

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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Euler Hermes Credit Insurance W(F)P Allocation of Recoveries for Secured debts Endorsement - 300CARSD01

保單條款

108年10月01日裕利安宜108發字第0118號函備查

Allocation of Recoveries for Secured debts Endorsement

- 1. Notwithstanding the provisions of Section 3.07 of the General Terms and Conditions, you may obtain collateral in the form of bank guarantees, group company guarantees, personal sureties, bonds, charges, security cessions, or pledges (hereinafter "Collateral") for any portion of the debt not covered under this Policy.
- 2. If you have obtained Collateral:
 - 2.1 at your own instigation, then when calculating the Insured Loss in accordance with Article 3.01 of the General Terms and Conditions, Recoveries relating to such Collateral shall be allocated firstly to the portion of the indebtedness which exceeds the Insured Debt. Any remaining Recoveries shall be used to reduce the amount of the Insured Debt.
 - 2.2 at our request as a condition for the validity of the Approved Limit, then when calculating the Insured Loss in accordance with Article 3.01 of the General Terms and Conditions, Recoveries relating to such Collateral shall be allocated firstly to the Insured Debt. Any remaining Recoveries shall be used to reduce the amount of the uninsured indebtedness.
- 3. At all times, the difference between the Insured Debt and the Insured Percentage of the Insured Debt must remain at your own risk and uninsured.