

國立中山大學學生團體保險辦法

Regulations for Handling Student Group Insurance

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97.01.18 96 學年度第 1 次學務會議通過
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111.03.30 本校 110 學年度第 2 學期第 4 次行政會議通過修正學務處所屬組織名稱
Amended and approved for renamed divisions of the Office of Student Affairs at the 4th Executive Meeting on March 30, 2022

- 第一條、 國立中山大學（簡稱本校）為謀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，發揮社會救助之功能，特訂定本辦法。
- I. These regulations are formulated to ease the financial burdens on students' families in the event of illness and accidents so as to fulfill the function of social assistance.
- 第二條、 本校在籍學生（含下學年度錄取榜單提前到校之研究所新生、實習教師及外籍交換學生）除已投保政府舉辦之社會保險者得自由參加學生團體保險（以下簡稱本保險）外，均應參加本保險為被保險人。
- II. Enrolled students at the University (including new graduate students expecting to enroll the following semester but report early, trainee faculty, and international exchange students) shall participate in the student group insurance (hereinafter referred to as the "Insurance") but those already covered by government social insurance are free to choose whether to participate in the Insurance.
- 第三條、 本保險以公開招標方式擇保險費最低之保險公司為承保公司，本校校長或其職務代理人為要保人，被保險人學籍資料所載之法定監護人或其家長為受益人。
- III. The selection of insurers shall be conducted through an open tendering, with preference given to the insurance company offering the lowest insurance premium. The President of the University or the position proxy shall serve as the policyholder, and the beneficiary shall be the insured's legal guardian or parents as in their enrollment records.
- 第四條、 被保險人因疾病或遭遇意外傷害事故、特定意外事故以致身故（含失蹤）、殘廢或需要治療時（疾病治療不含門診），均屬本保險責任範圍。
- IV. The Insurance shall cover death (including disappearance), disability, or the need for treatment (excluding outpatient treatment) resulting from illness, accidents, or specific incidents.
- 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。被保險人因參加校外教學活動（含海上實習教學）或校、內外正式的運動比賽或經校方核准登記之社團活動而遭遇意外傷害以致身故，其保險金額以前述之保險金額兩倍為原則。

- V. Insurance coverage shall be the amount specified in the University's student group insurance contract. In the event of the insured's death caused by accidents during their participation in off-campus teaching activities (including internships at sea), on/off campus official sports competitions, or the University-approved student club activities, the death benefit shall be double of the said amount in the contract, in principle.

第六條、被保險人應繳之保險費，本校補助之部分依教育部之規定，其餘由被保險人分二次繳納，於每學期註冊時各繳納二分之一。如選擇不參加本保險者，除教育部不予補助外，並須由家長簽署同意書。

- VI. The University shall subsidize a partial premium for the insured in accordance with the regulations of the Ministry of Education (MOE) and the insured shall pay the remaining premium in two installments, 50% in each semester during enrollment. Students choosing not to be insured shall not be subsidized and are required to obtain their parent's consent corroborated by their signature.

下列免繳保費之被保險人，由本校審核有關證明文件，依教育部規定之最高金額補助，惟補助金額以外之不足部分，仍由被保險人負擔：

The insured exempted from paying insurance premium as follows shall have their relevant documentation reviewed by the University and shall be subsidized up to the maximum amount stipulated by the MOE if qualified. However, any shortfall beyond the subsidy shall be paid by the insured themselves.

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

1. students exempted from tuition and miscellaneous fees (including students from low-income families, students with severe or profound disabilities, or children of parents with severe or profound disabilities, except for government-funded students)

二、原住民身份學生。

2. indigenous students

第七條、本保險有效期間自每年8月1日上午零時起，至翌年7月31日下午12時止。因學制關係每年6月1日起至7月31日止，需提前到校上課或參與實驗之學生，為顧及其在校學習之安全，需加保一或二個

月學生團體保險。

VII. The Insurance is effective from 12 a.m. on August 1 of the specified year in the contract to 12 a.m. on July 31 of the following year. To ensure the safety of all students, new students taking courses or conducting experiments from June 1 to July 31 due to academic system shall participate in additional student group insurance for one or two months.

凡參加本保險之學生，註冊繳納保險費在 8 月 1 日以後，保險效力仍溯自 8 月 1 日起生效，應屆畢業生在 7 月 31 日以前畢業者保險效力仍至 7 月 31 日終止，延至 7 月 31 日以後畢業者，於繳納保險費後，其保險效力至畢業之日終止。在上學期畢業之學生，其保險效力則至 1 月 31 日終止。

The Insurance is effective from August 1, even if the insured students pay their premium after that date. Graduate-to-be graduating before July 31 shall still have their insurance valid until July 31, while those deferring their graduation to after July 31 shall continue to pay insurance premium until they graduate. For students graduating in the Fall semester, their insurance is effective until January 31.

有學籍之學生辦理休學時應填寫休學通知書並繼續交付保險費參加保險，並由要保人將學生姓名、學號等資料通知承保公司備查。

Students suspending their studies shall complete the application form for voluntary suspension and continue paying their premium. Additionally, the policyholder shall provide the insurer with relevant information about the students, such as their name and student ID, for future reference.

第八條、 本校於每學期註冊時，在收取學生代收費用收據增列「保險費」一項，併同學、雜費收取，並於收取後六十日內將保險費彙總交付承保公司，由承保公司摺發保險費收據，交由本校存執。

VIII. Insurance premiums shall be paid along with tuition and miscellaneous fees as listed on the students' tuition bill during the enrollment of each semester. The total collected premiums shall be given to the insurer within sixty (60) days after collection. Subsequently, the insurer shall issue a receipt for the insurance premiums, which shall be retained by the University.

第九條、 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。

IX. Matters not covered herein shall be handled in accordance with relevant insurance acts and provisions of insurance policies approved by the Ministry of Finance.

第十條、 本校學生團體保險契約內容，依本校學生團體保險辦法訂定，提送

學務會議討論通過後執行。

- X. The content of the Insurance contract shall be stipulated based on these regulations and submit to the Student Affairs Council for approval before implementation.

第十一條、本辦法由學生事務會議修定，經學生事務會議通過後實施，修正時亦同。

- XI. These regulations are formulated and approved by the Student Affairs Council before implementation. Amendments to these regulations shall follow the same procedure.