保險小常識
Insurance Tips

什麼是保險?
What is insurance?

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保險就是一種保障。在生活中，我們可能會遇到各種意外，比如生病、受傷、旅途中遇到麻煩、電子裝置損壞等等。保險可以幫助我們在這些情況下得到經濟上的補償，減少我們的損失。

Insurance is a form of protection. In life, we may encounter various accidents, such as getting sick, getting injured, facing difficulties during travel, or having electronic devices break down. Insurance can help us receive financial compensation in these situations, reducing our losses.

簡單來說，保險的功能有:
In simple terms, the functions of insurance are:

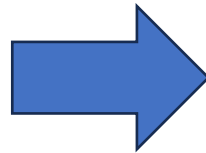**1** **轉移風險 Transfer Risk**

把我們面臨的風險轉移給保險公司，讓保險公司來承擔。
We transfer the risks we face to the insurance company, allowing the insurance company to bear the risk.

2 **經濟補償 Financial compensation**

當意外發生時，保險公司會賠償我們的損失。
When an accident occurs, the insurance company will compensate us for our losses.

購買保險能讓我們在面對不確定的未來時更安心，
不用擔心突如其來的經濟壓力。
Purchasing insurance allows us to feel more secure when facing an uncertain future, alleviating concerns about unexpected financial burdens.

有哪些保險種類呢?
What types of insurance are there?

健康險
Health Insurance

健康險支付被保險人因疾病及其所致失能或死亡時引起費用，包括住院費、手術費、藥費等等。它能有效減少個人和家庭的經濟負擔，確保能夠得到及時的醫療照護。

Health insurance covers expenses incurred by the insured due to illness and related disabilities or death, including hospitalization costs, surgery fees, medication expenses, and more. It effectively reduces the financial burden on individuals and families, ensuring access to timely medical care.

傷害險
Accident Insurance

傷害險主要保障遭受非由疾病引起之外來突發事故所致意外傷害及其所致失能或死亡。意外險保障的意外須符合以下要素:
- 外來:須由外力所引起，而非自身造成。
- 突發:無法預警突然發生。
- 非疾病:涉及疾病，則不在意外保障範圍內。

Accident insurance primarily provides protection against accidental injuries caused by sudden external events, rather than those resulting from illness, as well as related disabilities or death. The accidents covered by accident insurance must meet the following criteria:

•**External**: They must be caused by an external force, not self-inflicted.

•**Sudden**: They occur unexpectedly, without warning.

•**Non-disease**: Any injuries related to illness are not included within the scope of accident coverage.

行動裝置險
Mobile Device Insurance

行動裝置保險專為保障您的行動裝置(包括手機、平板電腦、筆記型電腦、智慧手錶等)而設計，承保範圍可包括意外損壞、第2年起故障、竊盜損失。保險期間最長可達36個月，理賠方式限原機維修或置換單機，每年最高賠償次數限制3次。安達產物提供保費分期交付專案、保費一次交付專案，以符合不同客戶需求。

Mobile device insurance is specifically designed to protect your mobile devices (including smartphones, tablets, laptops, smartwatches, etc.). The coverage may include accidental damage, malfunctions starting from the second year, and theft loss. The maximum insurance period can last up to 36 months, and claims are limited to original device repairs or replacements, with a maximum of 3 claims per year. Chubb offers premium installment payment plans and one-time premium payment options to meet the diverse needs of different customers.

旅遊平安險
Travel Insurance

旅遊平安險提供您在旅途中可能發生的各種意外事故保障，包括醫療費用、意外死亡及傷害等。無論是國內旅遊還是國際旅遊，我們的旅遊平安險都能讓您安心出行。

Travel insurance provides coverage for various accidents that may occur during your trip, including medical expenses, accidental death, and injuries. Whether traveling domestically or internationally, our travel insurance ensures that you can travel with peace of mind.

旅遊不便險
Travel inconvenience insurance

旅遊不便險針對旅途中可能出現的不便情況提供保障，例如航班延誤、行李遺失、旅行取消等。我們的旅遊不便險產品讓您在面對旅遊意外狀況時，能夠得到賠償，減少不必要的損失和麻煩。

Travel inconvenience insurance provides coverage for disruptions that may occur during your trip, such as flight delays, lost luggage, and trip cancellations. Our travel inconvenience insurance products ensure that you receive compensation when faced with unexpected travel issues, reducing unnecessary losses and inconveniences.

您在保險契約中擔任什麼角色呢?
What role do you play in the insurance contract?

要保人
policyholder

要保人是指與保險公司訂立保險契約、負責支付保險費的人。要保人可以是個人或法人，例如企業。要保人擁有保單的所有權，並且有權變更保單內容或解除保險契約。

The policyholder is the person who enters into an insurance contract with the insurance company and is responsible for paying the premiums. The policyholder can be an individual or an entity, such as a business. The policyholder owns the policy and has the right to modify its terms or cancel the insurance contract.

被保險人
Insured

被保險人是指在保險契約中，被保險標的所指的對象，即受保險保障的人或物。例如，在健康險中，被保險人是指享受醫療保障的人；在行動裝置保險中，被保險人是指行動裝置之所有人或其許可使用之人(亦即實際使用者)。

The insured is the person or object specified in the insurance contract that is covered by the insurance. For example, in health insurance, the insured refers to the person receiving medical coverage; in device insurance, the insured refers to the owner or user of the device.

受益人
Beneficiary

受益人是指在保險契約中，當保險事故發生後，有權領取保險賠款的人。受益人可以是被保險人本人，也可以是其他人，例如被保險人的家屬。在意外險中，受益人通常是投保人指定的親屬或其他有經濟依賴關係的人。

The beneficiary is the person designated in the insurance contract who has the right to receive the insurance payout when an insured event occurs. The beneficiary can be the insured themselves or another individual, such as a family member of the insured. In accident insurance, the beneficiary is usually a relative or another person with a financial dependency chosen by the policyholder.

發生保險事故時，該怎麼申請理賠?
How do you apply for a claim when an insured event occurs?

理賠申請流程
Claims application process

依照保單條款內規定檢附各項理賠申請應備文件，如：保險單、理賠給付申請書、診斷證明及死亡證明書等，向保險公司提出理賠申請。

According to the provisions outlined in the policy, submit the necessary documents for the claim application, such as the insurance policy, claim application form, diagnosis certificate, and death certificate, to the insurance company to file a claim.

1 理賠申請 Claims application

在發生保險事故後，向保險公司提出理賠申請。
After the occurrence of an insured event, submit a claim application to the insurance company.

2 資料提供 Data provision

根據保險公司的要求，提供相關的證明文件和資料。
Provide relevant supporting documents and information as required by the insurance company.

3 理賠文件審查 Claims document review

保險公司進行審查，確認是否符合賠償條件。
The insurance company conducts a review to confirm whether the claim meets the compensation criteria.

4 進行理賠 Commencing Claim Fulfillment

若審查通過，保險公司會依據保單條款進行理賠，可能包括支付保險金或提供實物賠償。
If the review is approved, the insurance company will settle the claim in accordance with the terms of the policy, which may include either monetary benefits or in-kind compensation.