



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

## 科法斯產物信用保險提前終止保險契約附加條款

111.10.21 科保字第1110093號函備查

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### EARLY TERMINATION OF THE CONTRACT

Notwithstanding the duration of your contract, if we notify you a cancellation of the credit limit you may terminate earlier this contract, by registered letter with acknowledgment of receipt under subject to a written notice period of one month.

In this case, we will partially reimburse the flat premium provided that the following cumulative conditions apply during the relevant *insurance period*:

- the flat premium due has been paid,
- no **overdue account** has been or should have been **notified** to us and,
- no claim payment has been paid or due to you under this contract,

For the sake of clarity, the refund of the flat premium will be the amount calculated on a prorata temporis basis for the period between the cancellation of the credit limit and the ending date of the insurance period during which the early termination occurs.

However, in any case, the partial reimbursement of the flat premium cannot exceed fifty percent of the flat premium.

You expressly acknowledge that the partial refund of the flat premium under the above conditions shall constitute a waiver of your rights to payment of any subsequent claims relating to the current insurance cover.

The Grace period is not applicable to the early termination described above.