

Content

Title :	Payment Standards of the Compulsory Automobiles Liability Insurance 
Date :	2012.02.24
Legislative :	<p>1. Full text of nine articles promulgated on 31 December 1997 by Ministry of Finance Order No. (86)-Tai-Tsai-Pao-Zi-862402642 and Ministry of Transportation and Communications Order No. (86)-Jiao-Lu-Fa-Zi-8698; shall be implemented from 1 January 1998.</p> <p>2. Articles 3, 6, 7, and 9 amended and promulgated on 10 August 2000 by Ministry of Finance Order No. (89)-Tai-Tsai-Pao-Zi-0890043519 and Ministry of Transportation and Communications Order No. (89)-Jiao-Lu-Fa-Zi-8936; shall be implemented from the date of promulgation.</p> <p>3. Articles 3, 6, and 7 amended and promulgated on 27 February 2005 by Financial Supervisory Commission Order No. Jin-Guan-Bao-IV-Zi-09402560331 and Ministry of Transportation and Communications Order No. Jiao-Lu-Fa-Zi-0940085008.</p> <p>4. Full text of 9 articles amended and promulgated on 8 June 2005 by Financial Supervisory Commission Order No. Jin-Guan-Bao-IV-Zi-09402561491 and Ministry of Transportation and Communications Order No. Jiao-Lu-Fa-0940085023; shall be implemented from the date of promulgation.</p> <p>5. Articles 2 and 4 amended and promulgated on 27 February 2009 by Financial Supervisory Commission Order No. Jin-Guan-Bao-IV-Zi-09702565512 and Ministry of Transportation and Communications Order No. Jiao-Lu-Zi-0980085004.</p> <p>6. Articles 3, 6, 7, and 9 and attachment to Article 3 amended and promulgated on 26 February 2010 by Financial Supervisory Commission Order No. Jin-Guan-Bao-Tse-Zi-09902561371 and Ministry of Transportation and Communications Order No. Jiao-Lu-00990085008; shall be implemented from the date of promulgation.</p> <p>7. Articles 3, 6, 7, and 9 amended and promulgated on 24 February 2012 by Financial Supervisory Commission Order No. Jin-Guan-Bao-Tse-Zi-10102561201 and Ministry of Transportation and Communications Order No. Jiao-Lu-Zi-1010005165; shall be implemented from 1 March 2012.</p>
Content :	<p>Article 1</p> <p>These Standards are stipulated in accordance with the provisions of Paragraph 2 of Article 27 of the Compulsory Automobile Liability Insurance Act (hereinafter referred to as "this Act").</p> <p>Except for Paragraph 6 of Article 2, these standards shall apply mutatis mutandis to the compensation by the Motor Vehicle Accident Compensation Fund (hereinafter the Compensation Fund) subject to this Act.</p> <p>Article 2</p> <p>The Insurer shall pay personal injury medical expense benefits only for necessary and reasonable relevant medical expenses actually incurred to the injured party in respect of his/her bodily injury suffered in an automobile traffic accident. The total of personal injury medical expense benefits is limited to NT\$200,000 per person in any one accident.</p> <p>The relevant medical expenses referred to in the preceding paragraph shall cover the following expenses:</p> <ol style="list-style-type: none">1. "First-aid expense" means the expense for salvage search, ambulance and ambulance staff.2. "Expense for medical treatment" means:<ol style="list-style-type: none">(1) The injured party receives the National Health Insurance coverage:

A: The injured party receives the National Health Insurance coverage:
A: The payment subject to the National Health Insurance Act and the related beneficiaries expenses paid by the injured party.

B: The Non National Health Insurance Payment : Only for ward expense, registration fee, medical certificate fee, meal expense, deductible expense for material and installation of artificial limbs, teeth and eyes paid by the injured party, and any other expenses for medical material (supplementary equipments included) and other protective tools necessary certified by medical doctors.

(2) The injured party doesn't receive the National Health Insurance coverage: The medical treatment expense can't exceed the emergency expense, the average day payment of clinic or hospital standard regulated in the Regulations for NHI Reimbursement of the Self-advanced Medical Expenses Connected with Emergency Injury/Illness. If the injured party can provide the whole medical expense fits the National Health Insurance items and standards, all the medical expenses shall apply mutatis mutandis to the NHI Payment Standards.

3. "Transportation expense" means the reasonable transportation expense for round-trip, transfer, or leave from a qualified hospital or clinic.

4. "Nursing expense" means the expense for special nursing or nursing in hospitalization due to severe bodily injuries. But the necessity for home nursing must be certified by a qualified medical doctor.

The payment of expense for medical treatment referred to in subparagraph 2 of the preceding paragraph is limited as follows:

1. Deductible for ward expense: It means the injured party received hospitalization in a qualified hospital or clinic, and a ceiling of NT\$1,500 per day.
2. Meal expense: It means the injured party received hospitalization in the former subparagraph, and a ceiling of NT\$180 per day.
3. Deductible expense for the material and installation of artificial limbs: a ceiling of NT\$ 50,000 per upper limb or lower limb.
4. Expense for the material and installation of artificial teeth: a ceiling of NT\$10,000 per tooth and a ceiling of NT\$50,000 if more than 5 teeth.
5. Expense for the material and installation of artificial eyes: a ceiling of NT\$10,000 per eye.
6. Other expense for necessary medical material (supplementary equipments included) and other protective tools: NT\$20,000.

Round-trip transportation expense from a qualified hospitals or clinics referred to in subparagraph 3 of the paragraph 2 are limited to a ceiling of NT\$20,000.

Nursing expense referred to in subparagraph 4 of the paragraph 2 is limited to a ceiling of NT\$1,200 per day and up to 30 days.

After the injured party receives the benefits provided by the National Health Insurance, the insurer of the National Health Insurance may subrogate the right of the injured party to recover the expenses against the insurer of this insurance, subject to Article 82 of the National Health Insurance Law. But the amount of subrogation is limited to the balance of NT\$200,000 deducted by the benefits of this insurance to the claimant.

The payment for bodily injury medical expense by the Compensation Fund, subject to this Act, does not include the benefits provided by the National

Health Insurance.

Article 3

The disability suffered by the injured party because of an automobile traffic accident shall be graded to 15 levels. The levels of disability and qualified hospitals or medical doctors to issue certificate of disability shall be subject to the attached Bodily Injury Payment Standard of the Compulsory Automobile Liability Insurance (hereinafter, "Bodily Injury Payment Standard Table").

"Disability" in this insurance means the state of an Injured Party having suffered a bodily injury because of an automobile traffic accident, of which the symptom is static after treatment and no effect can be anticipated from further treatment, and which is diagnosed by qualified doctors as a permanent disability; or the state of an injured party still being unable to recover after a certain period or longer of treatment, and having been diagnosed by qualified doctors as permanently unable to recover.

The "certain period" referred to in the preceding paragraph shall in principle be one year, provided that if the Bodily Injury Payment Standard Table provides otherwise, its provisions shall govern.

The payment standards for various levels of disability benefit listed in paragraph 1 are as follows:

1. Level 1: NT\$2,000,000
2. Level 2: NT\$1,670,000
3. Level 3: NT\$1,400,000
4. Level 4: NT\$1,230,000
5. Level 5: NT\$1,070,000
6. Level 6: NT\$900,000
7. Level 7: NT\$730,000
8. Level 8: NT\$600,000
9. Level 9: NT\$470,000
10. Level 10: NT\$370,000
11. Level 11: NT\$270,000
12. Level 12: NT\$170,000
13. Level 13: NT\$100,000
14. Level 14: NT\$70,000
15. Level 15: NT\$50,000

Article 4

In the case that the injured party suffers bodily disability because of an automobile traffic accident, the insurer of this insurance shall examine the claim in accordance with the following rules:

1. If the disability of the injured party fits any one item in the attached handicapped payment standards table, the benefit shall be paid in accordance with the level of such item.
2. If the dismemberment or disablement of the injured party fits any two or more items in the attached handicapped payment standards table, the benefit shall be paid in accordance with the highest level among such items, except for the situation provided in the below subparagraphs.
3. If the disability of the injured party fits any two or more items from Level 14 to Level 1 in the attached handicapped payment standards table, the benefit shall be paid with one level higher than the highest qualified

level. If the highest level is Level 1, the benefit shall be paid with Level 1.

4. If the disability of the injured party fits any two or more items from Level 8 to Level 1 in the attached handicapped payment standards table, the benefit shall be paid with two levels higher than the highest qualified level. If the highest level is Level 2 or above, the benefit shall be paid with Level 1.

5. If the disability of the injured party fits any two or more items from Level 5 to Level 1 in the attached handicapped payment standards table, the benefit shall be paid with three levels higher than the highest qualified level. If the highest level is Level 3 or above, the benefit shall be paid with Level 1.

6. If the benefit payable in accordance with subparagraphs 3 to 5 shall exceed the total amount of respective benefit items, the total amount shall be the final payment.

Article 5

If the original disable condition of the injured party becomes more serious because of an automobile traffic accident, the difference shall be paid the worse disability benefit deducting that for the original injury.

If the injured party has received original disability benefit and the disability becomes serious to aggravate in disability degree or even loss of life due to the same automobile traffic accident, the difference shall be paid with the same way subject to the preceding paragraph.

Article 6

The benefit for loss of life shall be NT\$2,000,000 per person for the injured party in any one automobile traffic accident.

Article 7

The benefit limit of this insurance for loss of life, disability and bodily injury medical expenses in any one automobile traffic accident shall be NT\$2,200,000 per person.

Article 8

If the level of disability is questioned by the Insurer, it may at its own expenses require the injured party to provide a Class A medical certificate or to be examined by a regional teaching hospital approved by the Department of Health, Executive Yuan.

Article 9

These Standards shall be implemented from the day of announcement.

The articles were amended and promulgated on 24 February 2012, shall be implemented from 1 March 2012.