

Regulations on Student Group Insurance at National Changhua University of Education

Approved at Administrative Meeting on Apr.11, 2007

- Article 1 The Regulations is implemented pursuant to MOE's "Guidelines on Student Group Insurance for Public and Private Institutions of Higher Education (公私立大專院校辦理學生團體保險作業原則)".
- Article 2 The Regulations was formulated by National Changhua University of Education (hereinafter referred to as the University) to collaborate with the government in taking care of students and functioning as a social aid to compensate student's family financial loss due to illness or accidents.
- Article 3 In addition to the students (interns are included) who have been insured by a social insurance provided by the government are not necessarily to be included in Student Group Insurance (hereinafter referred to as the Insurance), other enrolled students of the University shall be covered by the Insurance as an insured.
- Article 4 The Insurance is provided by the insurance company offering the lowest insurance fee and being selected through a public tender. The President of the University or his deputy shall act as the insurance applicant. The legal guardian or parents listed on the student registered information of the insured are the beneficiaries.
- Article 5 Death, disabilities, or any treatments required for injuries due to illness or an accident(only surgery and hospitalization are covered in the treatments for illness) encountered by the insured shall be covered by the Insurance.
- Article 6 The insurance amount paid to insured shall be based on the insurance amount (NT\$ 1,000,000) provided under the student group insurance contract of the University. If insured party is deceased due to an accident occurs during participating in a teaching activity(laboratory operation, gym class and school team training are included),an official sports competition inside or outside the University, or an extracurricular activity approved by and registered with the University, the aforementioned insurance amount shall be doubled (NT\$ 2,000,000).An extra NT\$ 200,000 shall be given to the insured deceased in our campus for consolation (and make it a total amount of NT\$ 2,200,000).
- Article 7 Other than the allowance provided by the University, which shall be subject to the regulation of the MOE (NT\$ 100), the remaining insurance fee shall be paid by the insured parties in two installments. 50% shall be paid upon registration for each semester. The students who decide not to be covered by the Insurance shall ask their parents to sign an agreement.
- Article 8 The University shall provide the highest amount of allowance regulated by the MOE to the following insured parties after reviewing relevant supporting documents:
1. Students with a waiver for tuition and miscellaneous fee (government-sponsored students are excluded).
 2. Aboriginal students.
- Article 9 The valid period of the Insurance starts from 1 August of each year until 31 July of the following year (the valid period for the Insurance tendered once every two years shall be two years). The students covered by the Insurance who pay the insurance fee after 1 August in the first semester and after 1 February in the second semester will have their insurance taking effect retrospectively at 1 August and 1 February. The students who graduate before 31 July will have their insurance effective until 31 July. For the students who graduate after 31 July and have paid insurance fee will have

their insurance effective until the date of graduation. Students graduating in the first semester will have their insurance effective until 31 January. The students who enroll in the middle of a semester shall have their insurance effective from the day of admission while the amount of insurance fee calculated for the days before admission shall be deducted. If a student is deregistered, the validity of the insurance shall cease from the following month of deregistration. The insurance fee for the period not yet used will be returned based on the number of months remaining. Any registered student on suspension may continue to pay the insurance fee and be included in the Insurance. The insurance applicants shall inform the insurance company of names and student numbers of the students on suspension for records.

Article 10 The insurance company may not pay for the following situations that cause death, disabilities, injuries or illness:

1. The insured's attempt to commit suicide.
2. One beneficiary's deliberate behavior. However the full insurance amount may be paid to other beneficiaries.
3. Any crimes committed by the insured.
4. Any surgeries, plastic surgery or deformity reconstructive surgery that are not resulted from the incidents covered by the Insurance.

Article 11 The insurance company may not pay for the following situations:

1. Addicted to Narcotics, LSD.
2. Statutory infectious diseases.
3. Miscarriage or labor. However the cases of miscarriage, labor, and surgeries of caesarean birth or ectopic gestation caused by sexual assault or coercive action are excluded.
4. Prosthesis, denture, glasses, hearing aid.
5. A physical examination, medical treatment or special nursing care.
6. The fees for documents of appointment and diagnosis, transport the injuries, personal care in hospital wards, and assigning doctors.
7. The treatments conducted by an unlicensed physician.

Article 12 For insurance claim, beneficiaries shall provide the following documents:

1. Group Insurance Claim Form.
2. Death Certificate or Autopsy Certificate, Certified True Copy of Household Registration for Deregistration, and ID of the beneficiary are required for claiming Death Benefit.
3. Certificate of Missing is required for advancing Missing Benefit.
4. Diagnosis Certificate of Disability is required for claiming Disability Benefit; beneficiaries' Certified True Copy of Household Registration or other living proof; and evidence of student status are required for the application of Living Assistance for Disability.
5. The extent and range of major burn shall be provided for claiming Major Burn Benefit
6. A pathological report of cancer or related examination reports are required for claiming initial Cancer Benefit.
7. Diagnosis Certificate and receipts provided by hospital are required for claiming Medical Expenses Benefit.
8. Beneficiaries' bank statement or post office passbook is required for claiming any of the benefits above.

Article 13 Valid period for benefits claim: two years from the date of incident occurs.

Article 14 The University may add the item of "Student Group Insurance Fee" on the receipts of student tuition and miscellaneous fees charged during each semester. The

insurance fee collected shall be forwarded to the insurance company or its designated institution within 30 days from the day of collection. The insurance company will issue an insurance fee receipt to be kept by the University.

Article 15 The Regulations shall go into effect after being approved by the Administrative Meeting. The same procedure shall be applied to the amendments likewise.