

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

Advance payment Cover Endorsement

保單條款

107 年 08 月 31 日裕利安宜 107 發字第 0019 號函備查

Cover for your advance payment

1. It is agreed that cover under the **Policy** is extended to include receivables resulting from the non-reimbursement of **Advance Payments** made by you to a legal entity for goods or services to be delivered or provided (“the Supplier”) on which you must have obtained a **Permitted Limit** from us or the Risk Service Provider.
2. For the purpose of this endorsement:
 - 2.1. “**Advance Payment**” means any payment made by you to the Supplier for goods or services which will be delivered or provided to you and any reference in the **Policy** will apply accordingly to **Advance Payment**,
 - 2.2. “**Due Date**” means the original date agreed in the written agreement with your Supplier when the Supplier must make a delivery or provide a service to you for which you have made an **Advance Payment**,
 - 2.3. “**Recoveries**” will include the value of any goods delivered or services provided by the Supplier,
 - 2.4. “**Supply / Supplied**” means (and a “**Supply**” will be interpreted accordingly) you have made an **Advance Payment** for goods or services to be delivered or provided by the Supplier, and
 - 2.5. any reference to **Buyer** in the **Policy** will include Supplier unless specified otherwise in this endorsement.
3. In addition to section 3 of the General Terms and Conditions of the **Policy** for your **Advance Payment** to be insured
 - 3.1. the **Advance Payment** and the goods or services to be delivered or provided by the Supplier do not violate any applicable law or regulations (including any economic or trade sanction law or regulations of any international organisation recognised under

international law) and all necessary licences, approvals, or authorisations have been obtained,

- 3.2. the contracted period between the date you made an **Advance Payment** and the date the Supplier must deliver or provide goods or services to you cannot exceed (XX) months, and
- 3.3. you must request immediate reimbursement of any **Advance Payment** after the Supplier fails to deliver or provide goods or services to you upon expiry of the **Maximum Extension Period**.
4. Notwithstanding the period specified in the **Special Terms**, for the purpose of this endorsement, the **Maximum Extension Period** is (XX)days.
5. For the purpose of the premium calculation you need to declare to us all **Advance Payments** in line with section 6 of the General Terms and Conditions of the **Policy**.
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.