

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 W(F)P Subgroup Bonus Endorsement - 780CSGB01

保單條款

111 年 01 月 01 日裕利安宜 111 發字第 0005 號函備查

Provided that this **Policy** is listed in the applicable Master Agreement as forming part of Euler Hermes World Program n° (**WP-XXXXXXXXXX**), you and we agree that:

1. For the purposes of this Endorsement:
 - 1.1 “Subgroup Policies” means the **Policies** collectively designated as Subgroup (XX) in the Policy List;
 - 1.2 “Period” means the Insurance Period specified in the **Special Terms** of the relevant Subgroup Policies;
 - 1.3 “Subgroup Premium” means the amount of premium paid (excluding any taxes) in the aggregate under the relevant Subgroup Policies for either the Period or the Periods as appropriate;
 - 1.4 “Subgroup Losses” means the total amount of claims paid or payable; (after deduction of any **Recoveries** realised at the date of the calculation of the losses) in the aggregate under the relevant Subgroup Policies for the Period;
 - 1.5 “Subgroup Loss Ratio” means the amount of Subgroup Losses for the Period when expressed as a percentage of Subgroup Premium for the Period.
2. For each Period, if the Subgroup Loss Ratio is within the thresholds indicated in section 3 below, the Insureds under the Subgroup Policies will be entitled to a rebate under the Subgroup Policies subject to the provisions of this Endorsement. The share of the

rebate you are entitled to under the **Policy** will be in proportion of the premium paid under the **Policy** compared to the Subgroup Premium 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 Subgroup Loss Ratio, is defined as the following proportion of premium paid (excluding taxes) under the **Policy** for the Period:

Subgroup Loss Ratio	Amount of premium rebate applicable per Policy
equal to <u>(XX)%</u>	<u>(XX)%</u>
equal to or less than <u>(XX)%</u>	<u>(XX)%</u>
equal to or less than <u>(XX)%</u>	<u>(XX)%</u>

4. If you wish to take payment of the rebate for the Period, you or any of the Insureds under any one of the Subgroup 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 at the date we have received it. 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 Subgroup 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 Subgroup Policies relating to that Period which are not included in the calculation of the Subgroup Losses.

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