group/Support Insured]** for reducing your *maximum liability*.
- b. To do so, each **CGS Insured** concerned by the reduction of its individual maximum liability or *Common Maximum Liability* will sign an endorsement acknowledging and agreeing to the reduction of its individual maximum liability or *Common Maximum Liability* and the **[Head of Insured Group/Support Insured]** hereby agrees and undertakes to collect and provide the **Programme Leader** with the signed endorsements. Such provision of a signed endorsement(s) is an express condition to the application of the *Linked Maximum Liability*.
- c. Each indemnity will be paid by the **Insurer** of the **CGS Insured** that incurs the claim.
- d. No **Insurer** is liable to indemnify claims as soon as the *Linked Maximum Liability* is exhausted. If You benefited from a payment above the actual *Linked Maximum Liability* You will have to refund it to us.