

2022年9月28日

請即發放
新聞稿

香港信保局推出「彈性賠償率安排」

香港出口信用保險局（香港信保局）今日宣布推出「彈性賠償率安排」（「安排」），為出口商在不同風險情況下提供更大保障，讓他們可更靈活地落實海外買家的訂單。

在「安排」下，香港信保局會因應保戶需要，考慮為批額不足的保戶在有需要時自動提升其 500 萬港元或以下的信用限額¹，至最多 1 250 萬港元²。賠償率則相應地由 90% 調整至最低 60%。保戶無須繳交額外保費。

香港信保局總監趙民忠表示，多國央行推出緊縮貨幣政策，加上能源價格高企，令環球經濟活動減弱及經營貿易更加艱難。在不穩定的貿易環境下，出口商爭取訂單並不容易。他希望有關「安排」能為出口商提供更長遠及全面的保障。如果出口商遇到融資困難，亦可考慮利用今年 3 月以試行形式推出的「出口信用擔保計劃」，該計劃為保戶的出口融資作最高七成的信貸擔保，擔保額以 5 000 萬港元為上限。

如欲了解詳情，歡迎致電熱線 2732 9933 或瀏覽網站 www.hkeic.com。

香港信保局於 1966 年根據《香港出口信用保險局條例》（香港法例第 1115 章）成立，專責為香港出口商提供出口信用保險服務，保障他們因放帳給海外買家而面對未能收回款項的風險，使他們能安心拓展出口業務。香港信保局獲香港特區政府提供高達 550 億港元的保險業務負責額保證。

- 完 -

¹ 「安排」不適用於「網上微企業保單」及「自定保額保單」，兩種保單的最高信用限額分別為 80 萬港元及 300 萬港元。

² 「小營業額保單」的信用限額提升後的上限為 500 萬港元。如在「安排」下的賠款少於原有按 90% 賠償率可得的金額，賠款會以較高金額為準。

28 September 2022

FOR IMMEDIATE RELEASE

Press Release

HKECIC Launches the “Flexible Indemnity Ratio Arrangement”

The Hong Kong Export Credit Insurance Corporation (HKECIC) today announces the launch of “Flexible Indemnity Ratio Arrangement” (“the Arrangement”) to provide enhanced coverage under different risk situations, with a view to allowing greater flexibility for exporters to secure orders from overseas buyers.

Under the Arrangement, HKECIC will take into account policyholders’ needs¹ and consider providing an automatic uplift for credit limits of or below HK\$5 million that were not fully approved to a maximum of HK\$12.5 million², if needed. The indemnity ratio will be correspondingly adjusted from 90% to 60% the lowest. No additional premium would be required.

Mr Terence Chiu, Commissioner of HKECIC, said that the tightening of monetary policy adopted by many central banks and the prevailing high energy price will decelerate global economic activities and make trading more difficult. In an unstable trade environment, it is not easy for exporters to secure orders. He hopes the Arrangement can provide exporters with more long-term and comprehensive coverage. Exporters who have difficulty in obtaining financing can also consider utilising the “Export Credit Guarantee Programme”. The Programme was launched on a pilot basis in March this year to provide guarantee up to 70% of the export financing of policyholders at a maximum guarantee limit of HK\$50 million.

For details, please call hotline 2732 9933 or visit www.hkecic.com.

-
- ¹ The Arrangement does not apply to Online Micro-Business Policy and Self-Underwritten Policy with credit limit amount capped at HK\$800,000 and HK\$3 million respectively.
- ² For Small Business Policy, the uplifted credit limit is subject to a cap of HK\$5 million. If the claims under the Arrangement is less than that under the original 90% indemnity ratio, it will be ascertained at an amount whichever is higher.

2/F., Tower 1, South Seas Centre, 75 Mody Road, Tsimshatsui East, Kowloon, Hong Kong.
香港九龍尖沙咀東部麼地道七十五號南洋中心第一座二樓

Telephone 電話 : 2723 3883
Website 網址 : www.hkecic.com

Facsimile 圖文傳真 : 2722 6277
E-mail Address 電子郵件 : info@hkecic.com



ISO 27001 : 2013
Certificate No.: HK21/00186
Scope: The Information Security
Management System supports
the operation of the Computer
Room of the HKECIC



ISO 9001 : 2015
Certificate No.: CC 761

彈性賠償率安排 (本「安排」)

Flexible Indemnity Ratio Arrangement (the “Arrangement”)

問題 1. 甚麼是「彈性賠償率安排」？

Q 1 - What is “Flexible Indemnity Ratio Arrangement”?

The Arrangement aims at providing an automatic higher range of credit coverage to policyholders for credit limit requests that are not fully approved due to risk considerations.

Under the Arrangement, approved credit limits of HK\$5 million or below will be automatically uplifted⁽¹⁾ by 150%, 200% and 250% to a maximum of HK\$12.5 million⁽²⁾, or up to the applied amount, whichever is lower, against a corresponding reduction of percentage of indemnity from 90% to 80%, 70% and 60% respectively without any additional premium required.

Layer	Credit limit (“CL”) adjustment (against original CL)	Percentage of Indemnity
A	Original CL	90% (standard)
B	150% x Original CL	80%
C	200% x Original CL	70%
D	250% x Original CL	60%

Please refer to Appendix 1 for an illustration of how the Arrangement works.

HKECIC will calculate the claim payment based on the corresponding percentage of indemnity under different layers and pay the policyholder the highest amount out of such calculations upon the date of claim payment.

Remarks:

(1) Excluding cases where risks not allowed. HKECIC reserves the right of final decision.

(2) For the Small Business Policy, the uplifted credit limit is subject to a cap of HK\$5 million.

本「安排」為因風險原因而批額不足的保戶自動提升其信用限額。

在本「安排」下，500萬港元或以下的信用限額將會自動提升⁽¹⁾ 150%、200%及250%至最高1,250萬港元⁽²⁾ 或相等於申請全額，以較低者為準，其相應的賠償百分率分別由九成下調整至八成、七成及六成，而保戶無須繳交額外的保費。

層	信用限額 (限額) 調整 (對比原核准限額)	賠償百分率
A	原核准限額	90% (標準)
B	150% x 原核准限額	80%
C	200% x 原核准限額	70%
D	250% x 原核准限額	60%

有關本「安排」的例子請參照附件一。

香港信保局會根據不同層的相應賠償百分率計算賠償，並會於賠償之日向保戶支付當中最高的金額。

註：

(1) 不包括因風險原因而不能承保的個案。香港信保局保留最終決定權。

(2) 「小營業額保單」的信用限額提升後的上限為500萬港元。

問題 2. 「彈性賠償率安排」甚麼時候生效？

Q 2 – When will “Flexible Indemnity Ratio Arrangement” be effective?

<p>“Flexible Indemnity Ratio Arrangement” is a permanent arrangement offered by HKECIC since 28 September 2022, which aims at providing a higher range of credit coverage to meet policyholders’ longer-term business needs through risk sharing under flexible percentage of indemnity. The insurable contracts (under pre-shipment cover) and/or shipments (under post-shipment cover) applicable for the Arrangement will be covered by the related credit limit issued. Any claim payment arising from these contracts / shipments will be assessed based on the related credit limit (where applicable).</p> <p>After the expiry of the “100% Credit Limit Top-Up Scheme”, HKECIC will re-issue all eligible credit limits under the Arrangement and will notify policyholders in writing via “EC-link” or “EC-Reach”.</p> <p>Please take note that HKECIC reserves the right to cancel or vary the credit limits at any time.</p>	<p>「彈性賠償率安排」是由香港信保局於2022年9月28日推出的常設安排，旨在透過彈性賠償百分率與保戶共同分擔風險，提供較高的信用保障，以滿足保戶的長遠業務需要。適用於本「安排」的可受保合同（付貨前風險保單）及／或貨物啟運（付貨後風險保單）將會受相關的信用限額保障。任何與該等合同／貨運相關的賠償將按相關的信用限額計算（如適用）。</p> <p>在「百分百信用限額提升計劃」結束後，香港信保局會重新簽發所有符合本「安排」資格的信用限額，並會透過「信保易」或「EC-Reach 中小企信保網」書面通知保戶。</p> <p>請注意，香港信保局保留在任何時候撤銷或調整信用限額的權利。</p>
---	--

問題 3. 在甚麼情況下信用限額適用於「彈性賠償率安排」？

Q 3 – When will the credit limits be eligible for “Flexible Indemnity Ratio Arrangement”?

<p>The Arrangement will be automatically offered to all credit limits that are valid as of the Arrangement commencement date if the approved amount falls short of the applied amount, subject to the eligibility requirements⁽³⁾ of the Arrangement.</p> <p>Policyholders may access information in relation to the credit limit by logging onto “EC-link” or “EC-Reach” at “Enquiry-Credit Limit”, where detail of the uplifted credit limit and corresponding percentage of indemnity under the Arrangement is provided for reference. Applicable credit limits under Flexible Indemnity Ratio Arrangement are highlighted in pink.</p> <p><i>Remarks:</i></p> <p>⁽³⁾ The Arrangement applies only to:</p> <ul style="list-style-type: none">- short-term credit insurance policies (excluding “Online Micro-Business Policy” and “Self-Underwritten Policy”)- credit limits of HK\$5mn or below that are not fully approved- cases meeting certain risk assessment criteria	<p>在本「安排」生效日後，如獲批的信用限額低於申請金額及符合本「安排」的條件⁽³⁾，該信用限額會根據本「安排」自動獲得提升。</p> <p>保戶可隨時登入「信保易」或「EC-Reach中小企信保網」，在「查詢 – 信用限額」頁面查閱有關獲提升的信用限額及其相應的賠償百分率資料作參考。彈性賠償率安排下適用的信用限額以粉紅色顯示。</p> <p>註：</p> <p>⁽³⁾ 本「安排」只適用於：</p> <ul style="list-style-type: none">- 短期信用保險保單（「網上微企業保單」和「自定保額保單」除外）- 500萬港元或以下而未能全數獲批的信用限額- 符合一定風險條件下的個案
---	---

問題 4. 甚麼類型的保單可受惠於「彈性賠償率安排」？

Q 4– What types of insurance policies are covered by “Flexible Indemnity Ratio Arrangement”?

<p>Except “Online Micro-Business Policy” and “Self-Underwritten Policy”, all types of short-term credit insurance policies are covered under the Arrangement. For Small Business Policy, the uplifted credit limit under the Arrangement is subject to a cap of HK\$5 million.</p>	<p>除「網上微企業保單」和「自定保額保單」外，各種短期信用保險保單均受惠於本「安排」。然而，「小營業額保單」的信用限額提升後的上限為 500萬港元。</p>
--	---

問題 5. 在甚麼情況下「彈性賠償率安排」將不適用？

Q 5 – In what circumstances that “Flexible Indemnity Ratio Arrangement” shall not be applicable?

<p>In general, the Arrangement is not applicable under the following circumstances:</p> <ul style="list-style-type: none">● The credit limit was fully approved; or● The credit limit held by a policyholder has exceeded HK\$5 million; or● The buyer is excluded due to risk considerations <p>In case of any dispute, HKECIC reserves the right of final decision.</p>	<p>一般而言，「彈性賠償率安排」將不適用於以下情況：</p> <ul style="list-style-type: none">● 信用限額獲全數批出；或● 保戶持有的信用限額已超過500萬港元；或● 因風險原因而不能承保的買家 <p>如有任何爭議，香港信保局持有最終決定權。</p>
---	--

問題 6. 保戶如何得悉其信用限額已根據本「安排」獲批核？

Q 6 – How does a policyholder know its credit limit has been approved under “Flexible Indemnity Ratio Arrangement”?

<p>HKECIC will notify policyholders in writing (by emails sent via “EC-link” or “EC-Reach”). Policyholders may access information in relation to the uplifted credit limit and the corresponding percentage of indemnity under the Arrangement by logging onto “EC-link” or “EC-Reach”.</p> <p>Please refer to Appendix 2 for a sample of credit limit for “Flexible Indemnity Ratio Arrangement”.</p>	<p>香港信保局會以書面（透過「信保易」或「EC-Reach中小企信保網」發出的電郵）通知保戶。保戶可隨時登入「信保易」或「EC-Reach中小企信保網」查閱本「安排」下獲提升的信用限額及其相應的賠償百分率資料。</p> <p>有關「彈性賠償率安排」的信用限額樣本請參照附件二。</p>
--	---

問題 7. 「彈性賠償率安排」下，保戶如何計算所需申請的信用限額金額？

Q 7 - How should a policyholder determine the credit limit it needs to apply for under the "Flexible Indemnity Ratio Arrangement"?

	<p>The policyholder only needs to follow the usual computation method in determining the required credit limit. The limit should reflect the maximum amount owed or likely to be owed by the buyer instead of the total amount of orders in hand.</p> <p>The credit limit is revolving in nature. When the outstanding payments covered by a credit limit are paid by the buyer, subsequent shipments will automatically come under our cover. If a policyholder is trading with a buyer on different payment terms, the policyholder should apply for the riskiest one, usually referring to the term with the longest credit period.</p>	<p>保戶只需沿用一貫的計算方法便可。所需的信用限額應等於買家最高 / 預期最高的欠款額，而非手頭訂單的數額總和。</p> <p>信用限額可「循環使用」，當買家清付貨款後，保戶便可以繼續付貨並得到保障。如保戶以不同的付款方式與同一買家交易，保戶應該以風險最高的付款方式申請信用限額，通常指放帳期最長的付款方式。</p>
--	--	---

問題 8. 「彈性賠償率安排」下，保戶是否需要選擇哪一層的賠償百分率用於信用限額？

Q 8 - Does a policyholder need to choose which layer of percentage of indemnity to be applied to the credit limit under "Flexible Indemnity Ratio Arrangement"?

	<p>Under the Arrangement, the policyholder does not need to choose the layer of percentages of indemnity.</p> <p>In case of claims, HKECIC will determine which layer of credit limit and its corresponding percentage of indemnity offers the highest credit coverage to the policyholder, and apply it for the calculation of claims payment.</p>	<p>保戶不需要選擇哪一層賠償百分率。</p> <p>當出現索償時，香港信保局會根據信用限額及其相應的賠償百分率計算賠償，並會於賠償之日向保戶支付以上述方法計算得出的最高金額。</p>
--	---	--

問題 9. 香港信保局就「彈性賠償率安排」收取額外費用嗎？

Q 9 – Will HKECIC charge any additional fees/premium for “Flexible Indemnity Ratio Arrangement”?

	No additional fee will be charged for the Arrangement. HKECIC charges premiums based on the gross invoice value of the shipments or services rendered declared by the policyholder (NOT the credit limit) according to the applicable premium rates.	本「安排」不涉及任何額外費用。香港信保局會根據保戶申報有關貨物啟運或已提供的服務的 發票總額（而非信用限額金額），按保單列明的保費率計算收取保費。
--	--	---

問題 10. 在「彈性賠償率安排」下，如何計算賠償金額？

Q 10 – How will the claim payment, if any, be determined under “Flexible Indemnity Ratio Arrangement”?

	The calculation of claim payments under different scenarios varies. Please refer to Appendix 3 for examples illustrating the computation method.	賠償的計算方法因情況而異，詳情請參照載於附件三的例子。
--	--	-----------------------------

問題 11. 在香港信保局作出賠償後，如何分攤追償款項或追償開支？

Q 11 – How will the recovery received and expenses incurred be shared after HKECIC made the claim payment?

	<p>All sums recovered or all expenses incurred would be shared following the same arrangement under the Policy. The calculation is recapped as follows:</p> <p>HKECIC's share = Amount recovered or expense incurred x [Claim payment/ Total debt amount at the date of claim payment]</p> <p>The balance would be shared by policyholder.</p>	<p>所有與追償有關的款項或開支的分攤方式均與現時保單下的處理安排相同，相關的計算複述如下：</p> <p>香港信保局應分攤的部分 = 獲償所得或追償開支x [已付賠償 / 於賠償日的債務總額]</p> <p>剩餘的款項或開支則由保戶分攤。</p>
--	--	--

問題 12. 保戶可否選擇維持原核准的信用限額及九成賠償百分率，而不參與「彈性賠償率安排」？

Q 12 - Can a policyholder choose to maintain the original approved credit limit with 90% percentage of indemnity instead of accepting higher credit limits with lower percentage of indemnity under "Flexible Indemnity Ratio Arrangement"?

	Policyholder could opt out from the Arrangement on policy basis, please contact your Account Officer for assistance.	保戶可選擇不參與本「安排」，請聯絡你的客戶服務主任尋求協助。
--	--	--------------------------------

問題 13. 「彈性賠償率安排」是否有結束日期？

Q 13 - Is there any expiry date for "Flexible Indemnity Ratio Arrangement"?


	HKECIC reserves the right to cancel or vary the Arrangement at any time.	香港信保局保留在任何時候撤銷或調整本「安排」的權利。
--	--	----------------------------

附件一

Appendix 1

Scenario 個案	Applied amount 申請金額	Layer A: Original Approved Credit Limit (90%) 層 A： 原核准的信用 限額（九成）	Layer B: Percentage of Indemnity (80%) 層 B： 賠償百分率 （八成）	Layer C: Percentage of Indemnity (70%) 層 C： 賠償百分率 （七成）	Layer D: Percentage of Indemnity (60%) 層 D： 賠償百分率 （六成）	Remarks 備註
1.	\$10,000,000	\$2,000,000	\$3,000,000	\$4,000,000	\$5,000,000	The credit limit has been uplifted from the original approved credit limit of HK\$2,000,000 to the maximum of HK\$5,000,000 with a percentage of indemnity 60%. 原核准的信用限額 200 萬港元已經提升至最高的 500 萬港元及賠償百分率六成。
2.	\$20,000,000	\$5,000,000	\$7,500,000	\$10,000,000	\$12,500,000	The credit limit has been uplifted from the original approved credit limit of HK\$5,000,000 to the maximum of HK\$12,500,000 with a percentage of indemnity 60%. 原核准的信用限額 500 萬港元已經提升至最高的 1,250 萬港元及賠償百分率六成。
3.	\$20,000,000	\$6,000,000	Not applicable	Not applicable	Not applicable	The credit limit is not eligible for the Arrangement. The Original Credit Limit has exceeded HK\$5,000,000. 此信用限額不符合本「安排」的資格。原核准的信用額度已超過 500 萬港元。
4.	\$3,800,000	\$2,000,000	\$3,000,000	\$3,800,000	Not applicable	The credit limit has been uplifted from the original approved credit limit of HK\$2,000,000 to the applied amount of HK\$3,800,000 with a percentage of indemnity 70%. 原核准的信用限額 200 萬港元已經提升至申請金額的 380 萬港元及賠償百分率七成。
5.	\$7,500,000	\$5,000,000	\$7,500,000	Not applicable	Not applicable	The credit limit has been uplifted from the original approved credit limit of HK\$5,000,000 to the applied amount of HK\$7,500,000 with a percentage of indemnity 80%. 原核准的信用限額 500 萬港元已經提升至申請金額的 750 萬港元及賠償百分率八成。

CREDIT LIMIT**CONFIDENTIAL**

Policyholder's name & address ABC COMPANY LIMITED UNIT B, 50/F., DEF BLDG., 30000 TAI LIN PAI ROAD, KWAI CHUNG, NEW TERRITORIES.		 Hong Kong Export Credit Insurance Corporation 香港出口信用保險局 2/F., Tower 1, South Seas Centre, 75 Mody Road, Tsimshatsui East, Kowloon, Hong Kong. Tel : 2732 9988 Fax : 2722 6277 E-mail : info@hkeic.com EC-link website : www.ec-link.com.hk	
Policy no. 000000/23		Credit Limit no. 897907	
Approved buyer's name & address DEF COMPANY LIMITED ABCDEFG6, 9654282232 HAMBURG, GERMANY, FEDERAL REPUBLIC OF		Credit Limit application date 13 JUL 2022	Credit Limit date 14 JUL 2022
Buyer code no. DEU 000000		Credit limit amount HKD 1,000,000	Terms of payment OA 120
IMPORTANT NOTES: (1) You shall ensure that the approved name of the buyer in the credit limit matches exactly the name of the buyer in the insurable contract. A slight variation in the name of a company can mean another separate legal entity. You shall apply for a separate credit limit on each of the separate legal entity. (2) Unless otherwise specified, in the event that this credit limit is lower than the credit limit previously approved on this buyer, this new credit limit will only apply to shipments made on or after the credit limit date stated in this Notice. (3) Except as specified in Note (2) above, this new credit limit supersedes any credit limit previously approved on this buyer and shall have effect from the credit limit date stated in this Notice, regardless of the date of shipment. (4) Any variation from previous credit limit on the buyer simply reflects changes in the amount of loss HKECIC may be liable for in respect of the buyer. No adverse inference on any person shall be drawn on the amount of credit limit imposed or any variation or cancellation of the same. (5) Please observe Clause 56 of the Policy for the Confidentiality requirement. (6) HKECIC shall not be liable for any damage and injury resulting from any adverse inference drawn from the variation of the credit limit on the buyer.			
THIS CREDIT LIMIT FALLS UNDER THE "FLEXIBLE INDEMNITY RATIO ARRANGEMENT" ("THE ARRANGEMENT") AND HAS BEEN UPLIFTED FROM THE ORIGINAL APPROVED CREDIT LIMIT OF HK\$1,000,000 TO THE MAXIMUM OF HK\$2,500,000 WITH A CORRESPONDING ADJUSTMENT OF THE PERCENTAGE OF INDEMNITY AS BELOW: 1) ORIGINAL APPROVED CREDIT LIMIT HK\$1,000,000 WITH PERCENTAGE OF INDEMNITY OF 90% 2) CREDIT LIMIT HK\$1,500,000 WITH ADJUSTED PERCENTAGE OF INDEMNITY OF 80% 3) CREDIT LIMIT HK\$2,000,000 WITH ADJUSTED PERCENTAGE OF INDEMNITY OF 70% 4) CREDIT LIMIT HK\$2,500,000 WITH ADJUSTED PERCENTAGE OF INDEMNITY OF 60% UNDER THE ARRANGEMENT, IN THE SCENARIO OF ANY CLAIM PAYABLE UNDER THE POLICY, THE CORPORATION WILL CALCULATE THE CLAIM PAYMENT BASED ON EACH OF THE ABOVE CREDIT LIMIT AND THE CORRESPONDING PERCENTAGE OF INDEMNITY AND PAY THE POLICYHOLDER THE HIGHEST AMOUNT OUT OF SUCH CALCULATIONS. FOR DETAILS OF THE ARRANGEMENT, PLEASE REFER TO THE HKECIC'S CORPORATE WEBSITE www.hkeic.com . <div style="text-align: center;">*** END ***</div>			

信用限額

機密

保戶名稱及地址 一二三（香港）有限公司 新界中門 河田街 90000 號 冠華機廠工業大廈 17 樓 2 座 D13 室		 Hong Kong Export Credit Insurance Corporation 香港出口信用保險局 香港九龍尖沙咀東部地盤七十五號南洋中心第一座二樓 電話: 2732 9988 傳真: 2722 6277 電郵: info@hkeic.com 信保局網站: www.ec-link.com.hk	
保單編號 000000/50		信用限額編號 000000	
批核買家的名稱及地址 241COMPANY LTD 1000000 MAIN STREET HACXXXXXXXK, NEW JERSEY 07601, UNITED STATES OF AMERICA		信用限額申請日期 2022 年 8 月 5 日	信用限額簽發日期 2022 年 8 月 5 日
買家編碼 USA 000000		信用限額金額 1,000,000 港元	付款方式 掛帳 120 天
重要注意事項: (1) 保戶須確保信用限額中已批核買家的名稱與可受保合同上的買家名稱完全相符。名稱上少許的差異可能代表另一單獨的法律實體。保戶必須為每個單獨的法律實體申請單獨的信用限額。 (2) 除非另有規定，如本信用限額低於最近一次批核予該買家的信用限額，則本信用限額只適用於在信用限額簽發日期或之後訂立的 可受保合同* 或出口的貨物。 (3) 除(2)提及的情況外，本信用限額取代以往任何批核予該買家的信用限額，由信用限額簽發日期起生效，不論(i)可受保合同*訂立的日期；和/或者(ii)貨物啟運的日期。 (4) 對買家以往的信用限額的任何修訂，只代表信保局對該買家承擔賠償責任的最高損失金額的變更。相關信用限額的金額或其修訂或撤銷，不適用於對任何人士作出有利的推斷。 (5) 請遵守保單第 54 條保密條款。 (6) 因對買家信用限額的修訂而作出任何不利的推斷所造成的任何損失及損害，信保局概不承擔賠償責任。 *請參考付貨前批單中有關 可受保合同 的定義。			
本信用限額取代本局於 2020 年 6 月 8 日批核予下述買家的信用限額： 信保局買家編碼：USA 159846 名稱：241 COMPANY LTD 地址：1000000 MAIN STREET, HACXXXXXXXK, NEW JERSEY 07601 UNITED STATES OF AMERICA 本信用限額符合「彈性賠償率安排」（「本安排」）並已經由原核准的信用限額 HK\$1,000,000 港元 提升至最高的 HK\$2,500,000 港元 及其相應調整的賠償百分率。詳情如下： 1) 原核准的信用限額: HK\$1,000,000 港元 與 “賠償百分率” 90% 2) 信用限額: HK\$1,500,000 港元 與 調整後的“賠償百分率” 80% 3) 信用限額: HK\$2,000,000 港元 與 調整後的“賠償百分率” 70% 4) 信用限額: HK\$2,500,000 港元 與 調整後的“賠償百分率” 60% 根據本安排，在保單項下應付索賠的情況下，本局將根據上述信用限額及其相應的賠償百分率分別計算賠償，並向保戶支付當中最高金額。 有關本安排之詳情，請瀏覽本局網站 www.hkeic.com			

附件三
Appendix 3

Scenario 1 個案一

Applied Amount 申請金額：HK\$10,000,000

Original Approved Credit Limit (Percentage of indemnity:90%) 原核准的信用限額（賠償百分率：九成）：

HK\$2,000,000 Unpaid shipments 尚未支付的貨物啟運：HK\$3,200,000

Percentage of indemnity 賠償百分率		Credit Limit 信用限額
Layer 層 A 90%（九成）		HK\$2,000,000 ⁽²⁾
Layer 層 B 80%（八成）		HK\$3,000,000 ⁽³⁾
Layer 層 C 70%（七成）		HK\$4,000,000 ⁽⁴⁾
Layer 層 D 60%（六成）		HK\$5,000,000 ⁽⁵⁾
Unpaid shipments 尚未支付的貨物啟運		HK\$3,200,000 ⁽¹⁾
Layer 層 A	Percentage of indemnity (90%) 賠償百分率（九成）	
	Unpaid shipments eligible for claims 符合索賠條件之尚未支付的貨物啟運	HK\$2,000,000 ⁽¹⁾ or ^{(2)*}
	Claim payment @ 90% 九成賠償	HK\$1,800,000
Layer 層 B	Percentage of indemnity (80%) 賠償百分率（八成）	
	Unpaid shipments eligible for claims 符合索賠條件之尚未支付的貨物啟運	HK\$3,000,000 ⁽¹⁾ or ^{(3)*}
	Claim payment @ 80% 八成賠償	HK\$2,400,000
Layer 層 C	Percentage of indemnity (70%) 賠償百分率（七成）	
	Unpaid shipments eligible for claims 符合索賠條件之尚未支付的貨物啟運	HK\$3,200,000 ⁽¹⁾ or ^{(4)*}
	Claim payment @ 70% 七成賠償	HK\$2,240,000
Layer 層 D	Percentage of indemnity (60%) 賠償百分率（六成）	
	Unpaid shipments eligible for claims 符合索賠條件之尚未支付的貨物啟運	HK\$3,200,000 ⁽¹⁾ or ^{(5)*}
	Claim payment @ 60% 六成賠償	HK\$1,920,000

* whichever is lower 以較低者為準

Under the Arrangement, in the scenario of any claim payable under the Policy, HKECIC will calculate the claim payment based on each of the above credit limits and the corresponding percentage of indemnity and pay the policyholder the highest amount out of such calculations. In this case, the applicable credit limit and percentage of indemnity are HK\$3mn and 80% respectively, and the amount of claim payment is HK\$2.40mn.

根據本安排，在保單下應付索賠的情況下，本局將根據上述信用限額及其相應的賠償百分率分別計算賠償，並向保戶支付當中最最高金額。在本個案中，適用的信用限額及賠償百分率分別為300萬港元及八成，賠償金額為240萬港元。

Scenario 2 個案二

Applied Amount 申請金額：HK\$10,000,000

Original Approved Credit Limit (Percentage of indemnity: 90%) 原核准的信用限額（賠償百分率：九成）：

HK\$2,000,000 Unpaid shipments before 1 Feb 二月一日前尚未支付的貨物啟運：HK\$500,000

Reduced credit limit on 1 Feb 信用限額於二月一日減少至：HK\$1,500,000

Shipments made on 1 Feb and remained unpaid 於二月一日發出而尚未支付的貨物啟運：

HK\$1,000,000 Total Unpaid shipments 尚未支付的貨物啟運總數：HK\$1,500,000

	Before 1 Feb 二月一日前	On 1 Feb 二月一日	
Percentage of indemnity 賠償百分率	Credit Limit 信用限額	Credit Limit 信用限額	
Layer 層 A 90%（九成）	HK\$2,000,000	HK\$1,500,000 ⁽²⁾	
Layer 層 B 80%（八成）	HK\$3,000,000	HK\$2,250,000 ⁽³⁾	
Layer 層 C 70%（七成）	HK\$4,000,000	HK\$3,000,000 ⁽⁴⁾	
Layer 層 D 60%（六成）	HK\$5,000,000	HK\$3,750,000 ⁽⁵⁾	
Unpaid shipments 尚未支付的貨物啟運	Before 1 Feb 二月一日前	On 1 Feb 二月一日	Total 總數
	HK\$500,000 ⁽¹⁾	HK\$1,000,000 ⁽⁶⁾	HK\$1,500,000
Layer 層 A	Percentage of indemnity (90%) 賠償率（九成）		
	Unpaid shipments eligible for claims 符合索賠條件之尚未支付的貨物啟運	HK\$500,000	HK\$1,000,000 ^{(2)-(1) or (6)*}
	Claim payment @ 90% 九成賠償	HK\$450,000	HK\$1,350,000
Layer 層 B	Percentage of indemnity (80%) 賠償率（八成）		
	Unpaid shipments eligible for claims 符合索賠條件之尚未支付的貨物啟運	HK\$500,000	HK\$1,000,000 ^{(3)-(1) or (6)*}
	Claim payment @ 80% 八成賠償	HK\$400,000	HK\$1,200,000
Layer 層 C	Percentage of indemnity (70%) 賠償率（七成）		
	Unpaid shipments eligible for claims 符合索賠條件之尚未支付的貨物啟運	HK\$500,000	HK\$1,000,000 ^{(4)-(1) or (6)*}
	Claim payment @ 70% 七成賠償	HK\$350,000	HK\$1,050,000
Layer 層 D	Percentage of indemnity (60%) 賠償率（六成）		
	Unpaid shipments eligible for claims 符合索賠條件之尚未支付的貨物啟運	HK\$500,000	HK\$1,000,000 ^{(5)-(1) or (6)*}
	Claim payment @ 60% 六成賠償	HK\$300,000	HK\$900,000

* whichever is lower 以較低者為準

Under the Arrangement, in the scenario of any claim payable under the Policy, HKECIC will calculate the claim payment based on each of the above credit limits and the corresponding percentage of indemnity and pay the policyholder the highest total amount out of such calculations. In this case, the applicable credit limit and percentage of indemnity are HK\$1.5mn and 90% respectively, and the amount of claim payment is HK\$1.35mn.

根據本安排，在保單下應付索賠的情況下，本局將根據上述信用限額及其相應的賠償百分率分別計算賠償，並向保戶支付當中總數最高金額。在本個案中，適用的信用限額及賠償百分率分別為150萬港元及九成，賠償金額為135萬港元。