



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利潤分享附加條款(A)

111.02.25 科保字第1110014號函備查

M_PRE_GRP_PS_03_ST

GROUP PROFIT SHARE

You benefit from this Group Profit Share and it applies under your **Contract** as follows:

1. In relation to an *insurance period*, the **Insurers** shall pay a Group Profit Share subject to the following conditions:
 - a) the premium due by the participating **CGS Contracts** for the *insurance period* has been paid to the Insurers in full, and
 - b) The balance of the profitability account of the *insurance period* is positive.The profitability account of the *insurance period* shall refer to the balance between:
 - on the credit side: the net premium paid by the participating **CGS Insureds** for the *insurance period* and
 - on the debit side: (i) the total amount of indemnity paid or to be paid to the participating **CGS Insureds** with respect to **Deliveries** made during the *insurance period* less the **Recoveries** related to such **Deliveries** and received before the Group Profit Share is paid and (ii) [x%] of costs of the premium paid.

If there is an indemnity for **Collection Expenses** but the **Debt** has been paid in full before indemnification, We shall not take into account the indemnity for **Collection Expenses** in the calculation of the Group Profit Share.

c) This Programme shall remain in force for a further *insurance period*.

2. **Insurers** will refund a percentage of [X] % applied to the balance of the profitability account to the **CGS Insureds** having individually a positive balance to the profitability account described above. The share of the refund allocated to each **CGS Insured** will be prorated to the respective positive contribution of the **CGS Insured** to the profitability account balance.

3. If You had individually a positive balance of the profitability account described above, in order to receive the payment of the Group Profit Share the **[Head of Insured Group]** must, within [X months] from the last day of the *insurance period*, request from the **Programme Leader** in writing the payment of the Group Profit Share and submit to the **Programme Leader** a waiver whereby each and every participating **CGS Insured** waives its rights to payment of any subsequent indemnities relating to the *insurance period*.