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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 W(F)P Subgroup Bonus Endorsement - CSGB03

保單條款

108 年 09 月 02 日裕利安宜 108 發字第 0106 號函備查

Subgroup Bonus Endorsement

Provided that this **Policy** is part of the Euler Hermes World Program, agreed between Euler Hermes World Agency and **(Policyholder's name) Group**, as detailed in the Master Agreement of Euler Hermes World Program n° **(WP-XXXXXXXXXXXX)**, of which you confirm that you have knowledge, you and we agree that:

1. For the purposes of this endorsement:

- 1.1 **“Subgroup Policies”** means the **Policies** collectively designated as a specific group in the Policy List;
- 1.2 **“Period”** means the Insurance Period specified in the **Special Terms** of the relevant **Subgroup Policies**;
- 1.3 **“Periods”** means all Insurance Periods under the relevant **Subgroup Policies** since this rebate clause first became applicable;
- 1.4 **“Subgroup Premium”** means the amount of premium paid (excluding any taxes) in the aggregate under the relevant **Subgroup Policies** for either the **Period** or the **Periods** as appropriate;
- 1.5 **“Subgroup 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**) in the aggregate under the relevant **Subgroup Policies** for the **Period** or the **Periods**, as appropriate;

1.6 “**Subgroup Loss Ratio**” means the higher of either:

1.6.1 the amount of **Subgroup Losses** for the **Period** when expressed as a percentage of **Subgroup Premium** for the **Period**; or

1.6.2 the amount of **Subgroup Losses** for the **Periods** when expressed as a percentage of **Subgroup Premium** for the **Periods**.

2. For each Period, if the **Subgroup Loss Ratio** is within the thresholds indicated in section.3 below, the Insureds under the **Subgroup Policies** will be entitled to a rebate under the **Subgroup Policies** subject to the provisions of this Endorsement. The share of the rebate you are entitled to under the **Policy** will be in proportion of the premium paid under the **Policy** compared to the **Subgroup Premium** for the **Period**, under the following conditions:

2.1 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;

2.2 The rebate 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**

2.3 You will be entitled to the rebate only if the claims, paid or payable under this **Policy** for the **Period**, will not exceed a proportion of (XX)% of the premium paid (excluding any taxes) under this **Policy** for the same **Period**.

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

Subgroup Loss Ratio	Amount of premium rebate applicable per Policy
equal to <u>(XX)%</u>	<u>(XX)%</u>
equal to or less than <u>(XX)%</u>	<u>(XX)%</u>
equal to or less than <u>(XX)%</u>	<u>(XX)%</u>

The above rebates 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 or any of the Insureds under anyone of the **Subgroup 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 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 or any of the Insureds under any one of the **Subgroup 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 **Subgroup Policies** relating to that Period which are not included in the calculation of the **Subgroup Losses**.
6. For the purposes of this clause, amounts related to **Insured Losses** and premiums will be converted in the currency of the Master Agreement.