



CHUNG KUO Preferred Directors' and Officers' Liability Insurance Policy (CLAIMS MADE POLICY) Mitigation of Loss

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。

本公司財務及業務等公開資訊，歡迎至本公司網站 (<https://www.cki.com.tw>) 查閱，或親蒞本公司(10044 台北市中正區武昌街一段五十八號)及各分支機構洽詢。
免費申訴電話: 0800-053-588

108 年 8 月 2 日兆產備字第 1084300481 號函備查

By way of endorsement to the policy, the parties are hereby agreed as follows (subject otherwise to all other terms, conditions, limits of liability and exclusions of the policy):

This policy is extended to cover the **Insured** under Insuring Agreements 1.A and 1.B, as **Loss**, for any **Mitigation Loss**, provided that:

- (i) the **Insured** demonstrates, to the reasonable satisfaction of the **Insurer**, that the incurring of such **Mitigation Loss** is reasonable and proportionate, and is reasonably likely to prevent or mitigate the potential **Claim**;
- (ii) the circumstances resulting in the payment are reported in accordance with Condition 4.3 "Claims and Investigations";
- (iii) any action taken is taken with the prior written consent of the **Insurer**(not to be unreasonably withheld or delayed);
- (iv) the liability of the **Insurer** for **Mitigation Loss** shall in no event exceed the amount of covered **Loss** it would have incurred if a **Claim** were to be pursued against the **Insured**; and
- (v) the burden of proving that any **Claim** would be covered under this policy shall rest with the **Insured**.

This Extension shall not apply to a potential **Claim** by the **Company** against any **Insured**. Such cover shall be subject to the sub-limit of [insert the amount] which is part of, not addition to the Policy Limit shown in Item 3 of the **Schedule**.

For the purpose of this endorsement, the following Definition is added to the policy:

Mitigation Loss means settlements, costs and expenses incurred as a result of action taken by the **Insured** solely to prevent or mitigate a potential **Claim** against an **Insured** which, if it were to become a **Claim**, would give rise to a covered **Loss** under this policy.

In all other respects this policy remains unaltered.