CTBC HOLDING TAIWAN LIFE

Overseas Emergency Assistance Service - Detailed Service Content

Taiwan Life Insurance Co., Ltd. provides "Overseas Emergency Assistance Services" designed to support you during emergencies that may arise while traveling abroad in unfamiliar surroundings. At any time, regardless of your location around the globe, simply call our emergency assistance hotline, and we will promptly provide the necessary assistance, ensuring you travel the world with ease, safety, and peace of mind.

1	**Travel Health Phone Consultation**
	Our designated service provider is available to provide insureds with travel health consultation services via phone. However, please note that this service is for consultation purposes only and does not constitute a medical diagnosis.
2	**Medical Service Provider Referral**
	At the insured's request, our designated service provider may provide the names, addresses, telephone numbers, and operating hours (to the best of their ability) of medical service providers, including physicians, hospitals, clinics, dentists, and dental clinics (collectively referred to as "medical service providers"). However, our designated service provider is not responsible for providing medical diagnoses or treatments. Regarding the recommended medical service providers, they are selected with due diligence, but no guarantee is made regarding the quality of services provided. The insured is responsible for independently choosing the appropriate medical service provider.
3	**Arrangement of Doctor Appointment**
	Upon the insured's request, our designated service provider may assist in scheduling an appointment with a local physician.
4	**Arrangement of Hospital Admission**
	If the insured's condition is serious and requires hospitalization, our designated service provider may assist the insured in arranging hospital admission. However, all related hospitalization and treatment costs shall be borne by the insured.
5	**Monitoring of Medical Condition During Hospitalisation**
	Prior to arranging medical repatriation or transfer, our designated service provider may monitor and assess the insured’s medical condition during hospitalization to determine suitability for transfer. However, any actions involving the insured’s personal information or privacy shall only be undertaken upon obtaining the insured’s explicit and appropriate authorization.
6	**Medical Interpretation Support Abroad**
	Our designated service provider may arrange telephone-based medical interpretation services for the insured.
7	**Advance payment for Medical Expenses Incurred during Hospitalisation & Monitoring of Medical Condition During Hospitalisation**

	If the insured requires hospitalization due to an accident or sudden illness and is unable to immediately cover the medical expenses, a request for payment assistance may be submitted to our designated service provider. Upon meeting the specified conditions, the designated service provider may advance payment for the medical expenses incurred during hospitalization, subject to a maximum limit of USD 5,000. The advance will only be provided within a reasonable processing time frame and in accordance with the aforementioned terms.
	※ The insured shall sign a promissory note and agree to repay the full amount advanced by our designated service provider, without interest, within forty-five (45) days from the date of disbursement.
	※Taiwan Life reserves the right to request supporting documentation related to the advance from the insured within forty-five (45) days from the date of disbursement, if deemed necessary.
8	**Arrangement of Emergency Medical Evacuation**
	In the event that the insured requires emergency medical transportation due to an accident or sudden illness, and upon authorization by Taiwan Life, our designated service provider will arrange for an ambulance or other appropriate means of transport to transfer the insured from the location of injury or illness to the nearest and most appropriate medical facility for treatment. Taiwan Life will cover the cost of such transportation. However, all hospitalization, surgical, pharmaceutical, meals, and other related expenses shall be the responsibility of the insured.
	If the aforementioned medical transfer involves moving the insured from one hospital to another more suitable medical facility, such transfer must be medically necessary and jointly determined by the attending physician and a physician designated by Taiwan Life’s designated service provider.

9	**Arrangement of Emergency Medical Repatriation**
	If, after receiving medical treatment overseas, the insured is deemed fit to return to their home country or country of habitual residence—based on a joint medical assessment by the attending physician and a physician designated by Taiwan Life’s designated service provider—the provider will arrange for the insured to return via a regularly scheduled commercial flight, including necessary ground transportation to and from the airport. Taiwan Life will cover the related expenses. If the insured already possesses a valid return ticket that can be used for this return journey, the provider will arrange for the use of that original ticket.
10	**Arrangement of Transportation of Mortal / Cremated Remains**
	In the unfortunate event that the insured passes away outside their home country or country of habitual residence due to an accident or sudden illness, and upon authorization by Taiwan Life, our designated service provider will arrange for appropriate transportation of the remains to the insured’s home country or country of habitual residence. Alternatively, if requested by the insured’s family, the remains may be buried or cremated at the place of death.
	Taiwan Life will cover the costs of transporting the remains or ashes back to the home country or local burial arrangement services. However, this does not include expenses related to religious ceremonies, flowers, burial plots, or other associated costs. The specifications for the coffin or urn must comply with international air transport standards.

11	**Arrangement of Compassionate Visit (Limited to one person)**
	If the insured is traveling outside their home country or country of habitual residence and is hospitalized for more than seven consecutive days due to a sudden illness or accident, and upon authorization by Taiwan Life, our designated service provider may arrange for a relative or friend from the insured's home country or country of habitual residence to visit. Taiwan Life will cover the cost of a round-trip economy class ticket and local accommodation for one relative or friend from the home country or country of habitual residence. Accommodation expenses will be reimbursed based on actual receipts, up to a maximum of USD 250 per day and a total limit of USD 1,000. This coverage does not include meals, beverages, communication, or other incidental expenses.
12	**Arrangement of Return of Minor Child**
	If, due to a sudden illness, accident, or emergency medical evacuation, the insured is unable to care for an accompanying minor child under the age of sixteen, and upon authorization by Taiwan Life, our designated service provider will arrange for the unaccompanied minor to return to their home country or country of habitual residence via a regularly scheduled commercial flight. Taiwan Life will cover the cost of one one-way economy class tickets, subject to a specified limit. If the child already possesses a valid return ticket applicable to the journey, the designated service provider will arrange for its use. If necessary, the designated service provider will also arrange for a qualified non-medical escort to accompany the child during the return trip, with related expenses covered by Taiwan Life.
13	**Accommodation Arrangements During the Recuperation Period in Local Area**
	If, upon joint assessment by the attending physician and a physician designated by Taiwan Life's designated service provider, the insured is deemed to require continued rest and recovery locally after hospital discharge, and with Taiwan Life's prior authorization, the designated service provider will arrange for the insured to stay at a suitable hotel for convalescence. Taiwan Life will cover the hotel accommodation expenses, limited to USD 150 per day for a maximum of seven (7) days. This coverage does not include beverages, meals, room service, or external communication charges.
14	**Arrangement of Compassionate Visit(only one person)**
	In the unfortunate event that the insured pass away outside their home country or country of habitual residence due to an accident or sudden illness, a family member may apply for assistance to travel and handle funeral arrangements. Taiwan Life will cover the cost of a round-trip economy class ticket and local accommodation for one relative or friend from the home country or country of habitual residence. Accommodation expenses will be reimbursed based on actual receipts, up to a maximum of USD 250 per day and a total limit of USD 1,000. This coverage does not include meals, beverages, communication, or other incidental expenses.
15	**Inoculation and Visa Requirement Information**
	At the insured's request, our designated service provider may provide information regarding visa and vaccination requirements for travel to other countries, including the name of the source document referenced. While the designated service provider exercises due diligence as a prudent administrator in providing such information, it shall not be held responsible for guaranteeing the accuracy of the referenced content in cases where the accuracy cannot be reasonably verified.

16	**Assistance with Lost Luggage**
	If the insured loses their luggage while traveling outside their home country or country of habitual residence, our designated service provider may assist in coordinating with the relevant authorities to complete the necessary procedures. All associated administrative fees shall be borne by the insured.
17	**Assistance with Lost Passport**
	If the insured loses their passport while traveling outside their home country or country of habitual residence, our designated service provider may assist in coordinating with the relevant authorities to complete the necessary procedures. All associated administrative costs shall be borne by the insured.
18	**Emergency Document Delivery**
	If the insured loses important travel documents while traveling outside their home country or country of habitual residence, our designated service provider may assist in coordinating with the relevant authorities to resolve the situation.
	The insured shall handle the relevant procedures with the appropriate authorities, and all related processing fees shall be borne by the insured.
19	**Interpreter Referral**
	The Company's designated service provider may, upon the insured's request, furnish the name, address, and telephone number of foreign language interpreters and, to the extent practicable, provide information regarding their service hours. In recommending such interpreters, the designated service provider shall exercise the duty of care of a prudent administrator; however,
20	**Legal Referral**
	The Company's designated service provider may, upon the insured's request, furnish the name, address, and telephone number of attorneys and legal professionals, and shall, to the extent practicable, provide information regarding their service hours. The designated service provider shall not be responsible for the provision of legal services. In recommending such legal service providers, the designated service provider shall exercise the duty of care of a prudent administrator; however, no representations or warranties are made as to the quality of such services. The insured shall independently determine and select the appropriate legal service provider.
21	**Arrangement of Bail Bond**
	In the event that the insured is required to pay bail while traveling, the Company's designated service provider shall arrange for the transfer of funds on behalf of the insured, provided that the full amount of the bail and any applicable handling fees have first been obtained from the insured's family members or other relatives or friends. Any third-party fees incurred as a result of such transfer shall be solely borne by the insured.
22	**Embassy Information**
	The Company's designated service provider may provide information regarding the address, telephone number, and office hours of the nearest embassy or consulate of a given country located in another country.
23	**Weather Information**
	The Company's designated service provider may provide information regarding the weather and temperature abroad.

24	**Foreign Currency Exchange Rate Information**
	The Company’s designated service provider may provide exchange rate information for major or commonly visited countries abroad.

This document is a translated version provided for reference only. The overseas emergency assistance services offered by Taiwan Life shall be subject to the official information on the company’s website(www.taiwanlife.com).