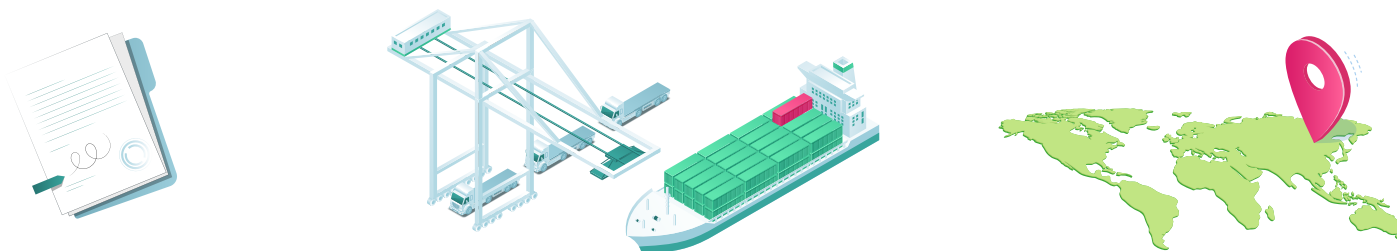


保障付貨前後風險 助出口商安心放帳



○
接單

○
出口

○
海外買家

付貨前風險

- 買家破產
- 買家取消合同（背約）
- 國家風險：外匯禁制或阻延、貨物被禁入口、入口證被取消、延遲償還外債、戰爭、革命、暴動或天災令買家無法履行合同等

付貨後風險

- 買家風險：買家破產、拖欠貨款及買家沒有提取貨物
- 國家風險：外匯禁制或阻延、貨物被禁入口、入口證被取消、延遲償還外債、戰爭、革命、暴動或天災令買家無法履行合同等

* 於2024年6月30日前，「小營業額保單」保戶之受批核的買家，可享免費付貨前風險保障



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查詢熱線 : 2732 9988
網站 : www.hkecic.com

付貨前風險保障須知

- 想獲取付貨前風險保障，保戶須於訂立有關銷售合同前持有承保付貨前風險的保單
- 保戶須同時投保買家付貨後的放帳風險
- 如保戶與買家以信用證或預付方式交易，則只需投保付貨前風險
- 保戶必須在可受保合同訂立日起六個月內出口有關貨物

索賠須知

付貨前風險的賠償日期

保戶須先完成轉售或處置存貨，最早的賠償日期如下：

- 背約：保戶完成轉售或處置存貨之日
- 買家破產：買家首次發生破產或無力償還債務事件之日
- 國家風險：有關事件發生後四個月

最高賠款為損失金額或信用限額九成

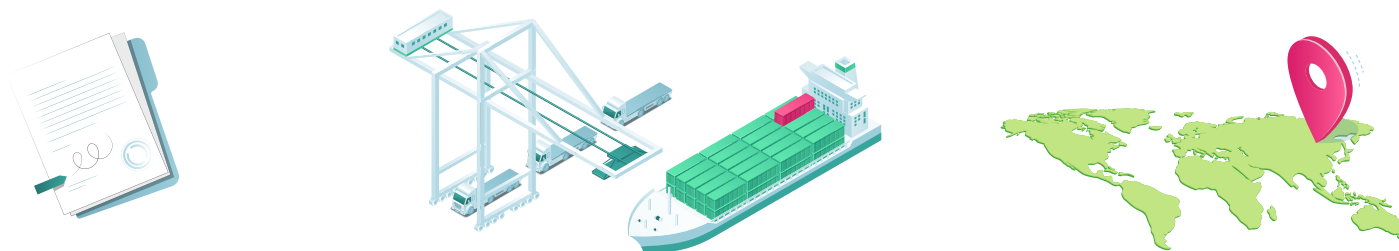
減損行動

- 保戶須先完成轉售或處置存貨(包括原材料、未成品和成品)
- 破產：與破產管理人/清盤人登記付貨前之損失
- 背約：向買家追討損失

索賠準則

- 付貨前風險的理賠大致遵循付貨後風險的理賠：
債務的有效性；保單條款的合規；以及在承保範圍內的損失事項
- 保戶須要採取減損行動
- 保戶須提供相關證明文件(銷售合同、成本支出證據等)或須尋找
第三方理賠師/公證行/會計師核實支出

Protection against Pre-shipment and Post-shipment Risks



Pre-shipment risks

- Insolvency
- Repudiation of contract before shipment
- Country risks: Blockage or delay in foreign exchange remittance, import ban, cancellation of import licence, payment moratorium, war, revolution, riot and natural disaster in the buyer's country which prevents performance of the contract

Post-shipment risks

- Buyer risks: Insolvency, default in payment, failure by the buyer to take delivery of goods
- Country risks: Blockage or delay in foreign exchange remittance, import ban, cancellation of import licence, payment moratorium, war, revolution, riot and natural disaster in the buyer's country which prevents performance of the contract

* Small Business Policy policyholders can enjoy free pre-shipment cover for approved buyers up to 30 June 2024.



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Hotline : 2732 9988
Website : www.hkecic.com

Notes of pre-shipment cover

- Policyholder who wants to seek protection for pre-shipment risks needs to take out an insurance policy that provides pre-shipment cover. The policy must be in place before the sales contract to be insured is confirmed
- Policyholder needs to insure both pre- and post-shipment risks of the buyer at the same time
- Policyholder who trades with buyer on Letter of credit or advance payment needs to insure pre-shipment risks only
- Policyholder must export the goods within a period of six months from the date of insurable contract

Notes of claims

○ Date of claim payment for pre-shipment risks

Upon policyholder's resale or disposal of inventories, the earliest date of claim payment will be:

- Repudiation: The date policyholder has completed the resale or disposal of inventories
- Insolvency: The date on which the first event of insolvency occurs
- Country risks: Four months after the occurrence of the event

Maximum claim payment will be 90% of the amount of loss or the credit limit

○ Loss minimisation actions

- Policyholder must first complete the resale or disposal of inventories (including raw materials, work-in-progress and finished goods)
- Insolvency: Register the pre-shipment loss with the administrator or liquidator
- Repudiation: Pursue the buyer for the loss

○ Guidelines of claims

- Claims processing for pre shipment risks largely follows those of the post shipment risks: validity of debt; compliance of policy terms; and event of loss within the scope of cover
- Policyholder must take loss minimisation actions
- Policyholder must provide relevant supporting documents (contract of sale, evidence for cost incurred, and etc.) or may need to verify the cost incurred by an independent loss adjustor, surveyor or auditor

保障付貨前風險 Protection against Pre-shipment Risks

常見問題 FAQ

問題 1. 我何時可以獲得賠償？

Q 1 – When will I get compensated?

	<p>For insolvency/ country risk event of loss, the earliest date of claim payment will be the later of the following:</p> <p>- the date of resale/ disposal of inventories (including raw materials, work-in-progress and/or finished goods); and</p> <p>- the date on which the first event of insolvency occurs/ four months after the occurrence of the country risk event.</p> <p>For repudiation of the insurable contract before shipment, the earliest date of claim payment will be the date you have completed the resale/ disposal of the inventories.</p>	<p>當損失事件為破產或無力償還債務或國家風險，最早的賠償日期為以下較晚之日：</p> <p>- 完成轉售或處置存貨（包括原材料、半成品及 / 或完成品）之日；及</p> <p>- 買家首次發生破產或無力償還債務事件之日 / 國家風險事件發生後四個月。</p> <p>當損失事件為貨物啟運前拒絕履行可受保合同，最早的賠償日期為您完成轉售或處置存貨之日。</p>
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問題 2. 我可以獲得多少賠償？

Q 2 – How much will I be compensated?

	<p>The amount of claim payment will be the lesser of the following:</p> <p>(i) amount of loss x percentage of indemnity; and</p> <p>(ii) pre-shipment credit limit x percentage of indemnity.</p>	<p>賠償金額為以下較低者：</p> <p>(i) 損失數額 x 賠償百分率；及</p> <p>(ii) 出口前信用限額 x 賠償百分率。</p>
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問題 3. 如何釐定損失數額？

Q 3 – How is the amount of loss determined?

	<p>Depending on whether you are manufacturing or purchasing the goods under the insurable contract, the amount of loss will be the proportion of contract price determined by:</p> <p>- the cost of direct wages and materials necessarily and solely incurred for the production of the goods (for manufacturing) or the amount to be paid to a third party for the purchase of the goods (for purchasing) by you at the date of claim payment as a percentage of the total direct wages and materials necessarily and solely required for the manufacturing or total price required to be paid for the purchase of the goods from a third party.</p> <p>Points to note:</p> <p>1. You may need to appoint an independent party (e.g. loss adjuster/ surveyor/ auditor, and etc.) to determine the fact and/ or the extent of the loss and/ or the steps to be taken to mitigate such loss. HKECIC will reimburse you half of such expenses involved.</p> <p>2. The amount of loss would be reduced by any counter-claims, set-off or payment by the buyer, any mutually agreed deductions, net proceeds from resale of the inventories and from realisation of any security, and etc. as applicable.</p>	<p>視乎可受保合同下的貨物是由您生產還是購置的，損失數額將按合同價格乘以下比例釐定出來：</p> <p>-在賠償當日，您因生產貨物已產生必需的直接工資及材料的成本數額（如是生產）或須向第三方支付購置貨物的金額（如是購置）佔專為履行可受保合同必需的直接工資及材料的總成本數額或向第三方購置貨物所需支付的總價格之百分率。</p> <p>請注意：</p> <p>1. 您可能需要委託獨立方（如理賠師、公證行、核數師等）以釐定事實及 / 或損失的程度及 / 或減少損失所採取的行動。香港信保局將補償有關費用之一半予您。</p> <p>2. 如適用，損失數額將會扣除買家的任何反訴、抵銷或已付的款項、任何共同協議約定的降價、轉售存貨和變現任何抵押品的淨收益等。</p>
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問題 4. 我應該採取什麼行動去避免或減少損失？ Q 4 – What actions should I take to prevent or minimise loss?		
	For insolvency, you should register the loss with the buyer's liquidator/ administrator/ trustee as applicable For repudiation of the insurable contract before shipment, you should appoint a debt collector or institute legal proceedings against the buyer to pursue the loss. In case the buyer or its liquidator/ administrator/ trustee as applicable refuses to pay for the inventory covered by the insurable contract, you should look for alternate buyer(s) for resale or arrange for disposal as appropriate for the circumstances. Please remember to obtain HKECIC's written approval prior to any resale/ disposal.	就破產或無力償還債務，您應該向買家的清盤人 / 破產管理人 / 受託人（適用者）登記損失。 就貨物啟運前拒絕履行可受保合同，您應該委託債務追收公司或提出法律訴訟向買家追討損失。 如果買家或其清盤人 / 破產管理人 / 受託人（適用者）拒絕支付可受保合同項下的存貨，您應根據具體情況尋找替代買方進行轉售或安排處置。請謹記在任何轉售/ 處置前取得香港信保局的事先書面同意。

問題 5. 為避免或減少損失而產生的費用由誰承擔？

Q 5 – Who will bear the costs incurred for the purpose of preventing or minimising losses?

<p>HKECIC will reimburse you its share of the unrecovered cost calculated as follows, provided that it has given the prior written approval:</p> <table> <tr> <td>Uncovered legal costs and other charges</td> <td>x</td> <td> <div> The lower of the loss arising before shipment or pre-shipment limit Total indebtedness owned by the buyer to you </div> </td> <td>x</td> <td>Percentage of indemnity</td> </tr> </table> <p>Points to note:</p> <p>1. HKECIC will share half of the costs incurred for the appointment of an independent party (e.g. loss adjuster/ surveyor/ auditor etc.) to determine the fact and/ or the extent of the loss and/ or the steps to be taken to mitigate such loss.</p> <p>2. HKECIC assumes no responsibility for any legal costs or charges incurred in relation to the resolution or the settlement of the dispute between you and the buyer.</p>	Uncovered legal costs and other charges	x	<div> The lower of the loss arising before shipment or pre-shipment limit Total indebtedness owned by the buyer to you </div>	x	Percentage of indemnity	<p>在事先取得香港信保局的書面同意的前提下，香港信保局將按以下計算補償您沒有討回的費用：</p> <table> <tr> <td>沒有討回的法律費用及其他開支</td> <td>x</td> <td> <div> 貨物啟運前產生的損失或出口前信用限額（其較低者） 買家欠您的總債務 </div> </td> <td>x</td> <td>賠償百分率</td> </tr> </table> <p>請注意：</p> <p>1. 就委託獨立方（如理賠師、公證行、核數師等）以釐定事實及 / 或損失的程度及 / 或減少損失所採取的行動所產生的費用，香港信保局將會分攤一半。</p> <p>2 香港信保局概不負責有關解決或處理您與買家之間爭議的任何法律費用或開支。</p>	沒有討回的法律費用及其他開支	x	<div> 貨物啟運前產生的損失或出口前信用限額（其較低者） 買家欠您的總債務 </div>	x	賠償百分率
Uncovered legal costs and other charges	x	<div> The lower of the loss arising before shipment or pre-shipment limit Total indebtedness owned by the buyer to you </div>	x	Percentage of indemnity							
沒有討回的法律費用及其他開支	x	<div> 貨物啟運前產生的損失或出口前信用限額（其較低者） 買家欠您的總債務 </div>	x	賠償百分率							

問題 6. 在收到付貨前保障的賠償後，我要做什麼嗎？獲償款項 / 產生的費用將如何分攤？ Q 6 – Is there anything I would need to do after receiving the claim payment for the pre-shipment cover and how will the recoveries received/ costs incurred be shared?								
	<p>After receiving the claim payment, you should continue to take all reasonable and practicable measures and all practicable actions required by HKECIC or promptly provide all assistance and documents as HKECIC may require for the purpose of obtaining recoveries. All sums recovered or costs incurred for action(s) prior approved by HKECIC are to be shared between you and HKECIC. HKECIC's share is calculated as follows:</p> <table><tr><td>Amount of Recovery / costs incurred</td><td>x</td><td>Claim payment Total indebtedness owned by the buyer to you as at the date of claim payment</td></tr></table> <p>You must pay HKECIC its share of the recoveries received as soon as practicable, and in any event not later than one month after the date of receipt of such recoveries.</p>	Amount of Recovery / costs incurred	x	Claim payment Total indebtedness owned by the buyer to you as at the date of claim payment	<p>在收到賠償後，您須繼續採取一切合理可行的措施及香港信保局要求的一切可行的行動或盡快向香港信保局提供追償所需的所有協助和文件。所有獲償款項或經香港信保局事先同意追償行動所產生的費用將由您與信保局分攤。香港信保局的份額計算如下：</p> <table><tr><td>獲償款項 / 產生的費用</td><td>x</td><td>賠償 於賠償日買家欠您的總債務</td></tr></table> <p>您須在實際可行的情況下盡快並且無論如何不遲於收到追償款項後一個月，向香港信保局支付其份額。</p>	獲償款項 / 產生的費用	x	賠償 於賠償日買家欠您的總債務
Amount of Recovery / costs incurred	x	Claim payment Total indebtedness owned by the buyer to you as at the date of claim payment						
獲償款項 / 產生的費用	x	賠償 於賠償日買家欠您的總債務						

問題 7. 在可受保合同訂立後，貨物付運的期限最長是多少？

Q 7 - What is the maximum period for shipping the goods after the conclusion of the insurable contract?

	<p>You must export the goods within a period of six months from the date of insurable contract unless otherwise agreed by HKECIC in writing.</p> <p>Points to note: You may apply for a cover period of 90 days at a lower premium rate.</p>	<p>除非香港信保局另行以書面同意，您須在可受保合同訂立日起六個月內出口有關貨品。</p> <p>請注意： 您可以申請保費率較低的 90 天保障期。</p>
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