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## South China Insurance Security Clause

110.03.18(110)華產企字第 057 號函備查

At Assured's option : in the event that any Insurance company or Lloyd's Syndicate participating hereon has an adverse change to its insurance rating such that it falls below the level of Standard and Poors '\_\_\_\_\_' or AM Best '\_\_\_\_\_', the Assured may elect to issue cancellation to that Underwriter at the downgrading date with pro-rata premium returned accordingly.