

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

Joint Insured With Separate Limits Endorsement - CJI04

保單條款

108 年 08 月 01 日裕利安宜 108 發字第 0081 號函備查

Joint Insured With Separate Limits Endorsement

1. The parties named as Insured in section 2 of the **Special Terms** shall be jointly insured under the **Policy** and any reference to "you" or "your" shall mean all the parties collectively. You and we agree that your rights and obligations will be joint and not several and, with the sole exception of the issuing of separate **Approved Limits** to the parties named as insured, the coverage under the **Policy** will be joint and not several.
2. Each of the parties named as Joint Insured accepts that the Insured named in the **Special Terms** will act as their agent with respect to any matter arising out of and/or connected to the **Policy**; and is fully authorised to act on their behalf in any dealings with us. The rights and obligations under the **Policy**, including but not limited to:
 - the sending and receiving of any correspondence related to the **Policy**
 - the handling of all claims (including submission of the non payment notification and the management of **Recoveries** in accordance with the **Policy**)
 - the payment of collection fees and the receiving of claim payments
 - the declaring of **Turnover** and payment of premium under the **Policy**

will be exercised by the Insured on behalf of all Joint Insureds, without exception or reservation, and the Joint Insured cannot in any event, have more rights than those granted to the Insured under the **Policy**.

It is however understood that any collection mandate you may send us together with the non payment notification should be signed by the owner of the Debt. The Terms of the Collection Service agreement are to be understood within this context.

3. Further, it is agreed that we may issue **Approved Limits** to any of the parties named under Section 2 of the **Special Terms**, quoting the reference number specified against the name of the Insured party. The policy number quoted on the **Approved Limit** is for administration purposes only and such limits are **Approved Limits** under this **Policy**.

In the event that we issue more than one **Approved Limit** for a **Buyer**, then our liability under the **Policy** for that **Buyer** with respect to any one particular insured party will not exceed the value of the **Approved Limit** issued to that insured party.

4. For the avoidance of doubt, where a **Buyer** is in a **State of Default** with respect to any one insured party, the provisions of Exclusion 1.02 (s) apply to all insured parties.