

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

Premium Adjustment – Malus Endorsement

保單條款

107 年 08 月 31 日裕利安宜 107 發字第 0030 號函備查

Malus

1. It is agreed that in the following circumstances we may charge you additional premium (malus).
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**. The **Loss Ratio** is calculated (XX) months after the end of the **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)** We will charge you additional premium equal to (XX)% of the premium paid and to be paid for the **Policy Period** if the **Loss Ratio** at the date the malus is calculated exceeds (XX)%

3.
 - a. **(Option 2)** We will charge you additional premium as set out in the table below depending on the **Loss Ratio** at the date the malus is calculated:

(Option 2)

Loss Ratio	Amount of additional premium to be paid (expressed in % of the premium paid and to be paid for the relevant Policy Period)
In excess of [minimum <u>(XX)</u> % and less than or equal to <u>(XX)</u> %	<u>(XX)</u> %
In excess of [minimum <u>(XX)</u> % and less than or equal to <u>(XX)</u> %	<u>(XX)</u> %
In excess of <u>(XX)</u> %	<u>(XX)</u> %

b. The **Loss Ratio** is always calculated with respect to the premium before we apply any malus.

4. If after calculation of the **Loss Ratio** for a **Policy Period**:

- a. we make any further **Claim Payments** to you under the **Policy** with respect to the **Policy Period**, and
- b. the subsequent increase to the **Loss Ratio** means that any additional premium is payable in accordance with the above,

then we will calculate the additional premium due to us and invoice you accordingly.

5. You must pay to us any additional premium pursuant to this endorsement within the terms of payment specified on our invoice. Failure to pay this additional premium will be treated as a breach of your obligation to pay premium as defined under section 6.4 of the General Terms and Conditions of the **Policy**.
6. Any additional premium paid in accordance with this endorsement will not be taken into account when calculating the Maximum Liability under the **Policy** if it is specified as a multiplier.
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.