

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 WP

### Extension of cover to factored debts Endorsement - 300CECFD01

#### 保單條款

108 年 10 月 01 日裕利安宜 108 發字第 0123 號函備查

#### Extension of cover to factored debts Endorsement

You have informed us and we have agreed that some of your debts may be assigned to the Joint Insured named in Section 2 of the **Special Terms** in accordance with a factoring agreement between you and the Joint Insured.

We agree to extend the scope of cover of this **Policy** to the debts thus assigned and grant the Joint Insured the same rights as those that you benefit from under the **Policy**.

You and we agree that the Joint Insured may, under no circumstances claim more rights than the Insured. All exclusions, benefits or loss of rights which apply to you under this **Policy** apply equally to the Joint Insured.

#### 1. Obligation to inform

You confirm that copies of the contractual documents forming part of the **Policy** have been remitted to the Joint Insured and that any updates will be circulated to the Joint Insured as well.

Any correspondence from us or the Service Providers mentioned under sections 5 and 6 of the **Special Terms and Conditions** will be sent to you alone but will apply equally to the coinsured.

#### 2. Risk management

The Risk limit management is carried out by you alone.

All parties agree that only one **Approved Limit** or **Discretionary Limit** per **Buyer** shall be issued under the **Policy**.

### 3. Claims and collection

It is agreed that you alone may send Non Payment Notifications to us.

With respect to the collection of the debt:

When sending the Non Payment Notification, you must inform us of the owner of the debt.

The collection mandate to be attached to the Non Payment Notification must be signed by the owner of the debt.

Any pre-legal or legal action will be taken by the Collection Service Provider in the name of and on behalf of the owner of the debt who has signed the mandate.

You and the Joint Insured are jointly responsible for the payment of collection fees.

### 4. Claim payment

Claims will be paid to the owner of the debt.

Should a claim relate to a debt the ownership of which is shared between you and the Joint Insured, we will indemnify either you alone or the Joint Insured alone in accordance with the instructions that you give us.

Further, notwithstanding Section 3.06 of the General Terms and Conditions, it is agreed that you may not assign your right to indemnification under the **Policy** to any third party whilst this Endorsement remains in force.

### 5. Turnover declaration

**Turnover** declaration will be made by you alone whether the debts have been assigned to the Joint Insured or not.

### 6. Verifying your documents

In addition to Section 5.03 of the General Terms and Conditions, our right to verify any documents, inspect and take copies of them is extended to include documents relating to debts assigned to the Joint Insured.

#### 7. Termination of this Endorsement

Any obligations applying to you under the **Policy** including the termination provisions in section 12 of the **Special Terms** apply equally to the Joint Insured.

We reserve the right, at any time during the Insurance Period, subject to our providing 3 months prior written notice, to cancel this Endorsement.

#### 8. Confidentiality

The provisions of Section 5.04 of the General Terms and Conditions also apply to the Joint Insured.

#### 9. Miscellaneous

All parties agree that the Joint Insured has the right to substitute itself for you with regards to fulfilling the obligations of the **Policy** and to pay monies due to us or the Service Providers.