

國立東華大學學生團體保險作業辦法

97.03.19 九十六學年度第 3 次學務委員會議修正通過

97.10.22 九十七學年度第 1 學期第 1 次學務委員會議修訂通過

- 第一條 國立東華大學（以下簡稱本校）依據大學法第三十四條規定，為發揮社會救助之功能、補償學生因疾病或遭遇意外事故時家庭所受經濟上之損失，特訂本辦法，以辦理本校之學生團體保險（以下簡稱本保險）。
- 第二條 具本校學籍學生（含實習教師、經入學考試錄取之新生提早到校領有準學生證者）得繳費參加本保險。
如選擇不參加本保險者，則不予補助。
- 第三條 本保險由本校依政府採購法之相關規定辦理招標，以本校為要保人，本校校長或其職務代理人為代表人；被保險人本人或學籍資料所載之法定監護人、其家長或法定繼承人為受益人。
- 第四條 被保險人因疾病或遭遇意外事故，致死亡、殘廢或受傷需要治療者（疾病治療不含門診），均屬本保險責任範圍。
- 第五條 每一被保險人之保險金額以本校學生團體保險契約書所訂保險金額為準。
被保險人因參加校內外教學活動，或校內外正式的運動比賽，或經校方核准登記之其他活動而遭遇意外傷害以致身故，其保險金額以前項之保險金額兩倍為原則。要保人有義務協助被保險人辦理理賠申請作業。
- 第六條 被保險人每學年應繳之保險費，由本校校務基金依教育部之規定每人每學年補助100元（分上、下學期，每學期 50 元），其餘由被保險人分 2 次繳納，於每學期註冊時各繳納 1/2。
但下列被保險人，應由本校審核其有關證明文件，依教育部規定之最高金額，分上、下學期補助，惟補助金額以外之不足部分，除承保保險公司同意減免不足部分外，否則仍由被保險人負擔：
一、免繳學雜費之學生（包括低收入戶學生、重度身心障礙學生及重度身心障礙人士之子女，惟不含公費生）。
二、原住民身分學生。
- 第七條 參加本保險之學生，保險有效期間上學期自每年 8 月 1 日起至翌年 1 月 31 日止，
下學期自每年 2 月 1 日起至 7 月 31 日止。參加本保險之學生（含該學年新生），註冊繳納保險費上學期在 8 月 1 日以後及下學期在 2 月 1 日以後者，保險效力仍溯自 8 月 1 日及 2 月 1 日起生效；學生在 7 月 31 日以前畢業者，其保險效力至 7 月 31 日終止。
提早入學之新生其保險效力追溯至繳交保費之當月 1 日起生效。
已參加本保險的學生中途喪失學籍者，若為上學期則其保險效力至 1 月 31 日午夜 12 時終止，下學期則其保險效力至 7 月 31 日午夜 12 時終止。
有學籍的學生休學時，如欲參加本保險，應繼續交付保險費參加保險，並由要保人將休學學生姓名、學號等資料通知承保機構備查。休學期間喪失學籍時，要保人應通知承保機構。
- 第八條 本校應於每學期註冊時，在收取學生代收費用收據中增列「保險費」一項，併同

學雜費收取，並於收費截止日後 30 日內將保險費彙總交付承保機構或其指定機構，由承保機構摺發保險費收據，交由本校存執。

第九條 本辦法未規定事項，依行政院金融監督管理委員會保險局核定保險單之保險條款及有關保險法令辦理。

詳細保險內容以招標後之簽約保單內容為準。

第十條 本辦法經學務委員會議通過後，陳請 校長核定後實施，修訂時亦同。

NDHU Student Group Insurance

Passed by the 3rd Student Affairs Committee Meeting in 2008.03.19

Revised in the 1st Student Affairs Committee Meeting in 2008.10.22

Article I National Dong Hwa University (hereinafter referred to as the University) establishes these Regulations in accordance with Article 34 of the University Act to fulfill the function of social assistance and compensate for the economic loss of families due to students' illness or accidents. These Regulations govern the University's Student Group Insurance (hereinafter referred to as the Insurance).

Article II Students with enrollment status at the University (including intern teachers and newly admitted students who hold provisional student ID cards) may pay premiums to participate in the Insurance.

Those who choose not to participate in the Insurance will not receive subsidies.

Article III The University handles the Insurance contract as the policyholder. The President or their representative acts on behalf of the University. The insured student's guardian, parent, or legal heir is the beneficiary.

Article IV The Insurance covers injuries or illnesses that result in death, disability, or require hospitalization (but not regular outpatient care).

Article V The insured amount for each student is determined by the terms of the insurance policy. If an insured student suffers accidental death during participation in University-organized teaching activities, official sports competitions, or other University-approved activities, the insured amount will generally be doubled. The policyholder is responsible for assisting the insured student in filing claims

Article VI Each insured student must pay an annual premium. The University subsidizes NT\$100 per student per academic year (NT\$50 per semester) from the University Fund, in accordance with Ministry of Education regulations. The remaining amount is divided into two payments and collected at the time of semester registration.

The following insured students may receive additional subsidies based on Ministry of Education regulations upon verification of relevant documents. Any unpaid premium amounts, unless waived by the insurance provider, must still be paid by the insured student:

1. Students exempt from tuition and fees (including students from low-income households, students with severe disabilities, and children of individuals with severe disabilities, excluding public-funded students).
2. Students of Indigenous status.

Article VII Students enrolled in this insurance are covered as follows:

The insurance validity period for the first semester is from August 1 to January 31 of the following year.

The insurance validity period for the second semester is from February 1 to July 31.

For students enrolled in this insurance (including new students of the academic year), if they pay the insurance fee after August 1 for the first semester or after February 1 for the second semester, the insurance will still be retroactively effective from August 1 or February 1, respectively. For students graduating before July 31, their insurance coverage will terminate on July 31.

New students admitted early will have their insurance coverage retroactively effective from the 1st day of the month in which the insurance fee is paid.

For students who have enrolled in this insurance but lose their student status midway:

- If it occurs during the first semester, the insurance will terminate at 00:00 midnight

on January 31.

- If it occurs during the second semester, the insurance will terminate at 00:00 midnight on July 31.

Students with active enrollment status who are on leave of absence and wish to participate in this insurance must continue to pay the insurance fees. The policyholder must notify the insurer with the names, student IDs, and other details of students on leave for documentation. If the student loses their enrollment status during the leave of absence, the policyholder is obligated to notify the insurer.

Article VIII At the time of registration for each semester, the university shall include an item labeled "insurance fee" in the receipt for fees collected on behalf of the students, combining it with tuition and miscellaneous fees. The insurance fees shall be consolidated and remitted to the insurer or its designated agency within 30 days after the payment deadline. The insurer will then issue a receipt for the insurance fees, which will be retained by the university for record-keeping.

Article IX Unstated matters follow the insurance policy terms approved by the Financial Supervisory Commission, Insurance Bureau and related laws. The final details depend on the signed contract.

Article X These rules take effect after approval by the Student Affairs Committee and the President. Changes follow the same process.