勞工職業災害保險-失蹤給付常見問答

Labor Occupational Accident Insurance – FAQ of Accident Insurance

Missing Benefit

序號	問題	回答
1	被保險人失蹤,可否請領失 蹤給付? If the insured is missing, can I claim the missing benefit?	被保險人於作業中遭遇意外事故致失蹤時,自失蹤 之日起,按被保險人失蹤當月起前6個月平均月投 保薪資之70%發給失蹤給付;於每滿3個月之期末 給付一次,至生還之前一日、失蹤滿一年之前一日 或受死亡宣告裁判確定死亡時之前一日止。 When the insured goes missing due to an accident during the job, from the date of disappearance, 70% of the average monthly insured salary for the 6 months preceding the month of the insured's disappearance will be paid to the disappearance benefit; at the end of each 3-month period The payment shall be made once, until the day before the death, the day before the full year of disappearance, or the day before the death is determined by the referee of the death declaration.
2	申請失蹤給付要準備那些文件? What documents do I need to prepare to apply for missing benefits?	 失蹤給付申請書及給付收據。 Worker Occupational Accident Insurance Missing Benefit Application Form and Benefit Receipt. 被保險人全戶戶籍謄本;受益人與被保險人非同一 戶籍者,應同時提出各該戶籍謄本。 Transcripts of the entire household registration of the insured. If the beneficiary and the insured are not in the same household registration, each household registration transcript shall be submitted at the same time. 災難報告書或失蹤人口緊急報案紀錄等相關事故證 明。 Disaster report or emergency report of missing persons and other relevant accident certificates. 執行職務發生意外事故證明。
3	請領失蹤給付的請求時間為 何? What is the request time for claiming the missing benefits?	Certificate of accident in the execution of duties. 失蹤給付係按期申請,每期為3個月,第1期之5 年請求權自失蹤日滿3個月之翌日起算,嗣後每期 末之翌日為5年請求權之起算日。 Disappearance benefits are filed on a regular basis, each period is 3 months, the 5-year claim right in the first instalment starts from the day following the expiration of the 3-month disappearance date, and the day following the end of each subsequent period is the

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		starting date for the 5-year claim right.