

年金保險投保人須知(OIU)

Notice to Annuity Insurance Proposer(OIU)

(本須知僅供參考，有關投保之具體權利義務，請詳保單條款之約定)

(This Notice is for reference only. Please read the terms and conditions of the contract about the relevant rights and obligations.)

～台灣人壽

～Taiwan Life Insurance Co., Ltd.

- 一、投保時，業務員會主動出示登錄證，並告知其授權範圍；如未主動出示或告知，應要求其出示並詳細告知。
說明：保險業務員管理規則第六條規定：「業務員於招攬保險時，應出示登錄證，並告知授權範圍。」如業務員未主動出示或告知，要保人應向其提出要求以確保本身之權益。

At the time of entering into an insurance contract, the sales representative shall present the valid registration certificate to practice and inform you about the scope of authorization; if the sales representative does not do so, you shall request the sales representative to present it and make detailed disclosure.

- 二、保險責任開始：保險公司的保險責任，是自保險公司同意承保且收取第一期保險費開始，保險公司並應發給保險單作為承保的憑證。保險公司如於同意承保前，預收相當於第一期保險費之金額時，其應負之保險責任，以同意承保時溯自預收相當於第一期保險費金額時開始。但保險公司同意承保前而被保險人身故時，保險公司無息退還要保人所繳之第一期保險費。保險公司自預收相當於第一期保險費之金額後十五日內不為同意承保與否之意思表示者，視為同意承保。

Commencement of Insurer's Liabilities: The insurance company shall bear insurance liabilities once committing to insure and receiving the first premium, and shall issue an insurance policy as evidence of commitment to insure. Where the insurance company collects an advance amount equal to the first premium before committing to insure, the insurance liabilities borne by the insurance company shall date back to the time when such amount is collected. Notwithstanding the foregoing, where the insured dies before the time the insurance company commits to insure, the insurance company will return paid premiums without accrued interests to the proposer. Where within 15 days after collection of advance the first premium, the insurance company fails to express any intention to commit or refuse to insure, it shall be deemed to have made a commitment to insure.

- 三、投保時，要保書應親自填寫及簽章，如本人不能書寫，得授權由家屬為之，但應註明其經過；業務員及保險公司會主動提供保險單條款，並於要保人交付保險費後，出具正式收據。為知道您投保的內容，及維護您的權益，如業務員及保險公司未主動提供時，請務必要求其提供。

At the time of insuring an insurance product, you must complete the insurance proposal and sign it by yourself, or authorize your family member to do so and record the process if you are unable to complete the form. The sales representative and the insurance company will provide, without request, a copy of the terms and conditions of the insurance and issue an official receipt after the proposer has paid the premiums.

For the purpose of understanding what you have insured and protecting your rights and benefits, if the sales representative and the insurance company do not provide, without request, you must request them to do so.

- 四、契約撤銷權：要保人於保險公司寄送或交付保險單時起算二十一日內，得以書面檢同保險單向保險公司撤銷保險契約。要保人依前項規定行使契約撤銷權者，撤銷的效力應自要保人書面之意思表示到達翌日零時起生效，保險契約自始無效，保險公司應無息退還要保人所繳保險費。

Right of Cancellation: The proposer may cancel this contract within the following 21 days after the insurance company delivers the insurance policy by providing written notice with insurance policy attached to the insurance company. When the proposer exercises the right to cancel this contract as provided in the preceding paragraph, cancellation shall take effect from 0:00AM on the day following receipt of the proposer's written notice of cancellation intent; this contract will then be void ab initio and the insurance company shall return paid premiums without accrued interests to the proposer.

- 五、本保險商品受財團法人保險安定基金之保障。

說明：財團法人保險安定基金之保障適用於依我國法律設立許可之本（外）國人身保險業在我國境內銷售之有效保險契約，但不包括下列契約：

1. 未經我國法令許可之保險業在國內所銷售之保險契約。
2. 國內人身保險業之國外（總）分支機構在國外銷售之保險契約。
3. 保險商品之專設帳簿部分。
4. 依據勞工退休金條例年金保險實施辦法規定銷售之勞退企業年金保險契約及勞退個人年金保險契約。

This insurance product is under the coverage of the Taiwan Insurance Guaranty Fund.

The coverage of the Taiwan Insurance Guaranty Fund include any effective insurance policy sold, in the territory of this country, by any local or foreign life insurance enterprise which is established under Taiwan law except the following :

1. Any insurance policy sold in the domestic market by an insurance enterprise not permitted under Taiwan law;
2. Any insurance policy sold abroad by the foreign head or branch office of a local life insurance enterprise;
3. The account book exclusively set up for an insurance product;
4. The labor pension enterprise annuity insurance policy and the labor pension individual annuity insurance policy sold pursuant to the Regulations Governing the Implementation of Annuity Insurance under the Labor Pension Act.

- 六、因投保契約所生紛爭之處理方式及申訴之管道：

說明：要保人、被保險人或受益人因保險契約發生爭議時，可依金融消費者保護法規定先向保險業提出申訴，保險業應於收受申訴之日起三十日內為適當之處理，並將處理結果回覆申訴人；申訴人不接受處理結果者或保險業逾上述期限不為處理者，申訴人得於收受處理結果或期限屆滿之日起六十日內，向爭議處理機構申請評議。

Insurance Policy Dispute Resolution Method and Appeal Channel :

Note: When conflicts in an insurance contract occur, the proposer, the insured or the beneficiary of the contract can file a complaint against the insurance enterprise according to the Financial Consumer Protection Act in Taiwan. Within the 30 days from the receipt of the complaint, the insurance enterprise shall undertake proper measures and report the handling result to the file complainant. When the file complainant does not accept the result or the insurance enterprise does not handle the complaint, the file complainant shall apply for the review of specific conflicts within 60 days from the receipt of the handling result or the time period.