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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

### Discretionary limit Endorsement - 780CDCL01

#### 保單條款

108 年 12 月 01 日裕利安宜 108 發字第 0165 號函備查

#### Discretionary limit with credit control procedures and Euler Hermes Buyer Grade or Information Report Endorsement

You and we agree that:

1. In accordance with Section 2.03 of the General Terms and Conditions, you may set a **Discretionary Limit** for a **Buyer** provided that you have justification for the amount of the **Discretionary Limit** you wish to set.
2. In setting a **Discretionary Limit** you must take into account all information you hold.
3. You may not set a **Discretionary Limit** if:
  - 3.1 the **Buyer** has been in a **State of Default** within the (XX) months immediately preceding the date on which you **Despatch** goods and/or **Provide** services to that **Buyer**, or
  - 3.2 we have already issued an **Approved Limit** (including a nil **Approved Limit**) on the **Buyer**, or
  - 3.3 when setting a **Discretionary Limit** in accordance with Section 4.2.3 below, the Euler Hermes **Buyer** Grade on the **Buyer** is (X) or worse at the time you **Despatch** the goods and/or **Provide** the services to that **Buyer**.

4.

4.1 You may set a **Discretionary Limit** for a **Buyer**, up to the maximum **Discretionary Limit** for the **Buyer's** country specified in the **Special Terms**.

4.2 The amount of the **Discretionary Limit** must be supported by:

4.2.1 your credit control procedures (which we have seen and approved and a copy of which must be attached to and form part of this **Policy**); and

4.2.2 a positive written commercial information agency report which you must have obtained within the (XX) months immediately prior to the date you **Despatch** the goods and/or **Provide** the services. The report must speak clearly and unambiguously for the amount of **Discretionary Limit** that you wish to set.

The amount of **Discretionary Limit** that you may justify using a report cannot exceed the lesser of:

- (a) the **Discretionary Limit** maximum for the **Buyer's** country specified in the **Special Terms**; and
- (b) the amount recommended in the report.

The only agencies which you may use for this purpose are: **(List of approved commercial information agencies for the Policy)**

Or

4.2.3 a valid Euler Hermes **Buyer** Grade. The Euler Hermes **Buyer** Grade applicable to the **Buyer** at the time you **Despatch** the goods and/or **Provide** the services, must be between Grade (XX) and Grade (XX) inclusive. To be valid, the Euler Hermes **Buyer** Grade must be either subject to monitoring, or if not then it must be less than (XX) days old at the date you **Despatch** the goods and/or **Provide** the services.

5. In accordance with your general obligations with respect to setting a **Discretionary Limit** you must notify us immediately of any changes to your credit control procedures. We reserve the right to amend the terms applying to **Discretionary Limits** in the event of any such changes.

6. Where we have already issued a nil **Approved Limit** on a **Buyer** due to a Euler Hermes **Buyer** Grade on the **Buyer** between Grade (XX) and Grade (XX) inclusive, and you subsequently receive a Euler Hermes **Buyer** Grade on the **Buyer** between Grade (XX) and Grade (XX) inclusive, notwithstanding Section 3.2 of this Endorsement, you may set a **Discretionary Limit** for that **Buyer** in accordance with Section 4 of this Endorsement.
7. If you request that we cancel an **Approved Limit** on a **Buyer**, then you may set a **Discretionary Limit** on that **Buyer** in accordance with the provisions of this Endorsement. However, for the (XX) months following the cancellation of the **Approved Limit**, the maximum **Discretionary Limit** you may set will be the lesser of:
  - 7.1 the **Discretionary Limit** for the **Buyer's** country specified in the **Special Terms**;  
and
  - 7.2 the amount of the **Approved Limit** that you requested us to cancel.
8. Cover for non cancellable contracts as specified in section 2.04 c) of the General terms and Conditions does not apply under this **Discretionary Limit** Endorsement.
9. You and we agree that we are entitled to cancel this Endorsement at any time giving you a (XX) days written notice.