

Tunghai University Student Group Insurance Guidelines

Approved by the 10th Administrative Meeting on June 5, 2013
Amended and approved by the 5th Administrative Meeting on May 9, 2018

Article 1

These Guidelines are established in accordance with Article 34 of the University Act and the Ministry of Education Principles Governing Subsidies for Student Group Insurance at Private Colleges and Universities to support the government's student welfare policy, fulfill the social assistance function of student group insurance, and compensate for the financial losses incurred by students' families as a result of illness or accidental injury.

Article 2

Matters relating to the University's Student Group Insurance (hereinafter referred to as the "Insurance") shall be governed by these Guidelines. Matters not provided for herein shall be governed by the Insurance Act and other applicable laws and regulations.

Article 3

The Insurance covers all students with official student status at the University, including students extending their studies, students on leave of absence, and student interns. Students who expressly choose not to participate are exempt. Students who choose not to participate shall submit a waiver signed by a parent or legal guardian. However, students who have reached the age of majority, or who are married minors, may sign the waiver themselves. The University shall notify the student's family in writing of the student's decision not to participate in the Insurance.

Article 4

The Insurance shall be procured by the University in accordance with the Government Procurement Act. The University shall serve as the policyholder, represented by the President or the President's authorized representative. Except for death benefits, which shall be payable to the legal guardian, parent, or legal heir recorded in the insured student's enrollment records, all other insurance benefits shall be payable to the student.

Article 5

Insurance benefits shall, in principle, cover death, disability, or medical treatment resulting from illness or accidental injury suffered by the insured. The detailed coverage shall be subject to the insurance policy executed following the procurement process.

Article 6

For students participating in the Insurance, the coverage period for the first semester shall be from August 1 to January 31 of the following year, and for the second semester from February 1 to July 31. Coverage for graduating students shall terminate on July 31 of the graduation year.

If a participating student loses student status during a semester, coverage shall remain in effect until 12:00 midnight on January 31 for the first semester or 12:00

midnight on July 31 for the second semester.

For participating students, including newly admitted students, who pay the insurance premium after August 1 in the first semester or after February 1 in the second semester, coverage shall nevertheless take effect retroactively from August 1 or February 1, respectively.

Students who retain student status while on a leave of absence may continue to participate in the Insurance by paying the required premium. The University, as the policyholder, shall notify the insurer of the student's name, student ID number, and other relevant information. If a student loses student status during the leave period, the University shall notify the insurer.

Article 7

The insured amount for each insured student shall be as specified in the insurance policy. The annual insurance premium shall be paid in two equal installments at the time of registration each semester. After deduction of the subsidy provided by the Ministry of Education, the remaining premium shall be borne by the insured student. The following insured students shall be exempt from paying the insurance premium. The responsible University unit shall review the relevant supporting documents and prepare a list as the basis for premium exemption and subsidy application:

1. Students exempt from tuition and miscellaneous fees, including students from low-income households, students with severe or profound disabilities, and children of persons with severe or profound disabilities.
2. Students of Indigenous status.

Article 8

At the time of registration each semester, the University shall include a "Insurance Fee for Accident" item on the student payment receipt and collect the premium together with tuition and miscellaneous fees. Within 60 days after the payment deadline, the University shall remit the total premiums to the insurer or its designated institution. The insurer shall issue a premium receipt for the University's records.

Article 9

Matters not provided for in these Guidelines shall be governed by the terms and conditions of the insurance policy approved by the Insurance Bureau of the Financial Supervisory Commission, Executive Yuan, and other applicable insurance laws and regulations.

Article 10

本辦法經行政會議通過後實施。