

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 W(F)P

Allocation of recoveries for Secured Debt Endorsement – CAR06

保單條款

108 年 12 月 01 日裕利安宜 108 發字第 0167 號函備查

Allocation of recoveries for Secured Debt Endorsement

1. Notwithstanding the provisions of Section 3.07 of the General Terms and Conditions, you may obtain collateral in the form of collateral confirmed by (name of policyholder's group) and approved by EH for any portion of the debt not covered under this **Policy**.
2. If you have obtained the guarantee:
 - 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 security 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 security 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.