



兆豐產物保險股份有限公司  
Chung Kuo Insurance Company, Limited

104.01.23 兆產備 11210400030 號函備查

客戶申訴及 24 小時服務專線:0800-053-588

### **Follow Leader Clause**

All Insurers subscribing hereto agree that all additions, deletions, amendments, alternations, agreements, endorsements, attachments, schedules, adjustments, cancellations, extensions and additional or return premiums to be agreed by Leading Insurer only and to be binding, without notice, upon all other Insurers and to follow leading Insurer in every respect.

All insurers further agree that the leading Insurer has the right, in all respects, to decide any matter relating to any claim made under this Program, including but not limited to any decisions agreements, payments, settlements, claims, surveys, guarantees, towage, salvage, payments on account and claim settlements, excluding ex- gratia payments.

All Insures shall settle their claims share within 90 days upon Leading Insurer's approval of non ex-gratia claims. Otherwise, the Insured may offset the due claim amount with the undue premium up to the share of Insurer(s) who fail to settle.

(Leader Company's Name) as leading insurer.