

## 附件一 Appendix 1

### 一、旅行平安保險及其所列附加條款：

#### 1. Travel accident insurance and add-on clause:

- (一)以網路方式首次註冊之非有效契約之客戶，並以本人信用卡或本人存款帳戶作身分輔助驗證者，保險金額不得超過新臺幣(下同)一千二百萬元，同業網路投保通路累積不得超過一千二百萬元。(但未滿七歲之被保險人，其死亡給付應依保險法第一百零七條規定辦理。)
- (1) For customers without a valid contract who carry out first-time registration online and use their own credit card or deposit account for auxiliary identity verification, the sum insured may not exceed NT\$12 million, and the cumulative sum insured of same type of policies underwritten by all insurance enterprises online may not exceed NT\$12 million. (However for insureds under 7 years of age, their death benefit payment shall be handled in accordance with Article 107 of the Insurance Act.)
- (二)以網路方式首次註冊之該保險業有效契約保戶，並以本人信用卡或本人存款帳戶作身分輔助驗證者，保險金額不得超過一千五百萬元，同業網路投保通路累積不得超過一千五百萬元。(但未滿七歲之被保險人，其死亡給付應依保險法第一百零七條規定辦理。)
- (2) For customers with a valid contract who carry out first-time registration online and use their own credit card or deposit account for auxiliary identity verification, the sum insured may not exceed NT\$15 million, and the cumulative sum insured of same type of policies underwritten by all insurance enterprises online may not exceed NT\$15 million. (However for insureds under 7 years of age, their death benefit payment shall be handled in accordance with Article 107 of the Insurance Act.)
- (三)以親臨保險公司方式首次註冊及身分驗證者，保險金額不得超過一千五百萬元，同業網路投保通路累積不得超過一千五百萬元。(但未滿七歲之被保險人，其死亡給付應依保險法第一百零七條規定辦理。)
- (3) For customers who carry out first-time registration and identity verification in person at the insurance enterprise, the sum insured may not exceed NT\$15 million, and the cumulative sum insured of same type of policies underwritten by all insurance enterprises online may not exceed NT\$15 million. (However for insureds under 7 years of age, their death benefit payment shall be handled in accordance with Article 107 of the Insurance Act.)
- (四)以數位憑證投保者，保險金額不得超過一千五百萬元，同業網路投保通路累積不得超過一千五百萬元。(但未滿七歲之被保險人，其死亡給付應依保險法第一百零七條規定辦理。)
- (4) For customers who purchase insurance with digital certificate, the sum insured may not exceed NT\$15 million, and the cumulative sum insured of same type of policies underwritten by all insurance enterprises online may not exceed NT\$15 million. (However for insureds under 7 years of age, their death benefit payment shall be handled in accordance with Article 107 of the Insurance Act.)

(五)以網路銀行帳戶(以銀行臨櫃辦理者為限)或數位存款帳戶(適用電子轉帳交易 指示類高風險交易之第一類帳戶)方式首次註冊及身分驗證者，保險金額不得 超過一千五百萬元，同業網路投保通路累積不得超過一千五百萬元。(但未滿 七歲之被保險人，其死亡給付應依保險法第一百零七條規定辦理。)

(5) For customers who carry out first-time registration and identity verification using online banking account (only if the account is opened by customer at the bank counter in person) or digital deposit account (only if the account is a type 1 account that applies to high-risk electronic transfer of funds and transaction instruction), the sum insured may not exceed NT\$15 million, and the cumulative sum insured of same type of policies underwritten by all insurance enterprises online may not exceed NT\$15 million. (However for insureds under 7 years of age, their death benefit payment shall be handled in accordance with Article 107 of the Insurance Act.)

附加條款：包含保額不高於百分之十之實支實付型「傷害醫療保險金給付附加條款」、及「海外突發疾病醫療健康保險附加條款」。但被保險人赴申根國家旅行者，得包含保額不高於百分之二十之實支實付型「傷害醫療保險金給付附加條款」及「海外突發疾病健康保險附加條款」。

Add-on clause: Including “injury medical reimbursement benefit rider” and “overseas sudden illness medical insurance rider” with sum insured not exceeding 10% of the basic policy.

However for insureds who travel in Schengen countries, add-on clause may include “injury medical reimbursement benefit rider” and “overseas sudden illness medical insurance rider” with sum insured not exceeding 20% of the basic policy.

## 二、傷害保險(含保額不高於百分之十之實支實付型傷害醫療保險)：

### 2. Personal injury insurance (including injury medical reimbursement insurance with sum insured not exceeding 10% of the basic policy)

(一)以網路方式首次註冊之非有效契約之客戶，並以本人信用卡或本人存款帳戶作身分輔助驗證者，保險金額不得超過三百萬元，同業網路投保通路累積不得超過三百萬元。

(1) For customers without a valid contract who carry out first-time registration online and use their own credit card or deposit account for auxiliary identity verification, the sum insured may not exceed NT\$3 million, and the cumulative sum insured of same type of policies underwritten by all insurance enterprises online may not exceed NT\$3 million.

(二)以網路方式首次註冊之該保險業有效契約之保戶，並以本人信用卡或本人存款帳戶作身分輔助驗證者，保險金額不得超過六百萬元，同業網路投保通路累積不得超過六百萬元。

(2) For customers with a valid contract who carry out first-time registration online and use their own credit card or deposit account for auxiliary identity verification, the sum insured may not exceed NT\$6 million, and the cumulative sum insured of same type of policies underwritten by all insurance enterprises online may not exceed NT\$6 million.

(三)以親臨保險公司方式首次註冊及身分驗證者，保險金額不得超過六百萬元，同業網路投保通路累積不得超過六百萬元。

- (3) For customers who carry out first-time registration and identity verification in person at the insurance enterprise, the sum insured may not exceed NT\$6 million, and the cumulative sum insured of same type of policies underwritten by all insurance enterprises online may not exceed NT\$6 million.
- (四)以數位憑證投保者，保險金額不得超過六百萬元，同業網路投保通路累積不得超過六百萬元。
- (4) For customers who purchase insurance with digital certificate, the sum insured may not exceed NT\$6 million, and the cumulative sum insured of same type of policies underwritten by all insurance enterprises online may not exceed NT\$6 million.
- (五)以網路銀行帳戶(以銀行臨櫃辦理者為限)或數位存款帳戶(適用電子轉帳交易 指示類高風險交易之第一類帳戶)方式首次註冊及身分驗證者，保險金額不得超過六百萬元，同業網路投保通路累積不得超過六百萬元。
- (5) For customers who carry out first-time registration and identity verification using online banking account (only if the account is opened by customer at the bank counter in person) or digital deposit account (only if the account is a type 1 account that applies to high-risk electronic transfer of funds and transaction instruction), the sum insured may not exceed NT\$6 million, and the cumulative sum insured of same type of policies underwritten by all insurance enterprises online may not exceed NT\$6 million.

### 三、定期人壽保險：

#### 3. Term life insurance:

- (一)以網路方式首次註冊之非有效契約之客戶，並以本人信用卡或本人存款帳戶作身分輔助驗證者，保險金額不得超過三百萬元，同業網路投保通路累積不得超過三百萬元。
- (1) For customers without a valid contract who carry out first-time registration online and use their own credit card or deposit account for auxiliary identity verification, the sum insured may not exceed NT\$3 million, and the cumulative sum insured of same type of policies underwritten by all insurance enterprises online may not exceed NT\$3 million.
- (二)以網路方式首次註冊之該保險業有效契約之保戶，並以本人信用卡或本人存款帳戶作身分輔助驗證者，保險金額不得超過六百萬元，同業網路投保通路累積不得超過六百萬元。
- (2) For customers with a valid contract who carry out first-time registration online and use their own credit card or deposit account for auxiliary identity verification, the sum insured may not exceed NT\$6 million, and the cumulative sum insured of same type of policies underwritten by all insurance enterprises online may not exceed NT\$6 million.
- (三)以親臨保險公司方式首次註冊及身分驗證者，保險金額不得超過六百萬元，同業網路投保通路累積不得超過六百萬元。
- (3) For customers who carry out first-time registration and identity verification in person at the insurance enterprise, the sum insured may not exceed NT\$6 million, and the cumulative sum insured of same type of policies underwritten by all insurance enterprises online may not exceed NT\$6 million.

(四)以數位憑證投保者，保險金額不得超過六百萬元，同業網路投保通路累積不得超過六百萬元。

(4) For customers who purchase insurance with digital certificate, the sum insured may not exceed NT\$6 million, and the cumulative sum insured of same type of policies underwritten by all insurance enterprises online may not exceed NT\$6 million.

(五)以網路銀行帳戶(以銀行臨櫃辦理者為限)或數位存款帳戶(適用電子轉帳交易 指示類高風險交易之第一類帳戶)方式首次註冊及身分驗證者，保險金額不得超過六百萬元，同業網路投保通路累積不得超過六百萬元。

(5) For customers who carry out first-time registration and identity verification using online banking account (only if the account is opened by customer at the bank counter in person) or digital deposit account (only if the account is a type 1 account that applies to high-risk electronic transfer of funds and transaction instruction), the sum insured may not exceed NT\$6 million, and the cumulative sum insured of same type of policies underwritten by all insurance enterprises online may not exceed NT\$6 million.

#### 四、健康保險(一年期實支實付型商品/正本理賠)：

##### 4. Health insurance (1-year reimbursement type / paid based on original receipts)

(一)以網路方式首次註冊之非有效契約之客戶，並以本人信用卡或本人存款帳戶作身分輔助驗證者，每次住院申請總額不得超過十萬元，同業網路投保通路累積不得超過十萬元。

(1) For customers without a valid contract who carry out first-time registration online and use their own credit card or deposit account for auxiliary identity verification, total claim amount per occurrence (hospitalization) may not exceed NT\$100,000, and the cumulative claim amount per occurrence under the same type of policies underwritten by all insurance enterprises online may not exceed NT\$100,000.

(二)以網路方式首次註冊之該保險業有效契約之保戶，並以本人信用卡或本人存款帳戶作身分輔助驗證者，每次住院申請總額不得超過二十萬元，同業網路投保通路累積不得超過二十萬元。

(2) For customers with a valid contract who carry out first-time registration online and use their own credit card or deposit account for auxiliary identity verification, total claim amount per occurrence (hospitalization) may not exceed NT\$200,000, and the cumulative claim amount per occurrence under the same type of policies underwritten by all insurance enterprises online may not exceed NT\$200,000.

(三)以親臨保險公司方式完成首次註冊及身分驗證者，每次住院申請總額不得超過二十萬元，同業網路投保通路累積不得超過二十萬元。

(3) For customers who carry out first-time registration and identity verification in person at the insurance enterprise, total claim amount per occurrence (hospitalization) may not exceed NT\$200,000, and the cumulative claim amount per occurrence under the same type of policies underwritten by all insurance enterprises online may not exceed NT\$200,000.

(四)以數位憑證投保者，每次住院申請總額不得超過二十萬元，同業網路投保通路累積不

得超過二十萬元。

(4) For customers who purchase insurance with digital certificate, total claim amount per occurrence (hospitalization) may not exceed NT\$200,000, and the cumulative claim amount per occurrence under the same type of policies underwritten by all insurance enterprises online may not exceed NT\$200,000.

(五)以網路銀行帳戶(以銀行臨櫃辦理者為限)或數位存款帳戶(適用電子轉帳交易 指示類高風險交易之第一類帳戶)方式首次註冊及身分驗證者，保險金額不得 超過二十萬元，同業網路投保通路累積不得超過二十萬元。

(5) For customers who carry out first-time registration and identity verification using online banking account (only if the account is opened by customer at the bank counter in person) or digital deposit account (only if the account is a type 1 account that applies to high-risk electronic transfer of funds and transaction instruction), the sum insured may not exceed NT\$200,000, and the cumulative sum insured of same type of policies underwritten by all insurance enterprises online may not exceed NT\$200,000.

五、傳統年金保險：單筆保費不得超過一百萬元；單一公司網路投保通路累計保費不得超過一千萬元。

5. Traditional annuity:

The single lump-sum premium may not exceed NT\$1 million; the cumulative premium for policies purchased online from the same insurance enterprise may not exceed NT\$10 million.

六、利率變動型年金保險：單筆保費不得超過一百萬元；單一公司網路投保通路累計保費不得超過一千萬元。

6. Interest sensitive annuity:

The single lump-sum premium may not exceed NT\$1 million; the cumulative premium for policies purchased online from the same insurance enterprise may not exceed NT\$10 million.

七、保險年期不超過二十年及歲滿期不超過七十五歲之生死合險：

7. Endowment insurance with coverage period of not more than 20 years and maximum age of maturity up to 75 years old:

(一)以網路方式首次註冊之非有效契約之客戶，並以本人信用卡或本人存款帳戶作 身分輔助驗證者，保險金額不得超過三百萬元且為固定保額，同業網路投保通路累積不得超過三百萬元。

(1) For customers without a valid contract who carry out first-time registration online and use their own credit card or deposit account for auxiliary identity verification, the sum insured may not exceed NT\$3 million and must be fixed, and the cumulative sum insured of same type of policies underwritten by all insurance enterprises online may not exceed NT\$3 million.

(二)以網路方式首次註冊之該保險業有效契約之保戶，並以本人信用卡或本人存款 帳戶作 身分輔助驗證者，保險金額不得超過六百萬元且為固定保額，同業網路投保通路累積

不得超過六百萬元。

(2) For customers with a valid contract who carry out first-time registration online and use their own credit card or deposit account for auxiliary identity verification, the sum insured may not exceed NT\$6 million and must be fixed, and the cumulative sum insured of same type of policies underwritten by all insurance enterprises online may not exceed NT\$6 million.

(三)以親臨保險公司方式首次註冊及身分驗證者，保險金額不得超過六百萬元且為固定保額，同業網路投保通路累積不得超過六百萬元。

(3) For customers who carry out first-time registration and identity verification in person at the insurance enterprise, the sum insured may not exceed NT\$6 million and must be fixed, and the cumulative sum insured of same type of policies underwritten by all insurance enterprises online may not exceed NT\$6 million.

(四)以數位憑證投保者，保險金額不得超過六百萬元，同業網路投保通路累積不得超過六百萬元。

(4) For customers who purchase insurance with digital certificate, the sum insured may not exceed NT\$6 million, and the cumulative sum insured of same type of policies underwritten by all insurance enterprises online may not exceed NT\$6 million.

(五)以網路銀行帳戶(以銀行臨櫃辦理者為限)或數位存款帳戶(適用電子轉帳交易 指示類高風險交易之第一類帳戶)方式首次註冊及身分驗證者，保險金額不得超過六百萬元且為固定保額，同業網路投保通路累積不得超過六百萬元。

(5) For customers who carry out first-time registration and identity verification using online banking account (only if the account is opened by customer at the bank counter in person) or digital deposit account (only if the account is a type 1 account that applies to high-risk electronic transfer of funds and transaction instruction), the sum insured may not exceed NT\$6 million and must be fixed, and the cumulative sum insured of same type of policies underwritten by all insurance enterprises online may not exceed NT\$6 million.

八、小額終老保險、微型保險、長期照顧保險、實物給付型保險、健康管理保險：保險金額依主管機關相關規範辦理。

8. Small whole life insurance, microinsurance, long-term care insurance, benefits-in-kind insurance, and health management insurance: The sum insured shall follow the relevant rules of the competent authority.

九、投資型年金保險：除主管機關另有規定，原則依下列規範辦理。

9. Investment-linked annuity: Follow the rules below unless it is otherwise stipulated by the competent authority.

(1) 要保人與被保險人須為同一人，且投保年齡限二十歲至五十歲。

The applicant and the insured must be the same person and the age of insurance is limited

to 20 ~ 50 years old.

- (2) 限以新臺幣收付，且不得為後收型費用型投資型年金保險。

Payment must be made in New Taiwan Dollar and may not be back-end load, fee-based, investment-linked annuity.

- (3) 繳費方式限月繳，且每人每月於全業界累計保險費不得超過二萬五千元。

Premiums can only be paid on a monthly basis and the cumulative monthly premiums on investment-linked annuities purchased online from all insurance enterprises per person may not exceed NT\$25,000.

- (4) 除年金給付外，不得有其他保險給付項目，且僅能約定以分期給付方式給付年金金額。

There may not be insurance benefits other than annuity payout, which may only be paid in installment.

- (5) 限無須提存保證給付責任準備金之商品。

The products are limited to those that do not require reserve against guaranteed benefits to be set aside.

- (6) 連結標的限基金(含貨幣型)且數量不超過三個。

The linked investment is limited to funds (including money market funds) and limited to three in number.

- (7) 連結標的篩選標準：

Criteria for selection of investment targets：

1. 投信或總代理人評估上架時篩選標準

Screening criteria for fund company or master agent at the time of offering evaluation

- 1) 近一年度營業利益為正數且經會計師查核每股淨值不低於面額。

Operating profit in the most recent year is positive and CPA-audited networth per share is not less than its par value.

- 2) 近三年內控制度無重大違規情事。

Free of major violation in internal control systems in the past three years.

2. 基金評估上架時篩選標準

Screening criteria for fund at the time of offering evaluation

- 1) 已被核准或核備的境內或境外基金，且不得為目標到期債券基金。

An onshore or offshore fund that has been approved by or filed with the authority and may not be a target maturity bond fund.

- 2) 基金需符合下列原則之一：

The fund must meet one of the criteria below:

- A. 經中華民國證券投資信託暨顧問商業同業公會認可之基金評鑑機構評等 達由高而低前百分之五十。

Rank in the top 50% from high to low as rated by a fund evaluation institution recognized by the Securities Investment Trust and Consulting Association of the R.O.C.

- B. 成立時間未滿三年者，近一年之夏普比率與同類型基金排名為前百分之五十。

Has been established for less than three years and rank in the top 50% by Sharpe ratio in comparison with same type of funds in the most recent year.

3) 以主要貨幣為計價幣別(含新臺幣、美元、歐元、日圓)。

The fund is denominated in a major currency (including TWD, USD, Euro and JPY).

4) 基金風險報酬等級為RR1~RR4。

The fund's risk-return level is RR1 ~ RR4.

#### 十、重大疾病健康保險：

##### 10. Critical illness health insurance:

(一)限一次性定額給付。(二)單一被保險人保險金額累積不得超過一百萬元。

(1) Limited to one-time fixed sum payment.

(2) A single insured's cumulative sum insured of such type of insurance purchased online may not exceed NT\$1 million.

#### 十一、日額型住院醫療健康保險：

##### 11. Daily benefit hospitalization insurance:

(一)以網路方式首次註冊之非有效契約之客戶，並以本人信用卡或本人存款帳戶作身分輔助驗證者，住院日額不得超過二千元，同業所有投保通路累積不得超過四千元。

(1) For customers without a valid contract who carry out first-time registration online and use their own credit card or deposit account for auxiliary identity verification, the daily hospitalization benefit may not exceed NT\$2,000, and the cumulative daily hospitalization benefit of same type of policies underwritten by all insurance enterprises through all sales channels may not exceed NT\$4,000.

(二)以網路方式首次註冊之該保險業有效契約之保戶，並以本人信用卡或本人存款帳戶作身分輔助驗證者，所有投保通路累積住院日額不得超過四千元，同業所有投保通路累積不得超過六千元。

(2) For customers with a valid contract who carry out first-time registration online and use their own credit card or deposit account for auxiliary identity verification, the daily hospitalization benefit of policies underwritten by the same insurance enterprise through all sales channels may not exceed NT\$4,000, and the cumulative daily hospitalization benefit of same type of policies underwritten by all insurance enterprises through all sales channels may not exceed NT\$6,000.

(三)以親臨保險公司方式完成首次註冊及身分驗證者，所有投保通路累積住院日額不得超過四千元，同業所有投保通路累積不得超過六千元。

(3) For customers who carry out first-time registration and identity verification in person at the insurance enterprise, the daily hospitalization benefit of policies underwritten by the same insurance enterprise through all sales channels may not exceed NT\$4,000, and the cumulative daily hospitalization benefit of same type of policies underwritten by all insurance enterprises through all sales channels may not exceed NT\$6,000.

(四)以數位憑證投保者，所有投保通路累積住院日額不得超過四千元，同業所有投保通路累積不得超過六千元。

(4) For customers who purchase insurance with digital certificate, the daily hospitalization benefit of policies underwritten by the same insurance enterprise through all sales channels may not exceed NT\$4,000, and the cumulative daily hospitalization benefit of same type of policies underwritten by all insurance enterprises through all sales channels may not exceed NT\$6,000.

(五)以網路銀行帳戶(以銀行臨櫃辦理者為限)或數位存款帳戶(適用電子轉帳交易指示類高風險交易之第一類帳戶)方式首次註冊及身分驗證者，所有投保通路累積住院日額不得超過四千元，同業所有投保通路累積不得超過六千元。

(5) For customers who carry out first-time registration and identity verification using online banking account (only if the account is opened by customer at the bank counter in person) or digital deposit account (only if the account is a type 1 account that applies to high-risk electronic transfer of funds and transaction instruction), the daily hospitalization benefit of policies underwritten by the same insurance enterprise through all sales channels may not exceed NT\$4,000, and the cumulative daily hospitalization benefit of same type of policies underwritten by all insurance enterprises through all sales channels may not exceed NT\$6,000.

十二、前述保險金額，係為排除增額繳清保險金額對應之保險給付金額後，各該保險契約之最高保險給付金額。

12. The sums insured described above are the maximum insurance payout amounts for respective insurance contract, excluding the insurance payout corresponding to paid-up additions.