

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

Group Malus Endorsement

保單條款

107年08月31日裕利安宜107發字第0039號函備查

Group Malus

1. This endorsement acknowledges that the **Policy** belongs to a group of policies issued by us or other Euler Hermes companies and it is agreed that in the following circumstances we may charge you additional premium (malus).
2. For the purpose of the endorsement
 - 2.1. “**Group Loss Ratio**” means the amount of **Claim Payments** made in respect of goods or services **Supplied** during the **Policy Period** under the **Group Policies**, expressed as a percentage of the total premium paid under the **Group Policies** for that **Policy Period**; the **Loss Ratio** is calculated (XX) months after the end of the **Policy Period**.
 - 2.2. “**Group Premium**” means the total amount of premium (excluding any taxes) paid or payable under the **Group Policies** for a **Policy Period**, and
 - 2.3. “**Group Policies**” means the following policies issued by us or other EH companies:
 - [Name of PH] / [Policy number] [Insurer’s Name]
 - [Name of PH] / [Policy number] [Insurer’s Name]
 - [Name of PH] / [Policy number] [Insurer’s Name]

送審作業註：被保險人得針對如下所列第3點之內容，視其需求分別各擇一約定適用。

3. **(Option 1)** We will charge you additional premium equal to (XX)% of the premium paid and to be paid for the **Policy Period** if the **Group Loss Ratio** at the date the malus is calculated exceeds (XX) %.

(Option 2) We will charge you additional premium as set out in the table below depending on the **Group Loss Ratio** at the date the malus is calculated:

Group Loss Ratio	Amount of additional premium to be paid (expressed in % of the premium paid and to be paid for the relevant Policy Period)
In excess of <u>(XX)</u> % and less than or equal to <u>(XX)</u> %	<u>(XX)</u> %
In excess of <u>(XX)</u> % and less than or equal to <u>(XX)</u> %	<u>(XX)</u> %
In excess of <u>(XX)</u> %	<u>(XX)</u> %

The **Group Loss Ratio** is always calculated with respect to the premium before we apply any malus.

4. If after calculation of the **Group Loss Ratio** for a **Policy Period**:

4.1. we make any further **Claim Payments** to you under the **Group Policy** with respect to the **Policy Period**, and

4.2. the subsequent increase to the **Group Loss Ratio** means that any additional premium is payable in accordance with the above,

then we will calculate the additional premium due to us and invoice you accordingly.

5. You must pay to us any additional premium pursuant to this endorsement within the terms of payment specified on our invoice. Failure to pay this additional premium will be treated as a breach of your obligation to pay premium as defined under section 6.4 of the General Terms and Conditions of the **Policy**.
6. Any additional premium paid in accordance with this endorsement will not be taken into account when calculating the Maximum Liability under the **Policy** if it is specified as a multiplier.
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.