

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 CA

### Low Claims Bonus Endorsement

#### 保單條款

107 年 06 月 27 日裕利安宜 107 發字第 0006 號函備查

#### Low Claims Bonus

1. It is agreed that in the following circumstances you may receive a low claims bonus.
2. For the purpose of this endorsement "**Loss Ratio**" means the amount of **Claim Payments** made in respect of goods or services **Supplied** during the **Policy Period**, expressed as a percentage of the total premium paid for that **Policy Period**.

送審作業註：被保險人得針對如下所列第3點之內容，視其需求分別各擇一約定適用。

3. **(Option 1)** You will be entitled to a refund equal to (XX)% of the premium paid for that **Policy Period** if the **Loss Ratio** at the date the refund is calculated does not exceed (XX)%.
3. **(Option 2)** You will be entitled to a refund as set out in the table below depending on the **Loss Ratio** at the date the refund is calculated:

<b>Loss Ratio</b>	Amount of refund (expressed as % of the premium paid for the <b>Policy Period</b> )
Less than or equal to <u>(XX)</u> %	<u>(XX)</u> %
In excess of <u>(XX)</u> % and less than or equal to <u>(XX)</u> %	<u>(XX)</u> %
In excess of <u>(XX)</u> % and less than or equal to <u>(XX)</u> %	<u>(XX)</u> %

4. You will be entitled to the low claims bonus after the end of the **Policy Period**, provided that:
  - a. you have requested from us in writing the payment of such low claims bonus and provided us with a written waiver of liability stating that no further **Claim Payment** is to be made relating to goods or services **Supplied** during the relevant **Policy Period**, and
  - b. the **Policy** has continued for a further **Policy Period** after the relevant **Policy Period**.
5. Once you have requested payment of the low claims bonus in accordance with the above, we will have no further liability for any claim filed or to be filed under the **Policy** with respect to goods or services **Supplied** during the **Policy Period**.
6. Any low claims bonus paid to you will not reduce the premium earned for the **Policy Period** to less than the amount of the minimum premium defined in the **Special Terms** and payable for the **Policy Period**.
7. This endorsement does not vary, alter, waive or extend any of the terms and conditions of the **Policy** except as expressly stated in this endorsement.