

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

Anticipatory Credit Endorsement - 356CACAP01

保單條款

108 年 11 月 01 日裕利安宜 108 發字第 0136 號函備查

Anticipatory Credit Endorsement

1. We acknowledge that you:
 - 1.1 may enter into a contract with a supplier (the “Supplier”) in accordance with which you agree to pay the Supplier monies (the “Pre-Payment”) in anticipation of the supply to you by the Supplier of services (the Supplier services);
 - 1.2 wish for cover under the **Policy** to be extended to cover you in the event that the Supplier fails or is otherwise unable to fulfil the terms of the contract to provide the Supplier services and/or repay you the value of that Pre-Payment as a result of the Supplier’s **Insolvency** .
2. It is agreed that:
 - 2.1 the amount of the Pre-Payment will contribute to an **Insured Debt** provided that:
 - (a) the Supplier is located in a country listed in the **Special Terms**; and
 - (b) the Pre-Payment is made within the Insurance Period specified in the **Special Terms** and is for Supplier services that relate to your trade; and
 - (c) the contractual terms for the Supplier services do not exceed 6 months,

2.2 for the purposes of this Endorsement:

- (a) the Supplier will be deemed to be a **Buyer**;
- (b) the Pre-Payment made by you to a Supplier will be deemed to be services **Provided** by you to a **Buyer**;
- (c) the provision of the Supplier services by a Supplier will be deemed to be a payment of a debt to you by a **Buyer**;
- (d) the original date for delivery of the Supplier services by a Supplier will be deemed to be the original due date for payment a debt owed to you by a **Buyer**;
- (e) in respect of the General Terms and Conditions, the Definition of State of Default is deleted and replaced with:

Means the situation of a Buyer resulting from the occurrence of **Insolvency**

and the **Policy** will be construed accordingly

2.3 the Discretionary Cover provisions of Section 2.03 of the General Terms and Conditions do not apply and you must have an **Approved Limit** on the Supplier for cover under this endorsement to be applicable;

2.4 cover for non-cancellable contracts as set out in Section 2.04 (c) of the General Terms and Conditions does not apply under this endorsement.