

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

Group Volume Discount Endorsement - CGVD03

保單條款

108 年 09 月 02 日裕利安宜 108 發字第 0098 號函備查

Group Volume Discount Endorsement

Provided that this **Policy** is part of the Euler Hermes World Program, agreed between Euler Hermes World Agency and <u>(Policyholder's name)</u> Group, as detailed in the Master Agreement of Euler Hermes World Program n° <u>(WP-XXXXXXXXXX)</u>, of which you confirm that you have knowledge, 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 the Group Policies;
 - 1.2 "Group Policies Premium" means the amount of premium paid (excluding any taxes) in the aggregate under the Group Policies for the Period;
 - 1.3 "Group Policies 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 Group Policies Losses) in the aggregate under the Group Policies for the Period;



- 1.4 "Group Policies Loss Ratio" means the amount of Group Policies Losses for the Period when expressed as a percentage of Group Policies Premium for the Period.
- 2. For the Period, provided that the Group Policies Loss Ratio is not greater than (XX)% and the total premium paid (excluding any taxes) under the Group Policies exceeds the amount stated below, a rebate on the premium paid (excluding any taxes) under the Group Policies will be applied as follows:
 - 2.1 If the Group Policies Premium is greater than (Amount) but lower than or equal to (Amount), a rebate of (XX)% of the aggregate premium paid (excluding taxes) under the Group Policies will be applied; or
 - 2.2 If the Group Policies Premium is greater than (Amount) but lower than or equal to (Amount), a rebate of (XX)% of the aggregate premium paid (excluding taxes) under the Group Policies will be applied; or
 - 2.3 If the Group Policies Premium is greater than (Amount), a rebate of (XX)% of the aggregate premium paid (excluding taxes) under the Group Policies will be applied.
- 3. All rebates allowed by us under this Endorsement and any other Endorsement applicable to the Group Policies, will not have the effect of reducing the premiums earned in total under the Group Policies for the relevant Period to less than the total amount of all minimum premiums applicable to the Group Policies for that Period.
- 4. The rebate will be subject to this **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.
- 5. If you wish to take payment of the rebate, you or any of the Insureds under anyone of the Group Policies on your behalf must express in writing your decision within (XX) months following the end of the Period. Such decision will be final and irrevocable once notified to us. If we do not receive your decision within this timeframe we will not be liable to pay any rebate for that Period.
- 6. Any rebate will be paid by us within (XX) days of the date we receive notification of your decision. The share of the rebate you will be entitled to under this **Policy** for the Period will be in proportion of the **Policy** premium paid under this **Policy** compared to the



Group Policies Premium for that Period.

- 7. If you or any of the Insureds under any one of the Group Policies choose to have payment of a rebate in accordance with the above, we will not then be liable for any claims under any one of the Group Policies relating to that Period which are not included in the calculation of the Group Policies Losses.
- 8. For the purposes of this Endorsement, amounts related to **Insured Losses** and premiums will be converted in the currency of the Master Agreement.