

# National University of Kaohsiung Student Group

## Insurance Regulation

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Article 1. The National University of Kaohsiung (hereinafter the “University”) has established the National University of Kaohsiung student group insurance regulation (hereinafter the “Regulation”) in order to cooperate with the government to provide the functions of taking care of the students and social assistance and to seek compensation for economic losses suffered by families of students encountering illness or accidents.

Article 2. Any student registered with the University, student who is on leave having academic status at University and having paid insurance fee, any exchange student who take at least a course may participate in student group insurance (hereinafter the “Insurance”) and become an insured party.

Article 3. The Insurance is provided by the insurance company and selected through a public tender in accordance with Procurement Act. The principal of the University or his deputy shall act as the insurance applicant.

Article 4. Aside from death insurance fee, the beneficiary of other insurance fee of the insurance is the insured itself. Unless the beneficiary of the death insurance fee is designate, the order will be: 1. The insured’s spouse 2. The insured’s children 3. The insured’s other legal heir

Article 5. Any death or treatment required for handicap or injury due to illness or accident encountered by the insured (clinical visit is excluded from illness treatment) shall be covered by the Insurance. Accident means the event which is not resulted from the illness.

Article 6. The insurance amount and the payment standard per insured party shall be based on the insurance amount and the payment standard provided under the student group insurance contract of the University in the current year.

Article 7. 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. Exchange students are not granted with allowance by the Ministry of Education, having to pay the total Insurance fee when registering each semester.

However, for the following insured parties, the University shall review relevant justification documents and provide the highest amount of allowance provided by the Ministry of Education, provided that the remaining amount after the allowance shall be borne by the insured party:

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, but excluding students with scholarships).
2. Students with indigenous status.

Article 8. Any student registered with the University may participate in student group insurance (hereinafter the “Insurance”) and become an insured party. If any student chooses not to participate in the Insurance, no allowance will be granted and shall sign an “Affidavit for Waiver of Student Group Insurance” (Attachment). Parents (or guardian) should sign the Insurance give-up statement when children are undergraduate students and graduate students under 20. Students would be regarded giving up to participate the Insurance of they do not pay insurance fee in 30 days after registration or do not hand in the Insurance give-up statement.

Article 9. The validity period of the Insurance is from 1 August of each year until 31 July of the following year. Students participating in the Insurance who pay the insurance fee after 1 August in the first semester and after 1 February in the second semester will have their insurance taking effect retrospectively on 1 August and 1 February. Students graduating in the first semester will have their insurance effective until 12:00 midnight on 31 January; Students graduating in the second semester will have their insurance effective until 12:00 midnight on 31 July. Insurance fee will not be returned to students.

Any student who participate in the Insurance in the middle of the semester, the Insurance will take effect from the confirmation of the registration, and the insurance fee before the registration will be deducted.

If any student who participates in the Insurance is deregistered, the insured should notify the date of deregistration to the insurance company. The validity

of the insurance shall cease at 12:00 midnight on the last day of the semester. Insurance fee will not be returned to students.

Any registered student on suspension may continue to pay the insurance fee and participate in the Insurance. The insurance applicant shall inform the insurance company of the names and student numbers of the students on suspension for records.

Article 10. The insurance company will not pay the insurance fee if the following events are done by the insured that lead to death, cripple, injure, or illness.

1. The insured's intentional act (including suicide and attempted suicide)
2. The insured's criminal act
3. The insured illegally take or inject anaesthetic medicine
4. The insured or beneficiary's intentional act

Article 11. The insurance company will not pay the insurance fee if the following events are done by the insured.

1. Cosmetic surgery, plastic surgery, or congenial malformation; but plastic surgery for accident is excluded.
2. Not for the purpose of therapy of teeth operation; but accident is excluded.
3. Wearing denture, prosthesis, ocular prosthesis, glasses (including examination, optometry), a hearing aid, or other accessories; but accident is excluded.
4. Physical examination, convalescence, or special care.
5. Pregnancy, miscarriage, accouchement (sexual assault is excluded); but accident, miscarriage which is necessary therapy, ectopic pregnancy operation, or caesarean delivery which doctor determines are excluded.
6. Infertility, assisted productive technology, or not for the purpose of therapy of contraception and sterilization operation.
7. Fee of ward company
8. Therapy of unlicensed doctor

Article 12. The University may add the item of "student group insurance fee" under the list of student tuition and miscellaneous fees charged during each semester. The insurance fee collected shall be forwarded to the insurance company or its designated institution within 30 days from the collection. The insurance company will issue an insurance fee receipt to be kept by the University.

If the amount of bid of the insurance company is odd, the amount of the insurance fee will be even at the first semester and which will be odd at the second semester.

Article 13. Any matter that is not provided under this regulation shall be handled in

accordance with the insurance terms and conditions under the insurance policy approved by the Ministry of Finance and applicable insurance legislations.

Article 14. This Regulation shall be implemented after approval by the Student Affairs Meeting and the Administration Meeting, enforced with approval of the principal. The same shall be applicable to any amendment.