公司名稱: 泰安產物保險股份有限公司

商品代碼: 2013072510703

商品名稱: 泰安產物037EEMPLOYER' SLIABILITYENDORSEMENT

條款項目	保險契約條款內容
承保範圍	Whereas the Insured carrying on the business described in the
	Schedule and no other for the purpose of this Insurance by a
	proposal and declaration which shall be the basis of this
	contract and is deemed to be incorporated herein has applied to
	Fubon Insurance Co., Ltd. (Hereinafter called the company) for
	the insurance hereinafter contained and has paid or agreed to pay
	the premium as consideration for such insurance.
	Now this Policy witness that if any person under a contract of
	service or apprenticeship with the Insured shall sustain bodily
	injury or disease caused during the period of insurance and
	arising out of and in the course of employment by the Insured in
	The company will subject to the terms, exceptions and conditions
	contained herein or endorsed hereon indemnify the insured against
	liability at law for damages and claimant's costs and expenses
	in respect of such injury or disease and in addition pay all
	costs and expenses incurred with its written consent.
	The company will also pay the solicitor's fee incurred with the
	company's written consent for representation of the insured at
	proceedings in any court of summary jurisdiction arising out of
	any alleged breach of a statutory duty resulting in bodily injury
	or disease which may be the subject of indemnity under this
	In the event of the death of the insured the company will in
	respect of the liability incurred by the Insured indemnity the
	Insured's personal representatives in terms of this Policy
	provided that such personal representatives shall as though they
	were the Insured observe fulfill and be subject to the terms,
	exceptions and conditions of this Policy in so far as they can
CONDITIONS	CONDITIONS
	1. This Policy and the Schedule shall be read together as
	one contract and any word or expression to which a specific
	meaning has been attached in any part of this Policy or of the
	Schedule shall bear such specific meaning wherever it may appear.
	2. In the event of any occurrence which may give rise to a
	claim for indemnity under this Policy the Insured shall as soon
	as possible give notice thereof to the company in writing with
	full particulars. Every letter claim writ summons and process
	shall be notified or forwarded to the company immediately on
	receipt. Notice shall also be given in writing to the company
	immediately the Insured shall have knowledge of any impending
	prosecution ingest or fatal injury in connection with any
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- 3. No admission offer promise payment or indemnity shall be made or given by or on behalf of the Insured without the written consent of the company which shall be entitled if it so desires to take ever and conduct in the name of the Insured the deference or settlement of any claim or prosecute in the name of the Insured for its own benefit any claim for indemnity of damages or otherwise and shall have full discretion in the conduct of any proceedings and in the settlement of any claim any Insured shall give all such information and assistance as the company may
- 4. The Insured shall take reasonable precautions to prevent accidents and disease.
- 5. The first premium and all renewal premiums that may be accepted are to be requited by the amount of wages salaries and other earnings paid by the Insured to employees during each period of insurance. The name of every employee together with the amount of wages salaries and other earnings shall be properly recorded and the Insured shall at all time allow the company to inspect such records and shall supply the company with a correct account of all such wages salaries and other earnings paid during any period of insurance within one month from the expiry date of such period of insurance. If the amount so paid shall differ from the amount on which premium has been paid the difference in premium shall be met by a further proportionate payment to the company or by a refund by the company as the case may be.
- 6. If at the time any claim arises under this Policy there be any other insurance covering the same liability the company shall not be liable claim and costs and expenses in connection
- 7. The due observance and fulfillment of the terms provisions conditions and endorsements of this Policy in so far as they relate to anything to be done or complied with by the Insured and the truth of the statements and answers in the said proposal shall be conditions precedent to any liability of the company to make any payment under this Policy.
- 8. The company shall be liable only for an amount in excess of the benefits to be paid under a compulsory labor insurance and the insured must first file claims to bureau of labor insurance for indemnity in case of injury to his employees.

EXCEPTIONS

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The company shall not be liable under this Policy in respect of:

- (1) Liability that attaches by virtue of an agreement but which would not have attached in the absence of such agreement;
- (2) Any injury or disease cause elsewhere than in Taiwan, the Republic of China;
- (3) Any liability of indemnity by willful or incited act committed by the Insured;

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	(4) Any liability of indemnity to business operatives of full
	times or part-time of the Insured not described in the Policy;
	(5) Liability assumed by the Insured under any contract or
	agreement;
	(6) Any liability of indemnity:
	A) Resulting in disease of employee, or
	B) Arising from willful or unlawful act committed by
	(7) Liability of indemnity by war of warlike operation
	(whether war be declared or not), rebellion, usurped power or
	military requisition;
	(8) Liability of indemnity whatsoever nature directly or
	indirectly caused by ionizing radiation or contamination by
	radioactivity from any nuclear fuel;
SPECIAL	SPECIAL AGREEMENTS:
AGREEMENTS	
	(1) Loss, if any, must be first made by the local labor
	insurance and any amount in excess will be then paid hereunder up
	to such limits as stated above.
	(2) The company shall only indemnify when the Insured become
	legally liable.
	Limit of indemnity:
	Bodily injury or death: NT\$3,000,000 any one person
	NT\$10,000,000 any one accident
	NT\$10,000,000 aggregate during period of insurance
	Deductible: In excess of social insurance and NT\$2,500 for any
	one accident
	適用營造綜合保險、安裝工程綜合保險(中、英文保單)。
※申報頻率:	事實發生或內容異動之日起三十日內更新。
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