



## CHUNG KUO Directors & Officers Liability Insurance (MEGA1) Financial Insolvency Exclusion

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 (<http://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

106 年 10 月 06 日兆產備字第 1064300761 號函備查

It is agreed that Section 4, Exclusions, is amended by adding the following:

### 4. EXCLUSIONS

#### Financial Insolvency Exclusion

The **Insurer** shall not be liable under this **Policy** to make any payment for **Loss** arising from any **Claim** made against the **Insured** or **Company** subsequent to the date upon which the **Company** becomes Insolvent. Provided always that this exclusion shall not apply where the **Insured** or **Company** establishes to the satisfaction of the **Insurer** that the **Claim** would have arisen notwithstanding that the **Company** was Insolvent.

For the purpose of this exclusion, the term "Insolvent" means a body corporate: -

- a) that is unable to pay its debts as and when they fall due: or
- b) in respect which an application for winding up has been made; or
- c) in respect of which a liquidator, provisional liquidator, receiver, receiver and manager or official manager has been appointed (whether or not by a court); or
- d) that has executed a deed of company arrangement that has not yet terminated; or
- e) that has entered into a compromise or arrangement with another person, the administration of which has not been concluded; or
- f) in respect of which an administrator, has been appointed or that is under administration;  
or
- g) that has made any filing of or for bankruptcy, reorganisation or rehabilitation pursuant to the bankruptcy or similar laws of any jurisdiction.

The title and any headings in this endorsement are solely for convenience and form no part of the terms and conditions of coverage.

All other terms and conditions remain unchanged.