

保戶重要權益說明

Notice of important policyholder rights

(一) 投保

1. 簽名具有法律效力，請勿在空白的申請書上簽名。
2. 申請書、理賠申請書、保單變更申請書等，應由申請人、被保險人或受益人親自填寫並簽名，不得由代理人代簽。
3. 在投保過程中，您需據實回答保險公司書面詢問的問題。如未據實告知，將影響保單效力。
4. 自收到保單次日起 10 日內，若您已有其他保險規劃，可向本公司申請撤銷保單（即保單撤銷權）。撤銷後，保單將失效，公司將退還保費。

(一) Enrollment

1. Signature has legal force; please do not sign your name on any blank application form.
2. Application form, claim application, policy change application, etc., shall be filled out and signed by the applicant, the insured or the beneficiary in person. Proxy signer is not permitted.
3. During an enrollment process, you are required to provide truthful information in response to written questions asked by the insurance company. If you failed to do so, the force of your policy will be affected.
4. Within 10 days from the next day of policy delivery, you may apply for policy cancellation (known as the policy cancellation right) from the Company if you have other insurance plans. The policy will become invalid once you apply for cancellation, and the Company will return the premium to you.

(二) 繳費

1. 為確保保費繳納的安全性，本公司推出「無現金」服務。所有服務人員不得代收現金或代為轉帳／匯款保費，亦請勿將保費匯至任何私人帳戶。
2. 請使用銀行轉帳或信用卡支付保費，以保留交易／支付紀錄，並請確保支付帳戶餘額充足。您亦可於全台便利商店繳費，或郵局劃撥繳費。

(二) Payment

1. To ensure a safe premium payment process, the Company rolls out the

“cashless” service. All service personnel are not allowed to process your cash or transfer/ remit the premium on your behalf. Also, do not remit your premium to any personal account.

2. Please use bank transfer or credit card to pay premium, so that you can keep a record of transaction/payment, and please make sure your payment account has sufficient balance. You can also pay premium at the convenience stores in Taiwan or via postal remittance.

(三) 理賠

1. 保險有助於分散與轉移風險，為生活提供穩定基礎。理賠範圍依保單條款約定，請務必仔細閱讀保單條款，以了解雙方權利義務、保障範圍、給付條件、除外事項、免責條款、申請理賠所需文件等內容。
2. 如需理賠相關資訊，請至公司官網 <https://life.cardif.com.tw/a314> 查詢理賠申請須知，亦可撥打公司免付費服務專線：0800-012-899。
3. 若被保險人就醫後申請醫療保險金，保險金將匯入被保險人帳戶。請於理賠申請時提供被保險人銀行帳戶資料。
4. 若被保險人不幸身故，保險公司將理賠金匯至申請書上所提供之受益人銀行帳戶，請務必提供受益人銀行帳戶資料。

(三) Claim

1. Insurance helps diversify and transfer risks, providing a solid foundation for life. The scope of insurance claim depends on the agreements in policy clauses, so you must read the policy clauses thoroughly to understand rights and obligations of both parties, protection scope, benefit payout conditions, exclusions, excluded liabilities, required documents for claim application, etc.
2. If you have any claim requirement, please go to the Company's website: <https://life.cardif.com.tw/a314> for information about claim benefit application. You can also call the Company's toll-free service hotline: 0800-012-899.
3. If the insured needed to apply for medical benefit from the insurance company after seeking medical attention, the benefit shall be remitted to the insured's bank account. Please provide the insured's bank account when you fill out claim application.

4. If the insured passed away, the insurance company will disburse the claim benefit to the beneficiary designated in the application. Therefore, the beneficiary's bank account needs to be provided too.

(四) 注意事項

1. 若您持有多張保單，建議定期檢視保單，以免遺漏應享的保障或忘記繳費，導致保單停效甚至失效。
2. 如您的聯絡資料變更（如電話、手機、地址、電子郵件等），請及時通知保險公司，以確保您能接收到相關通知，並於發生事故時能聯繫受益人以辦理理賠。
3. 若保單有效且已累積保單價值準備金／保單帳戶價值，您可隨時申請保單借款。若逾期未還款，可能導致保單停效或失效。
4. 如需進一步資訊，歡迎隨時聯繫本公司。如英文版與其中文版有任何歧異，應以中文版為準。

(四) Reminder

1. You may have more than one policy, so you are recommended to review the policy periodically to avoid missing the coverage you are entitled to or forgetting to pay the premium, resulting in policy suspension or even policy lapse.
2. If your contact information changes, such as telephone number, cell phone number, address, e-mail, etc., please notify the insurance company of the changes in a timely manner to ensure that you can receive the relevant notices, so that the insurance company can contact the beneficiary to process relevant claim in the event of an accident.
3. If your policy is in force and you have accumulated policy value reserve/policy account value, you may apply for policy loan at any given time. Late repayment of the loan may cause the policy to suspend or even become lapsed.
4. If you need further information, please contact the Company at any time. In case there is any discrepancy between English version and its Chinese version, the Chinese version will take precedence.