

移工申請非就業服務事項(商業保險理賠)資料彙整表
Migrant workers apply for non-employment services (Commercial Insurance Claims)

一、申請流程 1. Application process	二、法令規定 2. Legal statute
<p>1. 保險事故發生就醫治療。 1. Take medical treatment when insurance accident occurred.</p> <p>2. 通知工作/服務單位窗口。 2. Inform the service counter.</p> <p>3. 繳交理賠文件並提出申請 3. Submit application of Insurance claim.</p> <p>(1) 檢附醫療文件單據交由工作/服務單位窗口向保險公司提出理賠申請。 (1) Provide medical documents to the service counter to entrust of claim.</p> <p>(2) 聯繫保單服務人員 (2) Contact the Insurance service agent.</p> <p>(3) 親臨保險公司服務據點 (3) Go to the insurance service agency in person.</p> <p>(4) 郵寄至保險公司服務據點 (4) Mail notice to the insurance office.</p> <p>4. 保險公司理賠單位受理，如若文件不齊通知補件。 4. Accepted claim by the insurance agency, submit supplementary documents as required.</p> <p>5. 保險公司依約進行理賠審核。 5. Verify claim by the insurance agency.</p> <p>6. 理賠審核結果通知。 6. Insurance claim Verify Result notification.</p>	<p>1. 請求權時效：各項保險金申請權利，得為請求之日起，經過兩年不行使而消滅。 1. Statute of limitations: All Insurance claim rights eliminated from the apply date within two years if not utilized.</p> <p>2. 延滯利息計算：各項保險給付若收齊文件後逾十五日者，依保險法規定按年利率百分之十加計利息給付。 2. Interest of delayed payment: Every claim after collected documents over 15 days, in accordance with the provisions of the Insurance Law, interest will be paid at an annual interest rate of 10%.</p> <p>3. 保險公司因辦理理賠申請與查證事故經過，得徵詢其他醫師之醫學專業意見，並得經受益人同意調閱、蒐集、處理及利用被保險人之就醫相關資料或個人資料。 3. Insurance agent can obtain medical advice from doctors, collect and take advantage of personal information permitted by the insurance beneficiary.</p>
三、資格條件 3. Qualification of condition	四、應備文件 4. Required documents
<p>受益人本人提出申請，如非身故理賠之保險金請領應由被保險人(即受益人)本人填載申請書提出申請。 Application submitted by beneficiary. For non-Death Claims application should be applied by beneficiary in person.</p>	<p>1. 必備文件：理賠申請書、同意查詢聲明書、被保險人護照影本、被保險人居留證影本。 1. Required documents: claim application, Inquire agreement statement, passport photocopy of Insured, resident permit photocopy of insured.</p> <p>2. 其他文件(依不同情境提供)： 2. Other documents (depend on different situation):</p> <p>(1) 一般醫療：診斷書、收據。 (1) General medical treatment: medical certificate, receipt.</p> <p>(2) 骨折醫療：診斷書、收據、X光片。 (2) Fracture medical treatment: medical certificate, receipt, X-ray film.</p> <p>(3) 失能/長看/豁免保費：失能診斷書。 (3) Disability/ long-term / waiver of premium: Disability diagnosis certificate.</p> <p>(4) 癌症醫療/重大疾病/特定傷病：診斷書、檢驗報告。 (4) Cancer medical treatment / critical illness / specific injury: medical certificate, receipt.</p> <p>(5) 死亡：死亡證明書、繼承人授權聲明書、受益人關係證明文件、受益人護照影本、受益人居留證影本。 (5) Death: death certificate、Authorize statement of heir, beneficiary relationship certificate documents, passport photocopy of beneficiary, resident permit photocopy of beneficiary。</p> <p>3. 其他文件應注意事項： 3. Other documents important notification:</p> <p>(1) 診斷書與收據須蓋醫師章、醫院章。 (1) Medical certificate and receipt require certification seal by the Doctor or Hospital.</p> <p>(2) 團險理賠申請書須要保公司蓋章。 (2) Group insurance claim requires insurance company certification seal.</p> <p>(3) 意外傷害案件，可提供傷害事故證明(如報案三聯單、交通意外事故證明書)等資料以加速審核。 (3) Accident injury cases, provide proof of injury accident. (ex. Receipts of reported cases, transportation accident certificate) to accelerate verification.</p> <p>(4) 護照、居留證影本或出入境許可證，須於影本加蓋投保單位印章，證明與正本相符。 (4) Photocopy of passport, resident permit or Entry and Exit Permit, requires insurance company certification seal.</p> <p>4. 所列應備文件為一般申請理賠須檢附之文件，實際仍需依理賠審核需求由理賠人員通知再行檢附相關文件，且因各保險公司投保險種不同，仍應洽詢投保公司窗口確認。 4. All of the above required documents are for general claim settlement, actual documents needed depend by the insurance agency. Due to different insurance type should confirm with the agency for any other requirement.</p>

<p style="text-align: center;">五、常見問題 5. Q&A</p>	<p style="text-align: center;">六、注意事項 6. Important Notice</p>
<p>Q1：哪裡可以取得理賠申請書? Q1：Where can I get the claim application? A1：(1)保險公司官網下載、(2)聯繫保單服務人員、(3)進線保險公司服務專線、(4)親臨保險公司服務據點。 A1：(1) Down load application forms from the insurance agency web site .(2) Contact with the insurance service agent. (3) Call the insurance agency service hot line. (4) Go to the insurance agency service counter.</p> <p>Q2：沒有居留證，可以檢附其他文件嗎? Q2：If I don't have the resident permit, can I attach with other documents? A2：無居留證者，可檢附出入境許可證影本(請於影本加蓋投保單位印章，證明與正本相符) A2：Ones with no resident permit, could attach photocopy of Exit & Entry Permit (stamped with insured agency for proof of match the original.)</p> <p>Q3：保險事故如發生於國外，可否申請理賠? Q3：When insured accident occurs in a foreign country, can I apply for insurance claim? A3：就醫地點在國外時，國外醫療院所出具的文件必須經由我國駐外單位認證後才可提出理賠申請。 A3：Medical treatment take place in foreign country, certified documents from medical hospital must verify by the oversea institution of R.O.C before submitting a claim.</p> <p>Q4：理賠金可用何種方式領取? Q4：How will the compensation be paid? A4：原則上領取方式為匯款。由於各保險公司給付方式不同，如有其他領取方式之需求，仍應洽詢投保公司窗口確認。 A4：In principle, by remittance. Due to different insurance company please confirm with the agency for any other ways of payment.</p>	<p>1.內政部推動外來人口換發「新式統一證號」政策，自110年元月起進行外來人口新式統一證號換發作業，已於內政部移民署核發之相關證件換為新式統號後，需先向工作/服務單位窗口申請辦理變更。 1.Ministry of the Interior released policy of foreigner of "New UI No. for Foreign Nationals" from January 2021, ID issued by Immigration Department of the Ministry of the Interior must renew information toward the service unit.</p> <p>2.理賠金限以新台幣支付，須提供台灣的銀行帳號。提供理賠金給付匯款帳號時，應與投保時之姓名、居留證字號一致，以避免匯款失敗。 2.Compensation only paid in New Taiwan dollar, must provide Taiwan bank account number. Bank Account for remittance, should be match the name and ID of resident permit.</p>