



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低保費附加條款

110.12.10 科保字第1100105號函備查

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GROUP MINIMUM PREMIUM

The **CGS Contracts** in the perimeter as agreed with the **Head of Insured Group** benefit from either a *Linked Minimum Premium* of [x amount] [Currency] per *insurance period* or a *Common Minimum Premium* of [xx amount] [Currency] per *insurance period*, which together constitutes the Group Minimum Premium ('Group Minimum Premium').

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

SUB GROUP COMMON MINIMUM PREMIUM

The *Common Minimum Premium* will apply as follows:

After the expiry of each *insurance period*, when each **CGS Insured** in the Subgroup Common Minimum Premium has duly made its activity declaration the **Programme Leader** will calculate the premium due for the **CGS Insureds** in the Subgroup Common Minimum Premium based on the declarations submitted.

If the aggregate amount of all premiums is below the *Common Minimum Premium* the difference has to be paid by You to the **Programme Leader**. However in application of the *Linked Minimum Premium* below this difference may be balanced by the premium surplus of the subgroup Linked Minimum Premium.

SUB GROUP LINKED MINIMUM PREMIUM

The *Linked Minimum Premium* is the sum of all minimum premiums for an *insurance period* which includes the *Common Minimum Premium* for the participating **CGS Contracts**.



For the calculation of the *Linked Minimum Premium* all **CGS Contracts** participating in a Subgroup *Common Minimum Premium* form one minimum premium incorporated in the *Linked Minimum Premium*.

After expiry of each insurance period, when each **CGS Insured** has duly made its activity declaration to its **Insurer** and all premiums (premium or minimum premium) due under each **GCS Contract** is paid, the **Programme Leader** will calculate the aggregate premium paid by the concerned **CGS Insureds** based on the declarations submitted. If there is a premium surplus over the Linked Minimum Premium amount it will be shared between the **CGS Insureds** for which the paid *minimum premium* is higher than the premium calculated according to their declared activity, up to the amount of such difference.

Such concerned **CGS Insured** will receive a return of premium equal to the difference of the premium calculated based on activity declaration and the individual minimum premium paid ("Shortage"). If the premium surplus is less than the total amount of Shortages, the **Insurers** will refund the concerned **CGS Insured** with a portion of the premium surplus equal to its own Shortage but pro-rated by the ratio of the premium surplus to the total amount of Shortages.

This refund applies to You for payments due to the Subgroup Common Minimum Premium.