

# 國立中興大學學生團體保險辦法

## National Chung Hsing University Regulations for Student Group Insurance

民國96年5月23日第328次行政會議通過

May 23, 2007 Passed in the 328th Administrative Meeting

民國103年2月19日第383次行政會議修正通過（第3、7、11條）

February 19, 2014 (Articles 3, 7, and 11) Amended in the 383rd Administrative Meeting

民國105年3月23日第399次擴大行政會議修正通過（全文）

March 23, 2016 (All articles) Amended in the 399th Expanded Administrative Meeting

**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** The National Chung Hsing University (hereinafter referred to as the University) has formulated the Regulations for Student Group Insurance (hereinafter referred to as these Regulations) in accordance with Article 34 of the University Act to help students who become ill or encounter 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** Students who are enrolled in the University (including student teachers) may participate in the student group insurance (hereinafter referred to as the 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** The Insurance shall be provided by the insurance company offering the lowest insurance premium and selected through a public tender. The President of the University or his deputy shall act as the policyholder. The insured parties are the beneficiaries. If an insured party is deceased, his or her 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 by the insured for disability or injury due to illness or accident 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 premium for each insured party shall be based on the insurance premium stipulated by 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。

**Article 6** The insurance premium payable by the insured parties is subject to a subsidy by the University pursuant to the Ministry of Education regulations. The remaining insurance premium shall be paid by the insured parties in two installments, i.e., 50% of the premium shall be paid upon registration for each semester. Students who choose not to participate in the Insurance shall not be subsidized and shall sign an affidavit. Students under the age of 18 shall ask their legal representatives to sign on their behalf.

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：

For the following insured parties, the competent departments of the University shall review relevant supporting documents. The University shall also provide the highest amount of subsidy

pursuant to the Ministry of Education regulations, and make disbursement in two semesters.

However, any shortfall not covered by the subsidy shall be paid by the insured parties:

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）。

I. Any students with a waiver for tuition and miscellaneous fees (including students from low-income family, students with severe or profound physical or mental disabilities, and any children of persons with severe or profound physical or mental disabilities).

二、原住民身分學生。

II. 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。

#### Article 7

The coverage period of the Insurance for students (including first-year students) is from August 1 of each year until July 31 of the following year. Students postponing graduation shall pay insurance premium every semester. The Insurance shall be valid until the end of the semester.

學期開學後中途入學者，自入學核准之日起發生保險效力，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。

For students who register in the middle of the semester, the Insurance shall be valid starting from the registration date and the insurance premium shall be pro-rated to reflect the late registration. For those who lose their student status, the insurance coverage ends in the following month. The insurance premium shall be pro-rated so that the portion of the premium for the period not covered by the Insurance shall be refunded to said students.

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。

Any registered students on suspension of studies who want to participate in the Insurance may continue to pay the insurance premium in February or September (according to the registration date provided in the academic calendar). Students who do not pay the insurance premium before the expiration day will be regarded as forfeiting 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 “Insurance Premium” as one of the receipts under custody for the semester, which shall be noted in the invoice issued to students. The Cashier Division shall collect the premium from students, including students who postpone graduation, along with other miscellaneous fees. The insurance premium collected in two installments shall be forwarded by the responsible unit to the insurance company or its designated institution. The receipt issued by the insurance company shall be retained by the University for further processing.

#### 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 stipulation of student group insurance agreement shall be implemented upon the President's approval. Matters not provided in these Regulations shall be handled in accordance with insurance regulations approved by the competent authority, the Civil Code, the Government Procurement Act and other relevant 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

These Regulations shall be implemented after being passed by the Administrative Meeting. Any amendments shall be processed accordingly.