

# 長榮大學學生團體保險實施辦法

## Chang Jung Christian University Student Group Insurance Implementation Regulations

97.05.22 96 學年度第 2 學期第 3 次學生事務委員會會議通過

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Approved on August 6, 2015 by the Administrative Meeting.

Approved on March 15, 2018 by the Administrative Meeting.

第一條 長榮大學依據大學法之規定，訂定「長榮大學學生團體保險實施辦法」（以下簡稱本辦法）。

Article I Chang Jung Christian University has formulated the Chang Jung Christian University Student Group Insurance Implementation Regulations (hereinafter referred to as the Regulations) in accordance with the University Act.

第二條 本校具學籍學生均得參加團體保險（以下簡稱本保險），如選擇不參加本保險者，需由家長簽署「長榮大學學生團體平安保險拒保切結書」（以下簡稱拒保切結書）。但已成年及未成年已結婚之學生，應由學生本人簽署拒保切結書，本校並以書面將學生不參加本保險之情事，通知家屬。

Article II All students enrolled in the University are eligible for the group insurance (hereinafter referred to as the Insurance). Those who choose not to participate must submit the Letter of Refusal to Enroll in Chang Jung Christian University Student Group Accident Insurance signed by their parents (hereinafter referred to as Insurance Refusal Letter). However, students who have reached the age of majority or who are minor but married shall personally sign the Insurance Refusal Letter, and the University shall notify their family of their non-enrollment in the Insurance.

第三條 本保險由本校訂定保險內容、給付項目及給付金額，並依本校採購程序辦理，以得標之保險公司為承保機構。本校校長或其職務代理人為要保人，各項保險金受益人為被保險人本人，身故保險金受益人為法定繼承人或其指定之繼承人。

Article III The policy content, coverage and compensation amount of the Insurance shall be determined by the University. The Insurance shall be purchased in accordance with the University's procurement procedure, with the insurance company winning the bid as underwriter.

The University President or agent shall be the Insurance applicant. Beneficiaries of each premium shall be the insured themselves. Beneficiaries of death insurance shall be legally defined successors or successors designated by the insured.

第四條 每一被保險人之保險金額，以本校保險契約書簽訂之金額為準。詳細保險內容以當年度簽訂之保險契約條款內容為準，保險契約內容並應公布於本校網路。

Article IV Coverage amount for each insured shall be based on the amount specified in the Insurance contract signed by the University. Detailed content of the insurance policy shall be in accordance with the provisions of the contract signed in the current year. The content of the Insurance contract shall be posted on the University's website.

第五條 被保險人應繳之保險費，係扣除教育部之補助款後，由被保險人於每學年各學期註冊時，各繳納保險費之二分之一。但下列被保險人，由本校審核其有關證明文件；如教育部之補助金額有不足者，仍由被保險人負擔：

Article V The premium shall be payable by the insured. After deducting the subsidy by the Ministry

of Education, the insured shall pay one-half of the insurance premium during registration for each semester of each academic year.

However, the University shall review the relevant supporting documents of the following students for Ministry of Education subsidy. The students shall bear any outstanding amount after the subsidy:

一、免繳學雜費之學生（包括低收入戶學生、重度、極重度身心障礙學生及重度、極重度身心障礙人士之子女，惟不含公費生）。

1. Students who are exempt from tuition and fees (non publicly funded students who are low-income students, who have major or severe disabilities, or who are children of parents with major or severe disabilities).

二、原住民身分學生。

2. Students with indigenous status.

第六條 本保險有效期間自每年 8 月 1 日起至翌年 7 月 31 日止。

辦理休、退學及（延）畢學生團體保險效力如下：

Article VI Effective period for this Insurance is August 1 of each year to July 31 of the following year. Effective coverage date for students on leave of absence, withdrawal or delayed graduation are as follow:

一、學生辦理休學時當學期不退費續保，則休學期間仍有保險權利，跨學期休學時可預繳下學期保險費用。

1. Students on leave of absence from school shall not be refunded their premium for the current semester, and their insurance remains effective during their semester of leave. Premium for the next semester of leave can be paid in advance.

二、學生休學期間如選擇不參加保險者，需於辦理離校程序時繳交拒保切結書。

2. Students choosing not to enroll in the Insurance during their period of leave must submit an Insurance Refusal Letter during their application for leave.

三、退學之學生得申請退還保險費用。

3. Students who withdraw from school may apply for premium refund.

四、上學期畢業之學生，其保險效力至 1 月 31 日終止，下學期畢業者則至 7 月 31 日終止。

4. For students who graduated in Semester 1, their coverage remains effective until January 31. For students who graduate in Semester 2, their coverage remains effective until July 31.

五、各學制延畢學生需於開學之日起二週內繳交保費或選擇拒保，並自行繳交拒保切結書至承辦單位。

5. Students in any programs who are delaying their graduation must pay their premium or refuse Insurance within 2 weeks after school begins. Those refusing coverage shall submit the Insurance Refusal Letter in person to the coordinating unit.

六、學生喪失學籍者，自喪失之次月起，保險效力終止，承保機構應依所剩月數比例退還保險費。有學籍的學生休學時，得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。休學期間喪失學籍者，要保人應通知承保機構。

6. Insurance will no longer be valid the month following the loss of student status. The underwriter shall refund remaining premium in proportion to the remaining months of insurance. Enrolled students who are on leave from school may continue to pay premium and remain covered. The Insurance applicant shall provide the name and student number of those on leave to the underwriter for filing. The Insurance applicant shall notify the underwriter of those who lose their student status during their leave of absence.

第七條 本校應於每學期註冊時，在收取代收費收據明列「保險費」一項，併同學雜支收取；收取後依保險契約所定期限內，將保險費彙總交付承保機構或指定機構，由承保機構製發保險費收據，交由本校存執。

Article VII At the time of registration for each semester, the University shall collect and list Insurance Premium on the students' miscellaneous collection and payment receipt. The premium payments will be consolidated and paid to the underwriter or designated agency within the time limit specified in the Insurance contract. The underwriter shall then issue a receipt of premium payment to the University for filing.

第八條 本辦法未規定事項，依財政部核定保險單之保險條款及有關保險法令辦理。

Article VIII Matters not specified in this Regulations shall be handled in accordance with insurance policy clauses approved by the Ministry of Finance and relevant insurance laws and regulations.

第九條 本辦法經行政會議通過，陳請校長核定後公布實施，修正時亦同。

Article IX The Regulations are issued and implemented upon approval by the Administrative Meeting and subsequent approval by the University President; the same procedures shall be applied to any amendment.