

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

### Exit Clause – Period of Agreement Endorsement

#### 保單條款

107 年 11 月 26 日裕利安宜 107 發字第 0074 號函備查

#### Exit Clause – Period of Agreement Endorsement

You and we agree that:

1. For the purposes of this clause:

“**Losses**” means the total amount of:

- claims paid or payable; and
- our estimate of the potential claims on **Buyers** subject to a non payment notification.

(after taking into account any **Recoveries** already realised as at the date of calculation of **Losses**) under the **Policy** for the relevant Insurance Period;

**Loss Ratio** means the value of **Losses** in respect of goods **Despatched** and/or services **Provided** for the First Insurance Period expressed as a percentage of the total paid premium (excluding applicable taxes) for the First Insurance Period.

2. In the event that the **Loss Ratio** for the First Insurance Period is above 70%, but below or equal to 100%, premium rate will increase by 20% for the Second Insurance Period.
3. In the event that the **Loss Ratio** for the First Insurance Period is above 100%, terms and conditions will be discussed for the Second Insurance Period.

We will inform you of the reviewed terms and conditions by sending you a written notice, no later than 60 days before the end of the First Insurance Period.

The reviewed terms and conditions will take effect for the Second Insurance Period. If you do not agree to these reviewed terms and conditions and if we cannot reach an agreement the Policy will be terminated at the end of the **Insurance Period** during which the reviewed terms and conditions have been sent to you.