

本商品經本公司合格簽署人員檢視其內容業已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。

總公司：台北市敦化南路二段 39 號 8 樓 A 室 電話：(02)2322-9000 免費客服及申訴電話：0800-771-168 網址：<http://www.eulerhermes.tw>

如欲查詢本公司資訊公開說明文件之內容，請至本公司網址：<http://www.eulerhermes.tw> 查詢

## Euler Hermes Credit Insurance CA

### Natural Disaster Endorsement

#### 保單條款

107 年 08 月 31 日裕利安宜 107 發字第 0014 號函備查

### Natural Disaster cover

1. It is agreed to extend cover under your **Policy** to include cover for the losses you suffer from the occurrence of a **Natural Disaster**.
2. For the purpose of the endorsement:
  - a. “**Natural Disaster**” means an event arising out of natural causes which no human intervention could have prevented by reasonable care or foresight, which directly prevents payment of an insured receivable by the **Buyer** before expiry of the **Maximum Extension Period**. To be considered an event of loss under the **Policy**, the occurrence of a **Natural Disaster** must be in a country for which an applicable **Waiting Period** is specified in the **Special Terms**.
  - b. the definition of “**State of Default**” is extended to include you becoming aware of a **Natural Disaster** occurring in your **Buyer’s** country.
3. The event of loss under the **Policy** will be when a **Buyer** fails to pay you an insured receivable for goods or services **Supplied** because of one of the following, whichever occurs first:
  - a. the **Buyer** has become **Insolvent** (the date of loss will be the date of **Insolvency**),
  - b. **Protracted Default** has occurred (the date of loss will be the expiry of the relevant **Waiting Period**), or
  - c. **Natural Disaster** has occurred (the date of loss will be the expiry of the relevant **Waiting Period**).
4. Where your **Buyer** is not **Insolvent** the **Claim Filing Period** expires:
  - a. for **Protracted Default**, (XX) days after (i) the earliest expiry of the **Maximum**

**Extension Period** of the unpaid insured receivables or (ii) the earliest non-payment of any insured receivable for which we agreed a postponed **Due Date**, whichever is the later, or

b. for **Natural Disaster**, (XX) days after the occurrence of the relevant **Natural Disaster**.

5. We will make your **Claim Payment** if a **Natural Disaster** has occurred, within (XX) days from expiry of the relevant **Waiting Period** and our receipt of any additional documents or information we may reasonably request.
6. This endorsement does not vary, alter, waive or extend any of the terms and conditions of the **Policy** except as expressly stated in this endorsement.