Appendix 1

1. Travel accident insurance and add-on clause：

(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 the age of fifteen, their death benefit payment shall be handled in accordance with Article 107 of the Insurance Act. The death benefit for minor insureds over the age of fifteen shall be limited to NT$2 million, and their cumulative sum insured of same type of policies underwritten by all insurance enterprises online may not exceed NT$2 million.）

(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 the age of fifteen, their death benefit payment shall be handled in accordance with Article 107 of the Insurance Act. The death benefit for minor insureds over the age of fifteen shall be limited to NT$2 million, and their cumulative sum insured of same type of policies underwritten by all insurance enterprises online may not exceed NT$2 million.）

(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 the age of fifteen, their death benefit payment shall be handled in accordance with Article 107 of the Insurance Act. The death benefit for minor insureds over the age of fifteen shall be limited to NT$2 million, and their cumulative sum insured of same type of policies underwritten by all

insurance enterprises online may not exceed NT$2 million.）

(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 the age of fifteen, their death benefit payment shall be handled in accordance with Article 107 of the Insurance Act. The death benefit for minor insureds over the age of fifteen shall be limited to NT$2 million, and their cumulative sum insured of same type of policies underwritten by all insurance enterprises online may not exceed NT$2 million.）

(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 the age of fifteen, their death benefit payment shall be handled in accordance with Article 107 of the Insurance Act. The death benefit for minor insureds over the age of fifteen shall be limited to NT$2 million, and their cumulative sum insured of same type of policies underwritten by all insurance enterprises online may not exceed NT$2 million.）

Add-on clause: Including “injury medical reimbursement benefit rider” and “overseas sudden illness medical insurance rider” with sum insured not exceeding 30% of the basic policy. However, for insureds who are minors, add-on clause may include “injury medical reimbursement benefit rider” and “overseas sudden illness medical insurance rider” with sum insured not exceeding NT$1.2 million, which is not limited to the ratio restriction provided in this paragraph.

2. Personal injury insurance（including injury medical reimbursement

insurance with sum insured not exceeding 10% of the basic policy）：

(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.

(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.

(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.

(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.

(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.

3. Term life insurance：

(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.

(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.

(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.

(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.

(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.

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

(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.

(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.

(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.

(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.

(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.

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.。

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.

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

(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.

(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.

(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.

(4) For customers who purchase insurance with digital certificate, 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.

(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.

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.

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

(1) The applicant and the insured must be the same person and the age of insurance is limited to 20 ~ 50 years old.

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

(3) 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) There may not be insurance benefits other than annuity payout and value-added payout, which may only be paid in installment.

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

(6) The linked investment is limited to funds (including money market funds) and limited to fifty in number. And the insurance enterprise shall in each policy period allows at least twelve applications in writing, via the Internet or other agreed methods for transfer of linked investment without the charge of transfer fee.

(7) Criteria for selection of investment targets：

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

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

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

B. Screening criteria for fund at the time of offering evaluation

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

b. The fund must meet one of the criteria below：

(i) 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.
(ii) 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.
c. The fund is denominated in a major currency（including TWD, USD, Euro and JPY）.
d. The fund’s risk-return level is RR1 ~ RR4.
10. Critical illness health insurance：
(1) Benefit payment is limited to one-time fixed sum critical illness payment. The disease items and definitions must fall within the Seven Types of Critical Illnesses （Category A）, and the insurance does not cover the payment of death benefit, return of premium and other payment items unrelated to critical illness.
(2) A single insured’s cumulative sum insured of such type of insurance purchased online may not exceed NT$1 million.
(3) The policy period is either one year （coverage may be renewed until the insured reaches the age of seventy） or twenty years （non-renewable）.
11. Daily benefit hospitalization insurance：
(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.
(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.

(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.

(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.

(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.

12. Fixed-indemnity health insurance：

(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$1.5 million and the cumulative sum insured of same type of policies underwritten by all insurance enterprises online may not exceed NT$1.5 million.

(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$2.5 million, and the cumulative sum insured of same type of policies underwritten by all insurance enterprises online may not exceed NT$2.5 million.

(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$2.5 million, and the cumulative sum insured of same type of policies underwritten by all insurance enterprises online may not exceed NT$2.5 million.

(4) For customers who purchase insurance with digital certificate, the sum insured may not exceed NT$2.5 million, and the cumulative sum insured of same type of policies underwritten by all insurance enterprises online may not exceed NT$2.5 million.

(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$2.5 million, and the cumulative sum insured of same type of policies underwritten by all insurance enterprises online may not exceed NT$2.5 million.

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