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South China Insurance Commercial General Liability

Claims History Clause

101.07.20 (101) 華產企字第 530 號函備查

The Insured warrants the accuracy of the claims history provided as part of the application for this insurance policy.

The claims history provided by the Insured is made a part of this policy via this endorsement.

If, at the time of application for this insurance policy, the Insured has not reported any existing claims on the claim history, we have the right to rescind this insurance policy from inception, and no coverage will be afforded by us for any claims reported under this policy. Also in the event of any claim and/or investigation payment from us under this policy, the Insured should reimburse us the entire amount in one month after receiving our reimbursement notice.

The date that the Insured has received any information in any formal or informal report, transmission or communication must be after the effective date of the policy period. Any earlier form of notice whether formal or informal, written or oral if not reported in the loss run or notice of claim history prior to signing this policy will be considered as prior known claim and not covered by this policy.