

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 Bonus Endorsement - CB05

保單條款

109 年 04 月 01 日裕利安宜 109 發字第 0019 號函備查

Bonus

You and we agree that:

1. For the purposes of this Endorsement:
 - 1.1 “**Period**” means the Insurance Period specified in the **Special Terms** of each **Policy**;
 - 1.2 “**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 deduction of any **Recoveries** realised at the date of the calculation of the **Losses**) under the **Policy** for the **Period**, as appropriate;
 - 1.3 “**Loss Ratio**” means the amount of **Losses** for the **Period** when expressed as a percentage of premium paid for the **Period**.
2. You will be entitled to a rebate of premium paid dependent upon the **Loss Ratio**. The rebate:
 - 2.1 will be subject to the **Policy** remaining in force and we not having received your notice of termination (in accordance with your rights under Section 5.05. c) of the General Terms and Conditions) at the date the rebate is due to be paid;
 - 2.2 will not have the effect of reducing the premium earned by us for the **Period** to

less than the amount of any Minimum Premium applicable to the **Period**.

3. The amount of the rebate you are entitled to is defined as the following proportion of premium paid (excluding taxes) under the **Policy** for the **Period**:

Loss Ratio	Amount of premium rebate
equal to (XX)%	(XX)%
equal to or less than (XX)%	(XX)%

The above rebate may not be added together and you will be entitled to only one rebate for a **Period**.

4. If you wish to take payment of the rebate for an Insurance Period, you must express in writing your decision within (XX) months following the end of the **Period**. Such decision will be final and irrevocable at the date we have received it. If we do not receive your decision within this timeframe we will not be liable to pay any rebate for that **Period**. Any rebate will be paid by us within (XX) days of the date we receive notification of your decision.
5. If you choose to have payment of a rebate in accordance with the above, we will not then be liable for any claims relating to that **Period** which are not included in the calculation of the **Losses**.