

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。

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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

Factor as Joint Insured Endorsement

保單條款

108 年 02 月 27 日裕利安宜 108 發字第 0042 號函備查

Factor as Joint Insured

1. This endorsement regulates and alters the Terms and Conditions of your **Policy**, where a **Joint Insured** is a factoring company and has acquired under a factoring agreement receivables from you and/or other **Joint Insured(s)**.
2. For the purpose of the endorsement:
 - 2.1. the **Joint Insured** having acquired receivables from you and/or other **Joint Insured(s)** under the factoring agreement will be referred to hereafter as "Factor".
 - 2.2. you and/or the **Joint Insured(s)** selling the receivables to the Factor under the factoring agreement will be referred to hereafter as "original owner(s)".
 - 2.3. references to "your **Buyer(s)**", "your **Supply**" "your invoice(s)", "you invoice", "your terms of sales" and "your (domestic) country" shall respectively mean "**Buyer(s)** of the original owner(s)", "**Supply** of the original owner(s)" "invoice(s) of the original owner(s)", "the original owner(s) invoice", "terms of sales of the original owner(s)" and "(domestic) country in which the original owner(s) is/are located".
3. In addition to section 3 of the General Terms and Conditions of the Policy a receivable acquired by the Factor under the factoring agreement is insured under the endorsement if :
 - 3.1. the Factor had a valid **Permitted Limit** on the **Buyer** for the acquisition of the receivables,
 - 3.2. the date of the acquisition of the receivables is during a **Policy Period**,
 - 3.3. the **Buyer** was not in a **State of Default** on the date the Factor acquired the receivable,
 - 3.4. the receivables acquired by the Factor result from goods or services **Supplied** by the original owners and comply with their description of trade specified in the **Special Terms**.
4. 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.