

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 WP

Exclusion of Factored Debts Endorsement - 300CEFD01

保單條款

108 年 10 月 01 日裕利安宜 108 發字第 0124 號函備查

Exclusion of Factored Debts Endorsement

1. You and we agree that, in addition to Section 1.02 of the General Terms and Conditions, you can exclude the value of any sales to **Buyers** from your **Turnover** declaration, where:
 - 1.1 you assigned debts to a factoring company before the date on which the **Turnover** declaration is due and where:
 - (a) the assignment is based on a written Assignment Agreement that is dated and signed by you and the factoring company; and
 - (b) at the date of the Assignment Agreement, the **Approved Limit** on the **Buyer** covers (XX)% or less of your actual exposure on that **Buyer**; and
 - (c) under the Assignment Agreement you assign all debts the **Buyer** owes you at the date of the Assignment Agreement; or
 - 1.2 you submitted a limit request for a new **Buyer** (for the avoidance of any doubt, excluding limit requests for increase of an **Approved Limit**) in accordance with the **Policy** and we have not responded to such limit request within (XX) days from our receipt of your limit request

(the “Excluded Indebtedness”).

2. Excluded Indebtedness is excluded from cover under this **Policy**. This exclusion applies notwithstanding that we may issue an **Approved Limit** to you in respect of a **Buyer** relating to Excluded Indebtedness in response to a limit request from you. Such a limit request will be deemed to have been made in error by you and any **Approved Limit** issued in response to that request does not vary, waive or override this endorsement which takes precedence in any event.