

# 國立東華大學學生團體保險簡 介

為顧及學生團體保險投保人之權益，依「國立東華大學學生團體保險作業辦法」辦理招標作業，相關說明如下：

## 一、 保險的意義

學生團體保險是屬於團體綜合保險，凡參加保險的同學，因疾病或遭遇外來突發的意外傷害需要住院治療，或致殘障或身故時，由承接本校學生平安保險公司依照保險單條款約定的標準，給付保險金，使病患或遭受意外傷害的同學，獲得金錢上的補助，平安保險的保險金是來自大多數未發生傷病事故的幸運被保險人的共同分擔，所以這個保險是把大多數同學提供的金錢來支助部分不幸的同學，完全是人類互助行為。

## 二、 保障的範圍：

被保險人在本契約有效期間內，因疾病或遭遇意外傷害事故，以致身故、殘廢或需要住院治療時，保險公司依照本契約的約定給付保險金。前項所稱意外傷害事故，指非由疾病引起之外來突發事故。

## 三、 具本校學籍的學生，得繳費參加。

## 四、 學生團體保險生效日：第一學期自 8 月 1 日起至隔年 1 月 31 日止；第二學期自 2 月 1 日起至 7 月 31 日止。當發生事故傷害或疾病住院時須於一個月內提出申請，若療程尚未結束得以申請延長不得超過兩年。申請保險表格均可在生輔組網站-學生團體保險下載。

## 五、 保險費用：按保險契約規定金額扣除本校補助費用後，其餘由被保險人本人或法定代理人分上下學期兩次繳納。

## 六、 本校學生團保費併同註冊費繳納，若辦理分(延)期繳費、就學貸款不含團保費之學生，務必自開學日起 30 日內繳納團保費，以便辦理加保作業；逾期未繳費者，將視同自動放棄參加當學期學生團保資格。

## 七、 休學生或具學籍但無須註冊者，可依個人意願選擇參加學生團體保險，有意願參加者，請於開學日起 30 日內繳納團保費用，以免逾期未繳款導致無法投保而影響個人權益；若於未繳納費用者，視同本學期不參加學生團體保險。

## 八、 依據教育部 101 年 9 月 7 日臺訓(一)字第 1010165173 號函指示，大專校院學生團體保險雖非強制性，但選擇不參加團保學士班學生，需於開學 2 週內經家長同意簽署切結書，碩博班學生由本人簽署不參加保險同意書(學務處生輔組網站-學生團體保險)。辦理退保者請攜帶切結書(同意書)與繳費單影本向生活輔導組申請。

## 九、 保險公司受理學生團體保險理賠申請時間為週二、週四下午二點至四點，#1 號櫃台，請有需求的同學多利用該時段辦理或諮詢。以上相關事項洽詢專線：03-8906220 王校安。

# Introduction to National Dong Hwa University Student Group Insurance

To safeguard the rights of insured students, the student group insurance is handled according to the National Dong Hwa University Student Group Insurance Procedures. The details are as follows:

## Article I Purpose of the Insurance:

Student group insurance is a type of comprehensive group insurance. If insured students suffer from illness or unforeseen external accidents leading to hospitalization, disability, or death, the insurance company will provide compensation according to the policy terms. The insurance benefits are funded by the premiums of the majority of students who remain healthy or accident-free, embodying the spirit of mutual assistance.

## Article II Coverage:

The insurance covers hospitalization, disability, or death caused by illness or unforeseen external accidents during the effective period of the contract. An accident is defined as an unforeseen external incident not caused by illness.

## Article III All students enrolled at the University can pay to join the insurance.

## Article IV Effective Dates

First semester: August 1 to January 31 of the following year.

Second semester: February 1 to July 31.

Students must submit claims for accidents or hospitalizations within one month of the incident. If treatment is ongoing, an extension may be applied for up to two years. Claim forms can be downloaded from the Student Group Insurance section on the Student Living Services Division website.

## Article V Insurance Premiums

After deducting subsidies from the University, the remaining premiums are paid by the insured student or their legal guardian in two installments per academic year.

## Article VI Premium Payment

Insurance premiums are collected along with registration fees. Students who opt for installment payment, deferred payment, or student loans without including insurance premiums must pay the insurance fee within 30 days of the semester start to complete enrollment. Late payments will result in automatic disqualification from group insurance for the semester.

## Article VII Leave of Absence or Non-Registered Students

Students on leave or maintaining enrollment without registering can choose to participate in the insurance voluntarily. Payment must be made within 30 days of the semester start. Failure to pay within the deadline will result in exclusion from the insurance for that semester.

## Article VIII Opt-Out Policy

As Ministry of Education Directive No. 1010165173, student group insurance is not mandatory. Bachelor's students choosing to opt-out must provide a signed waiver form approved by their parent within two weeks of the semester start. Master's and doctoral students may sign the waiver form themselves. Waiver forms and withdrawal applications are available in the Student Group Insurance section of the Student Living Services Division website. To process withdrawal, submit the waiver form and a copy of the payment receipt to the Student Living Services Division, Office of Student Affairs.

## Article IX The insurance company accepts applications for student group insurance claims on Tuesdays and

Thursdays from 2:00 PM to 4:00 PM at Counter #1. Students in need are encouraged to take advantage of this time slot for processing or inquiries. For further information, please contact: 03-8906220, Mr. Wang (Campus Security).