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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 W(F)P Group Bonus Endorsement

### 保單條款

107 年 11 月 26 日裕利安宜 107 發字第 0076 號函備查

#### Group Bonus Endorsement

1. For the purposes of this clause:
  - 1.1 “**Period**” means the Insurance Period specified in the **Special Terms** of each **Group Policy**;
  - 1.2 “**Periods**” means all Insurance Periods under **Group Policies** since this rebate clause first became applicable;
  - 1.3 “**Group Premium**” means the amount of premium paid (excluding any taxes) in the aggregate under the **Group Policies** for either the **Period** or the **Periods** as appropriate;
  - 1.4 “**Group Losses**” means the total amount of:
    - claims paid or payable; and
    - our estimate of the potential claims on **Buyers** subject to a non payment notification(after deduction of any **Recoveries** realised at the date of the calculation of the **Losses**) in the aggregate under the **Group Policies** for the **Period** or the **Periods**, as appropriate;
  - 1.5 “**Group Loss Ratio**” means the higher of either:
    - 1.5.1 the amount of **Group Losses** for the **Period** when expressed as a percentage of **Group Premium** for the **Period**; or
    - 1.5.2 the amount of **Group Losses** for the **Periods** when expressed as a percentage of **Group Premium** for the **Periods**.

2. For each Period, if the **Group Loss Ratio** is within the thresholds indicated in section 3 below, you will be entitled to a rebate in proportion of the premium paid under the **Policy** for the **Period**, under the following conditions:
  - 2.1 The rebate will be subject to this **Policy** remaining in force and we not having received your notice of termination (in accordance with your rights under Section 5.05 c) of the General Terms and Conditions) at the date the rebate is due to be paid;
  - 2.2 The rebate will not have the effect of reducing the premium earned by us for the **Period** to less than the amount of any Minimum Premium applicable to the **Period**;
  - 2.3 You will be entitled to the rebate only if the claims, paid or payable under this Policy for the **Period**, will not exceed a proportion of XX% of the premium paid (excluding any taxes) under this **Policy** for the same **Period**.
  
3. The amount of the rebate you are entitled to, according to the **Group Loss Ratio**, is defined as the following proportion of premium paid (excluding taxes) under the Policy for the **Period**:

<b>Group Loss Ratio</b>	<b>Amount of premium rebate applicable per Policy</b>
equal to 0%	XX%
equal to or less than XX%	XX%
equal to or less than XX%	XX%

The above rebates may not be added together and you will be entitled to only one rebate for a **Period**.

4. If you wish to take payment of the rebate for an Insurance Period, you or any of the Insureds under any one of the **Group Policies** on your behalf must express in writing your decision within XX months following the end of the **Period**. Such decision will be final and irrevocable once notified to us. If we do not receive your decision within this timeframe we will not be liable to pay any rebate for that **Period**. Any rebate will be paid by us within XX days of the date we receive notification of your decision.
5. If you or any of the Insureds under any one of the **Group Policies** choose to have payment of a rebate in accordance with the above, we will not then be liable for any

claims under any one of the **Group Policies** relating to that Period which are not included in the calculation of the **Group Losses**.

6. For the purposes of this clause, amounts related to **Insured Losses** and premiums will be converted in the currency of the Master Agreement.