

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

Group Low claims bonus Endorsement

保單條款

107年08月31日裕利安宜107發字第0038號函備查

Group Low Claims Bonus

1. This endorsement acknowledges that the **Policy** belongs to a group of policies issued by us or other Euler Hermes companies and it is agreed that in the following circumstances you may receive a low claims bonus.
2. For the purpose of the endorsement

“**Group Loss Ratio**” means the amount of **Claim Payments** made in respect of goods or services **Supplied** during the **Policy Period** under the **Group Policies**, expressed as a percentage of the total premium paid under the **Group Policies** for that **Policy Period**

“**Group Premium**” means the total amount of premium (excluding any taxes) paid or payable under the **Group Policies** for a **Policy Period**, and

“**Group Policies**” means the following policies issued by us or other EH companies:

- (Name of Policyholder) / (Policy number) (Name of EH insurance company or Fronter)
- (Name of Policyholder) / (Policy number) (Name of EH insurance company or Fronter)
- (Name of Policyholder) / (Policy number) (Name of EH insurance company or Fronter)
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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 under this **Policy** for that **Policy Period** if the **Group Loss Ratio** at the date the refund is calculated does not exceed (XX)%.

3. **(Option 2)** You will be entitled to a refund under this **Policy** as set out in the table below depending on the **Group Loss Ratio** at the date the refund is calculated:

Group Loss Ratio	Amount of refund (expressed as % of the premium paid for the Policy Period)
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:
- 4.1. you or any of the Insureds under the **Group Policies** 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 under any of the **Group Policies** relating to goods or services **Supplied** during the relevant **Policy Period**, and
- 4.2. the **Group Policies** have continued for a further **Policy Period** after the relevant **Policy Period**.
5. Once you or any of the Insureds under the **Group Policies** 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 any of the **Group Policies** 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.