

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

Shipment to third parties and political risk Endorsement

保單條款

108 年 05 月 31 日裕利安宜 108 發字第 0065 號函備查

Cover for Third Country Risk

1. Where the Policy provides cover for losses due to the occurrence of a Political Risk, it is agreed that cover under the Policy is extended to include losses you sustain from unpaid insured receivables due to the occurrence of any Third Country Risk where you have Supplied goods or services to a Third Country and/or payment is contractually due to be made from a Third Country.
2. The event of loss under this endorsement will be the occurrence of a Third Country Risk (the date of loss will be the expiry of the relevant Waiting Period).
3. Cover under this endorsement only applies when the Third Country is specified in a Permitted Limit endorsement issued by us or the Risk Service Provider.
4. For the purpose of this endorsement:
 - a. “Third Country” means a country which is not your Buyer’s country,
 - b. “Third Party” means a legal entity which is not your Buyer.
 - c. “Third Country Risk” means the non-payment of all or part of an insured receivable due to the occurrence of any of the following events:
 - i. a law or a measure having the force of law, which is enacted or enforced before the expiry of the Maximum Extension Period, which prevents a Third Party or your Buyer outside its country from legally converting local currency into the required currency for payment and/or from effecting transfer of payment to you. An event of

loss will be deemed to occur if (i) the Third Party or your Buyer has made a local currency deposit for your account in a bank or other government authorised depository prior to the expiry of the Maximum Extension Period and (ii) the application for transfer of these funds to you has been refused,

- ii. an intervention is made by the government in the Third Country before the expiry of the Maximum Extension Period which legally prevents payment of the insured receivable by the Third Party or your Buyer,
 - iii. an act of confiscation, expropriation, nationalisation, seizure, requisition, or willful destruction of the goods Supplied is made by the government of the Third Country before the expiry of the Maximum Extension Period,
 - iv. an event of war, civil war, rebellion, revolution, insurrection, or other civil disturbance occurs in the Third Country after the date the goods are Supplied but prior to the expiry of the Maximum Extension Period which directly prevents either (i) the goods being delivered or (ii) payment of the insured receivable; an event of loss will be deemed to occur when any such event arises, or
 - v. 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 Third Party before expiry of the Maximum Extension Period.
- d. "Waiting Period" means the relevant period specified in the Permitted Limit endorsement issued by us or the Risk Service Provider which starts on the date on which you file a completed Claim and Collection form, and
- e. the definition of "State of Default" is extended to include you becoming aware of the occurrence of any Third Country Risk.

5. For the avoidance of doubt the goods or services Supplied to the Third Party will be deemed to be Supplied to the Buyer by you.

6. In the event of a loss under this endorsement:

- a. you must file a Claim and Collection Form within [XX] days after the occurrence of the relevant Third Country Risk, and
- b. we will make your Claim Payment within [XX] days from the later of (i) expiry of the relevant Waiting Period, or (ii) the date we receive your completed Claim and Collection form and our receipt of any additional documents or information we may reasonably request.

7. 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.