

# 國立中興大學學生團體保險辦法

## NCHU Student Group Insurance Regulation

96年5月23日第328次行政會議通過

Passed by administrative meeting dated May 23, 2007

103年2月19日第383次行政會議修正通過

Amended by administrative meeting dated February 19, 2014

民國105年3月23日第399次擴大行政會議修正通過（全文）

Amended by administrative meeting dated March 23, 2016

第一條 國立中興大學（以下簡稱本校）為協助疾病或遭遇意外事故之學生，並發揮社會救助之功能，特依據大學法第34條規定，訂定本辦法。

Article 1 This regulation is stipulated in accordance with Article 34 of University Act to help students who are encountered with illness or accidents.

第二條 凡具有本校學籍者（含實習教師），均得參加學生團體保險（以下簡稱本保險）。

Article 2 Individuals who registered with our university (including student teacher) can participate in student group insurance (hereinafter referred to as "This insurance").

第三條 本保險由本校以公開招標方式得擇最有利標或保險費最低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，被保險人為受益人，若被保險人身故則其法定繼承人為受益人。

Article 3 This insurance is provided by the insurance company offering the lowest insurance fee and selected through a public tender. The president of the University or his deputy shall act as the insurance applicant. The insured parties are the beneficiaries. If the insured party is deceased, the legal successor thereto shall be the beneficiary.

第四條 被保險人因疾病或遭遇意外事故，致死亡、殘廢或受傷需要治療者，均屬本保險責任範圍。

Article 4 Any treatment required for handicap or injury due to illness or accident and death encountered by the insured shall be covered by the Insurance.

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。

Article 5 The insurance amount per insured party shall be based on the insurance amount provided under the student group insurance contract of the University.

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，除不予補助外，並須簽署切結書，未成年者須由法定代理人簽署。

下列被保險人，應由本校權責單位審核其有關證明文件，依教育部規定之最高金額，

分上下學期補助，惟補助金額以外之不足部分，仍由被保險人負擔：

- 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）。
- 二、原住民身分學生。

Article 6 The insured party shall pay the insurance fee, other than the allowance provided by the University which shall be subject to the regulation of the Ministry of Education. The remaining insurance fee shall be paid by the insured parties in two installments. 50% shall be paid upon registration for each semester. **Students who choose not to attend the insurance shall not be subsidized and shall sign the affidavit. Students under the age of 18 should ask their legal representatives to sign for them.**

For the following insured parties, the University shall review relevant justification documents. **The University should also provide the highest amount of allowance, which is subsidized by the Ministry of Education, and hand them out in two semesters. However, insufficiency for subsidy shall be covered by the insured.**

1. Any student with a waiver for tuition and miscellaneous fee (including student from low-income family, student with severe and extremely severe physical or mental handicap and any child of any person with severer or extremely severe physical or mental handicap).
2. Students with indigenous status.

第七條 凡參加本保險之學生（含新生），保險有效期間皆自每年八月一日起至翌年七月三十一日止。惟延畢生則以學期為單位，續繳保險費，保險期間亦計至當學期截止。學期開學後中途入學者，自入學核准之日發生保險效力，並扣除入學前期間之保險費。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，如欲參加本保險，應於休學期間，每學期二月或九月（配合註冊行事曆）繼續交付保險費參加保險，**逾期未繳費者，視同自願放棄保險。**

Article 7 The validity period of the Insurance is from 1 August of each year until 31 July of the following year. Super seniors should pay insurance fee every semester. The insurance shall be valid until the end of the semester. For students who register in the middle of the semester, the insurance shall be valid at the beginning of the registry. Insurance fee prior to registry will not be calculated into the payment. For students who lose academic standing, the validity of insurance ends in the next month. Insurance fee will be paid back to students according to the remaining period.

Any registered student on suspension who wants to participate in the student group insurance should continue to pay the insurance fee in February and September and participate in the Insurance. **Students who do not pay the insurance fee before the expiration day will be regarded as giving up the insurance voluntarily.**

第八條 本校應於每學期註冊時，在收取學生代收費用收據增列「保險費」一項，請本校總務處出納組，併同學雜費收取，**延畢生亦同**，請一併增列收、繳，並於收取後由承辦單位將保險費彙計加總分兩次交付承保機構或其指定機構，由承保機構製發保險費收據，交由本校存執核報。

Article 8 The University may add the item of “student group insurance fee” under the list of student tuition and miscellaneous fees charged during each semester. **Any student including super seniors should pay for this item on the list.** The insurance fee collected shall be forwarded to the insurance company or its designated institution twice to the designated institution. The insurance company will issue an insurance fee receipt to be kept by the University.

第九條 有關本校學生團體保險契約條款訂定，另簽奉校長核定後實施；本辦法未規定事項，概依主管機關核定保險單之保險條款及民法、政府採購法等有關法令辦理。

Article 9 The contract of student group insurance will be executed after the president’s approval. Other things that are not stipulated in this regulation will be handled according to the insurance regulations approved by the supervisor, civil law and the government tendering regulations.

第十條 本辦法經行政會議通過後發布實施，修正時亦同。

Article 10 This regulation shall be implemented after being passed by the Administrative Meeting. Any amendments shall be processed accordingly.