

# Taipei European School

## Group Insurance Summary for Student

Please be advised this summary is for reference only, official provisions should be applied while claim applications take place.

Period : From Aug. 1, 2018 to Jul. 31, 2019

Insurer : Nan Shan Life Insurance Company

### A. Coverage

v Group Accidental Death & Dismemberment Insurance

<u>Classification</u>	<u>Insurance Amount</u>
Student	1,000,000

Note: if a student is under age 15, he/she can only insure for Accidental Dismemberment by regulation.

v Group Medical Reimbursement for Accident

<u>Classification</u>	<u>Insurance Amount</u>
Student	30,000

Max. insured age: 30

### B. SCOPE OF INSURANCE

■ **Accidental Death & Dismemberment Insurance**

If an insured member dies as the result of an accident within 180 days, insurance company shall pay insurance amount to the beneficiary.

Accidental injury referred to in the preceding paragraph means an external sudden incidence of injury not caused by disease.

If an insured member becomes disabled as the result of an accident, disability benefit is payable.

■ **Medical Reimbursement for Accident Insurance**

If the insured member suffers an accident and becomes disabled as a direct result of such injury within 180 days from the date of the accident and treated in lawfully operating public or private hospital or clinics, the Insurance Company shall pay medical reimbursement indemnity according to the actual expenses. When the payment exceeded the benefits of National Health Insurance, but in no event shall the benefit exceed the maximum benefit stipulated in the BENEFIT SCHEDULE.

## **C. Exclusions**

The following situations are not covered under **Accidental Death & Dismemberment Insurance**:

If the insured member's death, disability or injury is caused by any one of the following events, no benefit shall be payable.

1. Intentional act of the policy holder or the insured member.
2. Committing a crime.
3. The insured member, who drives car, rides motorbike after drinking alcohol and the alcohol ingredient containing in his exhalation or blood exceeds legal standard.
4. War (declared or undeclared), civil commotion or any other similar riots.
5. Explosion, scorch, radiation or contamination caused by atomic or nuclear installation.

If the insured member becomes disabled as a result of intentional act of the policy holder, the insurance company shall pay the Disability Benefit.

### **UNINSURABLE EXCEPTIONS**

If the insured member's death, disability or injury happens while he/she is public performing the following acts, no benefit shall be payable.

1. Wrestling, Wrestle, Judo, karate, Tae Kwon Do, Horsemanship, Boxing, acrobatics or similar kind of competitions or performances activities (announced to the public).
2. Racing or performing on wheels, or similar kind of competitions or performances (announced to the public).

The exclusions of **Medical Reimbursement for Accident** are same as Accidental Death & Dismemberment Insurance.

## **D. Extension Clause**

### **Group Accidental Death & Dismemberment Insurance**

#### **MAJOR BURN BENEFIT**

##### **SCOPE OF INSURANCE**

This is a supplementary benefit to Personal Accident Insurance. If an insured member sustains major burns as the result of an accident, the insurance company shall pay the Major Burn Benefit.

##### **PAYMENT OF MAJOR BURN BENEFIT**

In the instance where the insured's body should suffer a level two burn trauma with a total area exceeding 20% of whose body, or a level three burn trauma with a total area exceeding 10% of the body or facial burn wounds meeting the facial functional impairment, meaning it complies with the definition of major injury/sickness defined by the national health insurance plan, with the scope subject to the international disease classification standards, the insurance company shall pay 25% of the major burn insurance benefit based on the insured amount of the insured.

##### **LIMITATIONS**

The total amount of the Major Burn Benefit and the disability benefit shall not exceed the Personal Accident insurance amount. In addition, the total Major Burn Benefits which an insured member can apply for under this Major Burn Benefit Supplemental Rider and other insurance contracts, insurance riders, supplemental clauses which include benefit payment for severe burns and/or scalds, shall not exceed NT\$2,500,000, and shall be for one time only.

#### **Aviation Accidental Injury Insurance**

##### **INSURANCE BENEFIT**

In the instance where the insured should suffer death or disability within 180 days from the onset of an accidental injury incident arisen from an accidental injury incident the contract specifies while riding in a public transportation means as a passenger encompassing the period from embarking said airborne mass transportation means until fully disembarking from said airborne mass transportation means, the insurance company is to issue insurance payout as per contractual agreements.

##### **BENEFIT LIMITED**

In the instance where the insured should suffer disability and then death as a result of the same accidental injury incident, the maximum sum of total payout the company is to issue shall be capped to the "Aviation accidental injury insurance payout" so agreed under this provision.

Under the foresaid circumstances where the insured should have already collected the aviation accidental injury insurance payout, the company shall only be liable to cover the differential arisen from the aviation accidental injury incident insurance and the sum already collected.

In the instance where the insured should suffer disability, death due to different accidental injury incidents and meeting also agreements cited under this provision, what the beneficiary is entitled to file for the insurance payouts separately as per the contractual agreements will not apply to agreements set forth under par 1.

### EXCLUSIONS

In the instance where the insured should suffer death or disability for reasons that fall under liability exemptions or uninsurable exceptions as per contractual agreements, the insurance company will not be held liable to issue the insurance payout.

In the instance where the insured should be subjected directly to the deliberate act of the contract's death beneficiary or insurance subscriber to lead inflicting the insured with any one level of insured disability as cited in the contract's level of disability classification, the insurance company remains liable to issue the aviation accidental disability insurance payout.

## E. CLAIM PROCEDURE

Please fill out Claim Application Form, and submit together with the required documents.

Claim Type	Required Documents
Death due to accidental causes	<ol style="list-style-type: none"><li>1. Proof of deletion from the household certificate of the insured member</li><li>2. Autopsy report or death certificate</li><li>3. Identification of the beneficiary</li></ol>
Dismemberment	<ol style="list-style-type: none"><li>1. Doctor's certificate for dismemberment</li><li>2. Identification of the insured member</li></ol>
Medical Reimbursement	<ol style="list-style-type: none"><li>1. Doctor's certificate</li><li>2. Medical treatment expenses receipt and itemized bills</li></ol>

### MEDICAL CLAIM PAYMENT

You can choose one of the following payment methods for your medical claim payment.

1. By check
2. By remittance