

香港信保局十項支援措施

HKECIC's 10 Enhanced Measures

「小營業額保單」保戶¹

For holders of Small Business Policy (SBP)¹

- 提供免費付貨前風險保障予受批核的買家，涵蓋所有承保的市場²。
Provide free pre-shipment cover for approved buyers in all insured markets².
- 上調已承保買家信用限額20%，上限500萬港元，涵蓋所有承保的市場。
Provide a 20% uplift in all valid credit limit(s) for all insured markets, up to a maximum of HK\$5 million.
- 延長保費付款限期一個月。
Extend premium payment due date for one month.
- 增加保費折扣優惠由七折至五折。
Increase premium discount for each SBP holder from 30% to 50%.

全體保戶

For all policyholders

- 豁免所有保單年費。
Waive Annual Policy Fee.
- 一律增加所有獲審批的買家信用限額的付款限期至120日。
Grant across the board payment term of 120 days.
- 豁免保戶因買家延長 / 更改付款條款而須繳交的所有額外保費。
Waive additional premium for extended / new payment term.
- 加快處理賠款安排，在收到相關文件後五天內完成處理一百萬港元或以下的賠款個案。
Expedite claims settlement process involving amount up to HK\$1 million. Claims payment will be made within 5 days upon receipt of relevant documents.
- 簡化程序，彈性處理買家付款困難個案。
Simplify procedures and exercise flexibility in processing claims cases of payment difficulty.
- 免費為保戶提供額外10個信用評估服務。
Provide policyholders 10 additional free credit check facility.

¹ 此保單適用於每年營業額少於五千萬港元的香港出口商。
This Policy is applicable to Hong Kong exporters with annual sales turnover of less than HK\$50 million.

² 不包括因風險原因而不能承保的買家。
Except for buyers not insured for risks reasons.

