

附表二、人身保險業網路保險服務事項
Table 2 Online Insurance Services of Life Insurance Enterprises

人身保險商品保全服務之申請及回覆 Application for Conservation Services of Life Insurance Products and Response			
作業類別 Type of service	辦理項目 Service item	辦理項目來源/身分限制 Service source / identity requirements	
查詢 Inquiry	1.線上查詢保險契約內容 Online inquiry content of insurance contract 2.理賠進度查詢 Inquiry process of claim 3.理賠紀錄查詢 Inquiry record of claim	網路投保 Insure online	要/被保險人同一人 Applicant and the insured are the same person
			要/被保險人不同人 Applicant and the insured are not the same person
		非網路投保 Insure not online	要/被保險人同一人 Applicant and the insured are the same person
			要/被保險人不同人 Applicant and the insured are not the same person
新契約發單後作業 Post policy issue	生效前契約註銷/撤銷作業 Cancel/revoke contract before effective date	網路投保 Insure online	要/被保險人同一人 Applicant and the insured are the same person
			要/被保險人不同人 Applicant and the insured are not the same person
		非網路投保 Insure not online	要/被保險人同一人 Applicant and the insured are the same person
			要/被保險人不同人 Applicant and the insured are not the same person
個人基本資料變更 Change of basic personal information	1.變更地址 Change address 2.變更電話 Change phone number 3.變更電子郵件信箱 Change email address 4.變更職業 Change occupation	網路投保 Insure online	要/被保險人同一人 Applicant and the insured are the same person
			要/被保險人不同人 Applicant and the insured are not the same person
		非網路投保 Insure not online	要/被保險人同一人 Applicant and the insured are the same person
			要/被保險人不同人 Applicant and the insured are not the same person
	變更個人投保風險屬性 Change personal insurance risk profile	網路投保 Insure online	要/被保險人同一人 Applicant and the insured are the same person
			要/被保險人不同人 Applicant and the insured are not the same person
		非網路投保 Insure not online	要/被保險人同一人 Applicant and the insured are the same person

文件申請 Document application	1.補發保單 Reissue of policy 2.保險費送金單/收據 Premium payment receipt 3.續保憑證 Certificate of policy renewal 4.繳費、投保等相關證明 Proof of payment, insurance, etc.	網路投保 Insure online	要/被保險人同一人 Applicant and the insured are the same person
			要/被保險人不同人 Applicant and the insured are not the same person
		非網路投保 Insure not online	要/被保險人同一人 Applicant and the insured are the same person
			要/被保險人不同人 Applicant and the insured are not the same person
保單基本資料變更 Change of basic policy data	1.變更繳費方式 Change payment method 2.變更繳費期別/年期 Change premium payment term 3.變更信用卡有效期 Change credit card expiration date 4.變更保單帳戶價值通知方式 Change ways to notify policy account value 5.變更年金給付方式 Change annuity payment method 6.申請/取消電子單據 Apply for / cancel application for e-documents 7.變更壽險紅利/增值回饋分享金選擇 Change the option of life policy dividends / value-added bonus 8.變更自動墊繳選擇/清償自動墊繳保費本息 Change the automatic premium loan option / payoff principal and interest of automatic premium loan 9.變更匯款帳戶 Change remittance account 10.變更約定扣款日 Change agreed payment deduction	網路投保 Insure online	要/被保險人同一人 Applicant and the insured are the same person
			要/被保險人不同人 Applicant and the insured are not the same person
		非網路投保 Insure not online	要/被保險人同一人 Applicant and the insured are the same person
			要/被保險人不同人 Applicant and the insured are not the same person
	受益人變更 Change beneficiary	網路投保 Insure online	要/被保險人同一人 Applicant and the insured are the same person
		非網路投保 Insure not online	要/被保險人同一人 Applicant and the insured are the same person
保障內容變更 Change of coverage	1.展期定期保險 Extended term insurance 2.減額繳清 Reduced paid-up 3.附約加退保 Rider addition/cancellation 4.復效 Reinstatement	網路投保 Insure online	要/被保險人同一人 Applicant and the insured are the same person
			要/被保險人不同人 Applicant and the insured are not the same person
		非網路投保 Insure not online	要/被保險人同一人 Applicant and the insured are the same person

			要/被保險人不同人 Applicant and the insured are not the same person
	保額增加 Increase sum insured	網路投保 Insure online	要/被保險人同一人 Applicant and the insured are the same person
		非網路投保 Insure not online	要/被保險人同一人 Applicant and the insured are the same person
	保額減少 Decrease sum insured	網路投保 Insure online	要/被保險人同一人 Applicant and the insured are the same person
			要/被保險人不同人 Applicant and the insured are not the same person
		非網路投保 Insure not online	要/被保險人同一人 Applicant and the insured are the same person
			要/被保險人不同人 Applicant and the insured are not the same person
	變更旅平險保期 Change coverage period of travel accident insurance	網路投保 Insure online	要/被保險人同一人 Applicant and the insured are the same person
		非網路投保 Insure not online	要/被保險人同一人 Applicant and the insured are the same person
保全給付 Conservation payments	行使依保單條款約定之免核保 Exercise exemption of underwriting process according to policy clauses	網路投保 Insure online	要/被保險人同一人 Applicant and the insured are the same person
		非網路投保 Insure not online	要/被保險人同一人 Applicant and the insured are the same person
	增加保險金額選擇權 Guaranteed insurability option	網路投保 Insure online	要/被保險人同一人 Applicant and the insured are the same person
		非網路投保 Insure not online	要/被保險人同一人 Applicant and the insured are the same person
	終止契約 Contract termination	網路投保 Insure online	要/被保險人同一人 Applicant and the insured are the same person
			要/被保險人不同人 Applicant and the insured are not the same person
		非網路投保 Insure not online	要/被保險人同一人 Applicant and the insured are the same person
			要/被保險人不同人 Applicant and the insured are not the same person
	部分解約/保單價值減少 (投資型商品、利率變動型商品)	網路投保 Insure online	要/被保險人同一人 Applicant and the insured are the same person

	或傳統萬能保險) Partial policy cancellation / decrease in policy value (investment-linked products, interest sensitive insurance products or traditional universal insurance)		要/被保險人不同人 Applicant and the insured are not the same person
		非網路投保 Insure not online	要/被保險人同一人 Applicant and the insured are the same person
			要/被保險人不同人 Applicant and the insured are not the same person
保單借款 Policy loan		網路投保 Insure online	要/被保險人同一人 Applicant and the insured are the same person
		非網路投保 Insure not online	要/被保險人同一人 Applicant and the insured are the same person
保單還款 Policy loan repayment		網路投保 Insure online	要/被保險人同一人 Applicant and the insured are the same person
		非網路投保 Insure not online	要/被保險人同一人 Applicant and the insured are the same person
			要/被保險人不同人 Applicant and the insured are not the same person
紅利/增值回饋分享金儲存生息 之金額提領 Withdraw dividends /accrued interest of value-added bonus		網路投保 Insure online	要/被保險人同一人 Applicant and the insured are the same person
		非網路投保 Insure not online	要/被保險人同一人 Applicant and the insured are the same person
			要/被保險人不同人 Applicant and the insured are not the same person
健康管理保險回饋 Cashback of health management insurance		網路投保 Insure online	要/被保險人同一人 Applicant and the insured are the same person
		非網路投保 Insure not online	要/被保險人同一人 Applicant and the insured are the same person
	投資型年金保險 Investment-linked annuity;		

投資型保單 內容變更 Change of investment- linked policy clauses	1.投資標的贖回 Redeem investment targets 2.投保標的轉換 Convert insurance objects 3.投資組合變更 Change investment portfolio 4.每期保費變更 Change premium payment each term 5.保費緩繳變更 Change premium payment deferral 6.續期保費投資比例變更 Change investment ratio of renewal premium 7.資產比例重新配置變更 Change reallocation of assets 8.定期定額保費變更 Change premium of level term insurance 9.年金給付方式變更/保證期間變更 Change annuity payment method / guarantee period 10.基金停利約定/變更 Agree on / change profit taking of funds 11.自動投資標的贖回申請/變更 Apply for / change automatic redemption of investment targets	網路投保 Insure online	要/被保險人同一人 Applicant and the insured are the same person
	1.投資標的贖回 Redeem investment targets 2.投保標的轉換 Convert insurance objects 3.投資組合變更 Change investment portfolio 4.每期保費變更 Change premium payment each term 5.保費緩繳變更 Change premium deferral 6.額外投資(繳交增額保費) Additional investment (pay additional premium) 7.每月扣除額之投資標的及扣款順序變更 Change the investment targets and payment deduction sequence for monthly premium deduction 8.續期保費投資比例變更 Change investment ratio of renewal premium 9.資產比例重新配置變更 Change reallocation of assets 10.定期定額保費變更	非網路投保 Insure not online	要/被保險人同一人 Applicant and the insured are the same person

Change premium of level term insurance 11.彈性保費轉帳扣款申請/變更 Apply for / change flexible premium account transfer/deduction 12.年金給付方式變更/保證期間變更 Change annuity payment method / guarantee period 13.母基金投資比例變更 Change parent fund investment ratio 14.自動轉換金額申請/變更 Apply for / change automatic conversion amount 15.子基金停利約定/變更 Subfund profit taking agreement / change 16.子基金投資配置/加碼變更 Change subfund investment		要/被保險人不同人 Applicant and the insured are not the same person
17.單筆彈性保費投資配置變更 Change investment allocation of single flexible premium 18.收益分配或撥回方式/再投資平台投資配置 Income allocation or release method / reinvestment platform allocation 19.回流標的變更 Change reshoring investment targets 20.基金停利約定/變更 Agree on / change profit taking of funds 21.自動投資標的贖回申請/變更 Apply for / change automatic redemption of investment targets		
有關以下事項之批註條款 Endorsement regarding the following matters 1.新增投資標的 Add new investment targets 2.修訂所有投資標的買入、贖回、轉出及轉入之評價時點及其他有關作業 Revise the time for	非網路投保 Insure not	要/被保險人同一人 Applicant and the insured are the same person

已註解 [CL1]: 我們無法調整表格，但是還有譯文未顯示出來...

	<p>assessing the purchase, redemption, transfer-out and transfer-in of all investment targets and other related services.</p> <p>3.新增或修訂保險單借款、復效及其他有關作業 Add or revise policy loan, reinstatement and other related services</p> <p>4.新增連結全委帳戶投資標的及約定其他有關作業 Add link to the investment targets of discretionary account and agreement on other related services</p> <p>5.新增或修訂保險金額有關作業 Add or revise operations relating to insured amount</p> <p>6.調整維持費用扣除順序規則 Adjust policy fees and charges deduction sequence and rules</p>	online	<p>要/被保險人不同人 Applicant and the insured are not the same person</p>
利變型保單變更 Change of variable policy	<p>1. 每期保費變更 Chang premium each term</p> <p>2. 單次增額保費(不定期保費繳交) Single additional premium (irregular premium payment)</p>	網路投保 Insure online	<p>要/被保險人同一人 Applicant and the insured are the same person</p>
		非網路投保 Insure not online	<p>要/被保險人同一人 Applicant and the insured are the same person</p>
			<p>要/被保險人不同人 Applicant and the insured are not the same person</p>

人身保險商品理賠事故通知 Notice of Life Insurance Claim Events		
作業類別 Type of service	辦理項目 Service item	辦理項目來源/身分限制 Service source / identity requirements
事故通知 Notice of occurrence	事故通知 Notice of occurrence	有簽定第一契約之本保單要保人/被保險人/受益人 The applicant / insured / beneficiary of the policy with a first contract signed (in the process of online registration and identity verification)

線上辦理身故保險金理賠申請 Online Claim of Death Benefit		
作業類別 Type of service	辦理項目 Service item	辦理項目來源/身分限制 Service source / identity requirements
理賠申請 Request for claim	理賠申請 Request for claim	本保單受益人 Policy beneficiary

附註：

- 1.要/被保險人不同時，被保險人僅得辦理查詢之網路保險服務項目。
- 2.要保人為其七歲以下未成年子女投保旅行平安保險者，其辦理項目不受本表要/被保險人同一人身分之限。

Notes:

1. When the applicant and the insured are not the same person, the insured **can** only use online inquiry services.
2. For applicants who **apply** travel inconvenience insurance for their minor children under seven years of age, the service items they **can** receive are not subject to the requirement of applicant and the insured being the same person set out in this Table.