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

Joint Insured Endorsement

保單條款

107年06月27日裕利安宜107發字第0002號函備查

Joint Insured

- 1. It is agreed that cover under the *Policy* is extended to include receivables resulting from goods or services *Supplied* by any of the *Joint Insureds*.
- 2. For the purpose of this endorsement:
 - a. "Managing Insured" means the Insured named in the Special Terms,
 - b. "Joint Insured" means any of the legal entities named below, and
 - c. any reference to "you" or "your" in this endorsement and in the General Terms and Conditions of the *Policy* shall mean the *Managing Insured* and each of the *Joint Insureds* collectively.
- 3. It is agreed that the *Managing Insured* and each of the *Joint Insureds* shall be jointly insured under the *Policy*. The rights and obligations will be joint and the cover under the *Policy* will be joint and not several.
- 4. The *Managing Insured* and each of the *Joint Insureds* are the agents of each other with respect to any matter arising out of and/or connected to the *Policy*, and are fully authorised to act on behalf of each other in any dealings with us. All notifications and declarations to us can be made by either the *Managing Insured* or any of the *Joint Insureds* and all notifications and actions by us in respect of the *Policy* will be made to the *Managing Insured*, unless amended below.

送審作業註:被保險人得針對如下所列第5點、第6點、第7點及第10點之內容,視其需求分別 各擇一約定適用。

- 5. (Option 1) The *Managing Insured* must provide to us in line with section 6 of the General Terms and Conditions of the *Policy* the details for premium calculation.
- 5. <u>(Option 2)</u> The *Managing Insured* must provide to us in line with section 6 of the General Terms and Conditions of the *Policy* the details for premium calculation.

Notwithstanding the foregoing it is agreed that each of the *Joint Insureds* specified in the table below will make such declaration individually.

- 5. (Option 3) The *Managing Insured* and each of the *Joint Insureds* must provide to us in line with section 6 of the General Terms and Conditions of the *Policy* the details for premium calculation.
- 6. (Option 1) Any *Permitted Limit* on a *Buyer* issued by us will apply collectively to receivables resulting from goods or services *Supplied* to that *Buyer* by the *Managing Insured* and any of the *Joint Insureds*.
- (Option 2) Any Permitted Limit on a Buyer issued by us will apply collectively to receivables resulting from goods or services Supplied to that Buyer by the Managing Insured and any of the Joint Insureds.

Notwithstanding the foregoing it is agreed that for the *Policy* to cover their insured receivables due from a *Buyer*, the *Joint Insureds* specified in the table below must have their own *Permitted Limit* issued by the Risk Service Provider.

- 6. (Option 3) For the *Policy* to cover the insured receivables due from a *Buyer*, the
 Managing Insured and each of the *Joint Insureds* must have their own *Permitted Limit*_issued by the Risk Service Provider.
- -7. (Option 1) If no Permitted Limit has been issued by the Risk Service Provider for a Buyer the Managing Insured may set a Discretionary Limit in accordance with the terms and conditions of the Policy which will apply collectively to receivables resulting from goods or services Supplied by the Managing Insured and each of the Joint Insureds to that Buyer.
 - 7. (Option 2) If no *Permitted Limit* has been issued by the Risk Service Provider for a *Buyer* the *Managing Insured* may set a *Discretionary Limit* in accordance with the

terms and conditions of the *Policy* which will apply collectively to receivables resulting from goods or services *Supplied* by the *Managing Insured* and each of the *Joint Insureds* to that *Buyer*.

Notwithstanding the foregoing it is agreed that for the *Policy* to cover their insured receivables due from a *Buyer*, the *Joint Insureds* specified in the table below must set their own *Discretionary Limit* for a *Buyer* in accordance with the terms and conditions of the *Policy*.

- 7. (Option 3) If no *Permitted Limit* has been issued by the Risk Service Provider for a *Buyer* the *Managing Insured* and any *Joint Insured* may each set a *Discretionary Limit* for a *Buyer* in accordance with the terms and conditions of the *Policy*.
- 8. Either the *Managing Insured* or any of the *Joint Insureds* must report in line with section 5.2 of the General Terms and Conditions of the *Policy* a *Buyer* entering a *State of Default* including all receivables owing by the *Buyer* to the *Managing Insured* and the *Joint Insureds*. While the *Buyer* remains in the *State of Default* no further reporting is required from you. After the *Buyer* has exited a *State of Default*, any new *State of Default* occurring must be reported.
- 9. To make a claim for unpaid insured receivables, the owner of the relevant unpaid receivable needs to file a *Claim and Collection form* including all its receivables owed by the relevant *Buyer*, whether *Disputed* or not.

_10. (Option 1) We will apply:

- the non-qualifying loss,
- the each and every first loss amount,
- the each and every indemnity deductible
- and/or any minimum retention

specified in the Special Terms once per Buyer.

10. <u>(Option 2)</u>We will apply

- the non-qualifying loss,
- the each and every first loss amount,
- the each and every indemnity deductible
- and/or any minimum retention

specified in the *Special Terms* to each claim in respect of which the *Managing Insured* or any of the *Joint Insureds* holds a separate *Permitted Limit* for the relevant *Buyer*.

11. 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.

Joint Insured name	Separate declaration for premium calculation
(Name of Joint Insured)	(Yes or No)
(Name of Joint Insured)	(Yes or No)
(Name of Joint Insured)	(Yes or No)

Joint Insured name	Separate Permitted Limit
(Name of Joint Insured)	(Yes or No)
(Name of Joint Insured)	(Yes or No)
(Name of Joint Insured)	(Yes or No)

Joint Insured name	Separate Permitted Limit	Separate declaration for premium calculation
(Name of Joint Insured)	(Yes or No)	(Yes or No)
(Name of Joint Insured)	(Yes or No)	(Yes or No)
(Name of Joint Insured)	(Yes or No)	(Yes or No)

Joint Insured name	
(Name of Joint Insured)	
(Name of Joint Insured)	
(Name of Joint Insured)	