



依中華民國保險法第六十四條規定，訂立保險契約時，要保人對於保險人之書面詢問，應據實說明。若要保人有為隱匿或遺漏不為說明，或為不實之說明，足以變更或減少保險人對於危險之估計者，保險人得解除契約，其危險發生後亦同。

## 損失證明報告書填寫指南

請仔細閱讀以下之內容並請回答損失證明報告書之所有問題：

1. 此份報告書適用於貿易信用綜合保險及信用風險保險之被保險人使用申請保險理賠金。
2. 此份報告書必須於保單條款規定之損失申報到期日前提供給保險公司。
3. 請單獨申報個別買方所致之損失。
4. 所有相關文件必須一併附上，包括信件、公司內部檔案記錄、非正式之記錄（便箋）及拜訪報告等。
5. 於理賠等待期間內被保險人所有催收動作之記錄應詳實；包括採取何種催收動作、何時執行（日期）及催收成效。
6. 請妥善保管及保留所有原始文件。
7. 請依據此份報告書所需提供其他相關文件。

請將此份損失證明報告書與所有損失證明文件移交至：

新加坡商美國國際產物保險股份有限公司台灣分公司 理賠部  
臺北市松山區敦化北路 260 號 4 樓  
電話: 02 7747 1988  
傳真: 02 7707 0577



附件一

# 損失證明申報書

Proof of Loss Form

貿易信用綜合保險

被保險人 Insured : \_\_\_\_\_  
聯絡地址 Address : \_\_\_\_\_  
傳真號碼 Fax No. : \_\_\_\_\_ 電話號碼 Telephone No. : \_\_\_\_\_

保險經紀人 Broker : \_\_\_\_\_  
聯絡地址 Address : \_\_\_\_\_  
傳真號碼 Fax No. : \_\_\_\_\_ 電話號碼 Telephone No. : \_\_\_\_\_

保險金受益人 Loss Payee : \_\_\_\_\_  
聯絡地址 Address : \_\_\_\_\_  
傳真號碼 Fax No. : \_\_\_\_\_ 電話號碼 Telephone No. : \_\_\_\_\_

## I. 保險承保範圍 COVERAGE

1. 請註明請求損失理賠之保險契約名稱及保單號碼

Specify type of policy and policy number under which Loss is claimed.

\_\_\_\_\_ 貿易信用綜合保險 (CECI) 保單號碼 Policy No. \_\_\_\_\_  
\_\_\_\_\_ 信用風險保險 (CRI) 保單號碼 Policy No. \_\_\_\_\_

2. 請告知該「買方」之名稱及簡單敘述「損失」發生之原因

Name the Buyer and briefly describe the circumstances that resulted in the Loss :

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

3. 請敘述運往該「買方」之貨物

Describe the products shipped to the Buyer :

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_



## II. 交易記錄 SUMMARY OF TRANSACTIONS

交易發票編號 Contract Invoice Number	交易發票日期 Contract Invoice Date	發票總額 Gross Invoice Value	最長付款期限 Terms of Payment	出貨日期 Shipment Date	付款到期日 Due Date	已付金額 Amount Already paid

如有需要，請自行加添表格。

## III. 損失計算 CALCULATION OF LOSS

### A. 商品運送後之承保 Post-Delivery Coverage

發票總額 Gross Invoice Value (請註明合約貨幣單位)

\$ \_\_\_\_\_

利息 Interest, if any and if insured under policy, accrued and unpaid to the Due Date

\$ \_\_\_\_\_

(須為保單之承保範圍且係計算至「付款到期日」止未支付者)

總和 TOTAL

\$ \_\_\_\_\_

扣除 Less:

a) 給予該「買方」之任何折扣或其他類似折讓

\$ \_\_\_\_\_

any discount or other similar allowances

b) 被保險人在本公司就該項未付數額理賠前，循任何途徑成功討回與該「依約裝運之貨物」有關之欠款，包括變賣「買方」提供之擔保品(請詳列項目)。

any amounts received from any source as or towards payment for the Eligible Shipment, including realization of any security (specify which and itemize)

\$ \_\_\_\_\_

c) 被保險人因「買方」未付貨款而無需支付之經紀、仲介等佣金費用及因「買方」未履行「買賣合約」而省下之費用。

\$ \_\_\_\_\_

any expenses saved by the Insured by the non-payment of agent's commission, non-fulfillment of the Contract of Sale or otherwise

d) 被保險人因「買方」未支付「發票總額」而無需繳納之營業稅、增值稅或類似的稅賦。

\$ \_\_\_\_\_

any local tax saved due to non-payment of the Gross Invoice Value

e) 被保險人於「付款到期日」起對「買方」就其積欠貨款而加收的利息、延滯利息、違約金及罰金等罰息。

\$ \_\_\_\_\_

Any interest, penalty or otherwise, included in such gross invoice amount

f) 任何未送達「買方」或「買方」依契約有權不接受或遭「買方」退回或由被保險人自「買方」取回之「承保貨物」的發票金額。

\$ \_\_\_\_\_

the invoice amount of any Goods Insured that were not shipped or delivered to or not accepted by the Buyer, or which were returned by or recovered from the Buyer (by reclamation or otherwise) before payment of a Loss

a)至 f)項加總之總和 TOTAL

\$

(\_\_\_\_\_)

損失理賠求償總額 TOTAL LOSS CLAIMED

\$ \_\_\_\_\_



B. 商品運送前之承保 Pre-Delivery Coverage

(如果您有投保商品運送前之風險並要申報商品運送前所致之損失時，請填寫此項表格。)

原料、半成品及已等待裝運製成品之直接物料成本 \$ \_\_\_\_\_  
 Direct material costs for raw materials, work in progress and finished goods awaiting shipment

被保險人為遵守「買賣合約」，截至「損失日期」前所產生之直接物料管理成本 \$ \_\_\_\_\_

及裝配勞工成本  
 Direct material handling costs and assembly labor costs insured by the Insured in performance of the Contract of Sale up to the  
Date of Loss

總和 TOTAL \$ \_\_\_\_\_

扣除 Less :

a) 給予該「買方」之任何折扣或其他類似折讓 \$ \_\_\_\_\_  
 any discounts or other similar allowances

b) 被保險人在本公司就該項未付數額理賠前，循任何途徑成功討回與該「買賣合約」有關之欠款，包括變賣「買方」提供之擔保品或轉售該成品（請詳列項目）。 \$ \_\_\_\_\_  
 any amounts received from any source as or toward payment of the purchase price under the Contract of Sale, including realization of any security and resale of the products (specify which and itemize)

c) 該「買方」有權以貸方額度、軋平或反訴方式扣除之金額 \$ \_\_\_\_\_  
 any amount which the Buyer would have been entitled to deduct by way of credit, set-off or counter-claim

d) 被保險人因「買方」未付貨款而無需支付之經紀、仲介等佣金費用及因「買方」未履行「買賣合約」而省下之費用。 \$ \_\_\_\_\_  
 any expenses saved by the Insured by the non-payment of agent's commission, non-fulfillment of the Contract of Sale, or otherwise

e) 被保險人因「買方」未支付「發票總額」而無需繳納之營業稅、增值稅或類似的稅賦。 \$ \_\_\_\_\_  
 any local tax saved by the Insured due to non-payment

a)至 e)項加總之總和 TOTAL \$ \_\_\_\_\_  
 ( \_\_\_\_\_ )

損失理賠求償總額 TOTAL LOSS CLAIMED \$ \_\_\_\_\_



#### IV. 文件 DOCUMENTATION

請附上下列文件之副本及任何您認為與此損失相關之資料。另請保存文件正本。請在有附上之文件前打勾：

1.  買賣合約。  
Contract(s)
2.  相關之發票或發貨清單。  
Invoice(s)
3.  相關之提單（載貨證明）或相當之銷售證明或出口證明。  
Bill(s) of lading, or equivalent evidence of sale or export (as applicable).
4.  被保險人與該「買方」、保證人、催討代理人、銀行或代理人之書面往來文件，顯示被保險人採取催收及減少「損失」之措施者。若為「買方」破產之情況，請提供所有相關證明其破產之文件。  
Correspondence to and from the Buyer, guarantor, collection agent, bank or agent showing steps taken to effect collection and to mitigate the amount of the Loss. In case of insolvency of the Buyer, submit all relevant documentation evidencing such insolvency.
5.  與該「買方」交易之銷售或應收帳款總帳，包括出貨日期、付款到期日和付款日。請提供自造成「損失」之交易發生日起追溯至少一年之總帳資料。  
Sales/Receivable ledger with the Buyer showing shipment (or billing) date, due date, and payment date, commencing at least one year prior to the sale which resulted in this Loss.
6.  拒（未）付之匯票、帳單及發票等。  
Unpaid draft(s), bills, invoices etc.
7.  若發生轉帳風險之損失時，請提供「買方所屬國」之銀行或其他存款機構證明該「買方」存入當地貨幣用以支付被保險人之貨款，且該筆款項依然在其存款戶頭內。  
In the event of a transfer risk Loss, evidence from the bank or other depository in the Buyer's Country that local currency was deposited by the Buyer in payment for the insured sale and that such amount is still on deposit.
8.  銀行發出該「買方」未付款之通知。  
Bank advice of Buyer's nonpayment, if applicable.
9.  可支持該「買方」信用額度擴張之文件，包括財務報表、徵信報告、過去交易經驗及公司內部報告和拜訪記錄。  
Documentation supporting extension of credit to the Buyer, including financial statements, agency reports, trade references, and internal reports and visit reports.
10.  其他。  
Other



V. 被保險人之保證 WARRANTIES OF THE INSURED

我們在此保證及聲明：

- A. 對於此交易或「依約裝運之貨物」，已無任何由該「買方」提出且尚未解決之爭議或議題存在。  
That there is not outstanding and unsettled any dispute or any issue raised by the Buyer regarding the sale/Eligible Shipment.
- B. 除了在第三大項已聲明之折扣或類似折讓外，我們沒有也不用對任何人或企業團體負有支付任何與此交易或「依約裝運之貨物」相關之折扣、折讓、減價、佣金、費用或其他支出的責任。  
That except for the discounts and the allowances set forth in Section III above, we have not granted or paid, nor assumed a future obligation to pay, any discount, allowance, rebate, commission, fee or other payment in connection with the sale/Eligible Shipment to any party.
- C. 我們已遵循保險契約條款之條件規定。在此保證及聲明所有提供之資料均為真實、正確的，並且沒有隱藏任何與此「損失」相關之重要事項。  
That we have complied with the terms and conditions of the policy of insurance under which this Loss is submitted. We further warrant and certify that the information furnished herein is true and correct and that no material fact relating to this Loss has been withheld.
- D. 我們同意履行美亞產物保險股份有限公司開立之「讓渡及權利轉讓書」。  
That we agree to execute the Release and Assignment Form prescribed by the Company.
- E. 賠償金額 \$ \_\_\_\_\_ 支付予在此簽署之被保險人及 / 或被保險人在此署名之受益人 \_\_\_\_\_。  
That payment in the amount of \$ \_\_\_\_\_ be made to the Insured subscribed hereto and/or to \_\_\_\_\_ as loss payee of the Insured subscribed hereto.
- F. 存在一依法有效且可要求「買方」執行義務之合約。  
That a valid and enforceable obligation exists against the Buyer.

\_\_\_\_\_  
被保險人名稱 Name of Insured

於西元\_\_\_\_年\_\_\_\_月\_\_\_\_日見  
證此簽署及宣誓

\_\_\_\_\_  
授權代表簽署 Signature of Authorized Representative

授權代表姓名（正楷） Print Name: \_\_\_\_\_

\_\_\_\_\_  
公證人簽章 Notary Public

職稱 Title: \_\_\_\_\_

簽署日期 Date: \_\_\_\_\_