

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

## Profit Share Endorsement - CB02FX

## 保單條款

111年01月01日裕利安宜111發字第0001號函備查

- 1. For the purposes of this clause:
  - (a) "Period" means the Insurance Period specified in the Special Terms;
  - (b) "Premium Earned" means the amount of premium paid (excluding any taxes) under the Policy with respect to the Period;
  - (c) "Operating Costs" means an amount equal to (XX)% of Premium Earned;
  - (d) "Losses" mean the net value of:
    - claims paid or payable; and
    - our estimate of potential claims on those Buyers for which you have submitted a non payment notification.

(after taking into account any **Recoveries** already realised as at the date of calculation of **Losses**) under the **Policy** for the **Period**;

(e) "Profit" means [Premium Earned less Operating Costs less Losses]



- 2. You will be entitled to a rebate of (XX)% of **Profit** provided that **Profit** is a positive amount. The rebate:
  - (a) will be subject to the **Policy** remaining in force and our not having received your notice of termination (in accordance with your rights under Section 5.05 of the General Terms and Conditions) at the date the rebate is due to be paid;
  - (b) 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**
- 3. If you wish to take payment of rebate you must notify us in writing of your decision within (XX) months of 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**. Any rebate will be paid by us within 60 days of the date we receive notification of your decision.
- 4. If you choose to have payment of a rebate in accordance with the above, we will not then be liable for any claims relating to that **Period** which are not included in the calculation of **Losses**.