



Reminder of KGI Life Policyholder's Rights and Interests

Dear Policyholder:

Thank you for your support for and trust in KGI Life. Protecting your rights and interests is a responsibility we value the most. We will take you to learn important rights and interests about your policies, and continue to provide you with friendly financial services to ensure you are fully informed.

Enrollment

1. Signature has legal force; please do not sign your name on any blank application form.
2. Application form^{*1}, claim application, policy change application, etc., shall be filled out and signed by the applicant^{*2}, the insured^{*3} or the beneficiary^{*4} in person. Proxy signer is not permitted.
3. During an enrollment process, you are required to provide truthful information in response to written questions asked by the insurance company. If you failed to do so, the force of your policy will be affected.
4. Within 10 days from the next day of policy delivery, you may apply for policy cancellation (known as the policy cancellation right) from the Company if you have other insurance plans. The policy will become invalid once you apply for cancellation, and the Company will return the premium to you.

Payment

1. To ensure a safe premium payment process, the Company rolls out the “cashless” service. All service personnel are not allowed to process your cash or transfer/ remit the premium on your behalf. Also, do not remit your premium to any personal account.
2. Please use bank transfer or credit card to pay premium, so that you can keep a record of transaction/payment, and please make sure your payment account has sufficient balance. You can also pay premium at the convenience stores in Taiwan or make online payment via KGI Life APP.

Claim

1. Insurance helps diversify and transfer risks, providing a solid foundation for life. The scope of insurance claim depends on the agreements in policy clauses, so you must read the policy clauses thoroughly to understand rights and obligations of both parties, protection scope, benefit payout conditions, exclusions, excluded liabilities^{*5}, required documents for claim application, etc.
2. If you have any claim requirement, please go to the Company's website: <https://www.kgilife.com.tw> for information about claim benefit application. You can also ask your agent to help with application, or call the Company's toll-free service hotline: **0800-098-889** and friendly financial service hotline: **0809-006-868**.
3. If the insured needed to apply for medical benefit from the insurance company after seeking medical attention, the benefit shall be remitted to the insured's bank account. Please provide the insured's bank account when you fill out claim application.
4. If the insured passed away, the insurance company will disburse the claim benefit to the beneficiary designated in the application. Therefore, the beneficiary's bank account needs to be provided too.

Reminder

1. You can ask your agent to help deliver any application. It is a service free of charge.
2. You may have more than one policy, so you are recommended to review the policy periodically to avoid missing the coverage you are entitled to or forgetting to pay the premium, resulting in policy suspension^{*6} or even policy lapse^{*7}.
3. If your contact information changes, such as telephone number, cell phone number, address, e-mail, etc., please notify the insurance company of the changes in a timely manner to ensure that you can receive the relevant notices, so that the insurance company can contact the beneficiary to process relevant claim in the event of an accident.
4. If your policy is in force and you have accumulated policy value reserve/policy account value, you may apply for policy loan at any given time. The Company will send out interest notices every six months. If interest is not repaid after more than one year of dunning^{*8}, the unpaid interest will be added to the principal amount and use compound interest to calculate. Late repayment of the loan may cause the policy to suspend or even become lapsed.
5. If you need further information, please contact the Company at any time. In case there is any discrepancy between this document and its Chinese version, the Chinese version will take precedence.
6. Please be alert to fraud and do not trust unknown phone calls, emails, text messages or social media invitations. Please do not give your personal information to others to avoid loss of property or illegal use by deceitful people. If you encounter any suspicious situation, please call **165 anti-fraud hotline immediately for verification**.



Financial friendly service

- You are more than welcome to use friendly service counters at the Company's customer service centers, service hotline **0809-006-868**, **doorstep service** and **sign language interpretation service**, etc.
- The Company offers interpretation service for new residents. Through **multilingual interpretation service**, policyholders who are new residents in Taiwan can enjoy insurance service without language barriers.



KGI Life APP



Sign Language Interpretation Service



Multilingual Interpretation Service



Easy-to-Understand Insurance Terms

- *¹ Application Form:** Paper documents filled out by the applicant for insurance enrollment from the insurance company.
- *² Applicant:** The person who buys an insurance policy, also known as the policyholder. The applicant signs an insurance contract with the insurance company, so he or she has the obligation of paying premium, and is entitled to designate or change the beneficiary, apply for policy change or policy termination.
- *³ The Insured:** The person who is covered by an insurance policy, and the claim conditions are based on his or her survival, death, disease or injury.
- *⁴ Beneficiary:** The person who is designated by the applicant to receive claim benefit.
- *⁵ Exclusions / Excluded Liabilities:** There is a clause of “excluded liabilities” in each policy, indicating that the insurance company is not liable for claim under certain circumstances. The policyholder should fully understand the exclusion clauses in order to avoid disputes over claim.
- *⁶ Suspension:** If the premium is not paid when it is due and if it remains unpaid beyond the 30-day grace period starting from the day after the insurance company's dunning notice arrives, the policy will become suspended from the day after the end of the grace period, which means that the policy “ceases to be in force”. Therefore, no claim can be made for any accidents occurring within the period of policy suspension.
- *⁷ Lapse:** The policy will lapse permanently if the outstanding premiums and interest are not paid within 2 years from the date of policy suspension to reinstate the policy.
- *⁸ Dunning:** When the applicant is late in premium payment, the insurance company will send a dunning letter to the applicant.