

## **Cathay Life Insurance Group Foreign Students Health Insurance**

### Coverage Policy

Insurance covers accidents or sickness occurring within Taiwan ONLY. Accidents or sickness requiring specialized medical care or occurring before the insurance policy was taken out will not be covered.

### Outpatient/Emergency treatment benefits

While this Policy is still effective, if the Insured suffers an illness or injury and receives (emergency) treatment at a hospital/clinic as an outpatient, the company will reimburse all medical expenses incurred.

However, the payment of benefit shall not exceed the limit of 1000 NTD (per visit).

### Daily hospital room benefits

While this Policy is still effective, if the Insured suffers an illness or injury and receives treatment at a hospital as an inpatient, the company will reimburse the following expenses incurred:

1. Balance billing on hospital rooms
2. Food, except for nutrients provided through tube feeding
3. Nursing care fee, excluding special nurse fee

However, the payment of benefits shall not exceed the limit of 1000 NTD (per day).

### Hospital miscellaneous benefits

While this Policy is still effective, if the insured person suffers an illness or injury and receives treatment at a hospital as an inpatient, the company will reimburse the following expenses incurred:

1. Physician instructions medication
2. Blood, except for blood transfusions deemed necessary by a doctor providing emergency care
3. Registration fee and cost of obtaining related certificates
4. Ambulance fee (from or between hospitals)

5. Operation fees (Operation room, post-operative recovery room, emergency room or the application of its equipment)
6. Materials fees
7. Laboratory tests, electrocardiogram, basal metabolic rate check
8. Rehabilitation therapy.
9. Anaesthetics, oxygen, and its application
10. Therapeutic radiology
11. Haemodialysis
12. Injection and its liquid medicine
13. Laboratory examination
14. Treatment

However, the payment of benefit shall not exceed the limit of 120,000 NTD (per hospitalization).

#### Provisions of the Insured

- Limited to foreign students (including Mainland Chinese students and Overseas Chinese students)
- Age limit of the Insured: From 15 years old to 50 years old
- Insured person's name shall be specified in the policy
- Policy period/term: One year
- Premium payment mode: half-yearly only

#### **Note**

- The above information is for reference only. For details of the terms and conditions, please refer to the policy contract (Chinese version).
- The terms and conditions of the insurance policy (Chinese version) shall prevail if there is any inconsistency between the above information and the insurance policy

<https://www.cathaylife.com.tw/cathaylife/products/insurance/protection/health>