

法商法國巴黎產險資訊公開說明文件

保費退費係數表

最新維護日期：2024/03/22

● 居家保險

商品名稱	保費退費係數表
法商法國巴黎產物住宅火災及地震基本保險	<p>住宅火災保險部分 *要保人或被保險人終止契約者：保險費 x (1-短期費率) *保險人終止契約者：保險費 x (未滿期日數/ 365)</p> <p>住宅地震基本保險部分 *要保人或被保險人終止契約者：保險費 x (1-短期費率) *保險人終止契約者：保險費 x (未滿期日數/ 365)</p>
法商法國巴黎產物住宅火災及地震基本保險續保約定附加條款	無
法商法國巴黎產物抵押權附加條款(住宅火災保險附加地震基本保險適用)(住宅火災及地震基本保險適用)	無
法商法國巴黎產物保險費延緩交付特約條款_(甲式)(商業火災保險適用)(住宅火災及住宅火災及地震基本保險適用)	無
法商法國巴黎產物保險費延緩交付特約條款_(戌式)(商業火災保險適用)(住宅火災及住宅火災及地震基本保險適用)	無

● 人身保險

商品名稱	保費退費係數表
法商法國巴黎產物個人傷害保險	保險費 x (1-短期費率)
法商法國巴黎產物個人傷害保險傷害醫療保險給付附加條款(日額型)	保險費 x (1-短期費率)

商品名稱	保費退費係數表
法商法國巴黎產物個人傷害保險傷害醫療保險給付附加條款(手術及看護型)	保險費 x (1-短期費率)
法商法國巴黎產物個人傷害保險傷害醫療保險給付附加條款(住院慰問金型)	保險費 x (1-短期費率)
法商法國巴黎產物團體傷害保險	保險費 x (1-短期費率)
法商法國巴黎產物團體傷害保險傷害醫療保險給付附加條款(日額型)	保險費 x (1-短期費率)
法商法國巴黎產物團體傷害保險傷害醫療保險給付附加條款(手術及看護型)	保險費 x (1-短期費率)
法商法國巴黎產物債權債務範圍內受益人指定及其處分權批註條款	無
法商法國巴黎產物平安遨遊傷害保險	保險費 x (1-短期費率)
法商法國巴黎產物守護防癌健康保險	保險費 x (1-短期費率)
法商法國巴黎產物 E 起保平安傷害保險	保險費 x (1-短期費率)
法商法國巴黎產物永保平安傷害保險	保險費 x (1-短期費率)

● 財產保險

商品名稱	保費退費係數表																																																						
法商法國巴黎產物個人皮件、證件及行動電話盜打賠償保險	要保人依保險單條款第 15 條第一項約定終止本契約時，本公司應從當期已繳保險費扣除按短期費率計算已經過期間之保險費後，將其未滿期保險費退還要保人。																																																						
法商法國巴黎產物自動續保附加條款	無																																																						
法商法國巴黎產物產品延長保固費用保險	<table border="1"> <thead> <tr> <th>原保固期間</th> <th>12</th> <th>12</th> <th>12</th> <th>24</th> <th>24</th> <th>24</th> <th>36</th> <th>36</th> </tr> </thead> <tbody> <tr> <td>承保責任期間(延長保固)</td> <td>12</td> <td>24</td> <td>36</td> <td>12</td> <td>24</td> <td>36</td> <td>12</td> <td>24</td> </tr> <tr> <td>經過月數</td> <td colspan="8">退費係數表</td> </tr> <tr> <td>1</td> <td>93.83%</td> <td>94.69%</td> <td>95.11%</td> <td>94.69%</td> <td>95.11%</td> <td>95.37%</td> <td>95.11%</td> <td>95.37%</td> </tr> <tr> <td>2</td> <td>91.26%</td> <td>92.97%</td> <td>93.83%</td> <td>92.97%</td> <td>93.83%</td> <td>94.34%</td> <td>93.83%</td> <td>94.34%</td> </tr> <tr> <td>3</td> <td>88.69%</td> <td>91.26%</td> <td>92.54%</td> <td>91.26%</td> <td>92.54%</td> <td>93.32%</td> <td>92.54%</td> <td>93.32%</td> </tr> </tbody> </table>	原保固期間	12	12	12	24	24	24	36	36	承保責任期間(延長保固)	12	24	36	12	24	36	12	24	經過月數	退費係數表								1	93.83%	94.69%	95.11%	94.69%	95.11%	95.37%	95.11%	95.37%	2	91.26%	92.97%	93.83%	92.97%	93.83%	94.34%	93.83%	94.34%	3	88.69%	91.26%	92.54%	91.26%	92.54%	93.32%	92.54%	93.32%
原保固期間	12	12	12	24	24	24	36	36																																															
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1	93.83%	94.69%	95.11%	94.69%	95.11%	95.37%	95.11%	95.37%																																															
2	91.26%	92.97%	93.83%	92.97%	93.83%	94.34%	93.83%	94.34%																																															
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	4	86.12%	89.54%	91.26%	89.54%	91.26%	92.29%	91.26%	92.29%
	5	83.55%	87.83%	89.97%	87.83%	89.97%	91.26%	89.97%	91.26%
	6	80.98%	86.12%	88.69%	86.12%	88.69%	90.23%	88.69%	90.23%
	7	78.40%	84.40%	87.40%	84.40%	87.40%	89.20%	87.40%	89.20%
	8	75.83%	82.69%	86.12%	82.69%	86.12%	88.17%	86.12%	88.17%
	9	73.26%	80.98%	84.83%	80.98%	84.83%	87.15%	84.83%	87.15%
	10	70.69%	79.26%	83.55%	79.26%	83.55%	86.12%	83.55%	86.12%
	11	68.12%	77.55%	82.26%	77.55%	82.26%	85.09%	82.26%	85.09%
	12	65.55%	75.83%	80.98%	75.83%	80.98%	84.06%	80.98%	84.06%
	13	62.53%	74.00%	79.64%	74.12%	79.69%	83.03%	79.69%	83.03%
	14	59.07%	72.06%	78.25%	72.41%	78.40%	82.00%	78.40%	82.00%
	15	55.17%	70.00%	76.81%	70.69%	77.12%	80.98%	77.12%	80.98%
	16	50.82%	67.82%	75.31%	68.98%	75.83%	79.95%	75.83%	79.95%
	17	46.02%	65.53%	73.77%	67.26%	74.55%	78.92%	74.55%	78.92%
	18	40.78%	63.12%	72.17%	65.55%	73.26%	77.89%	73.26%	77.89%
	19	35.10%	60.60%	70.52%	63.84%	71.98%	76.86%	71.98%	76.86%
	20	28.97%	57.96%	68.82%	62.12%	70.69%	75.83%	70.69%	75.83%
	21	22.39%	55.20%	67.06%	60.41%	69.41%	74.81%	69.41%	74.81%
	22	15.37%	52.33%	65.26%	58.69%	68.12%	73.78%	68.12%	73.78%
	23	7.91%	49.35%	63.40%	56.98%	66.84%	72.75%	66.84%	72.75%
	24	0.00%	46.24%	61.49%	55.27%	65.55%	71.72%	65.55%	71.72%
	25		43.03%	59.52%	53.11%	64.15%	70.64%	64.26%	70.69%
	26		39.69%	57.51%	50.50%	62.63%	69.51%	62.98%	69.66%
	27		36.25%	55.44%	47.46%	61.00%	68.32%	61.69%	68.64%
	28		32.68%	53.32%	43.96%	59.25%	67.09%	60.41%	67.61%
	29		29.00%	51.15%	40.02%	57.39%	65.80%	59.12%	66.58%
	30		25.20%	48.93%	35.64%	55.41%	64.46%	57.84%	65.55%
	31		21.29%	46.65%	30.81%	53.31%	63.06%	56.55%	64.52%
	32		17.27%	44.33%	25.54%	51.10%	61.62%	55.27%	63.49%
	33		13.12%	41.95%	19.82%	48.78%	60.12%	53.98%	62.47%
	34		8.86%	39.51%	13.66%	46.33%	58.57%	52.70%	61.44%
	35		4.49%	37.03%	7.05%	43.78%	56.97%	51.41%	60.41%
	36		0.00%	34.49%	0.00%	41.10%	55.32%	50.13%	59.38%
	37			31.91%		38.31%	53.61%	48.39%	58.24%
	38			29.27%		35.41%	51.85%	46.22%	56.98%
	39			26.57%		32.39%	50.04%	43.60%	55.60%
	40			23.83%		29.25%	48.18%	40.53%	54.11%
	41			21.03%		26.00%	46.27%	37.02%	52.50%
	42			18.19%		22.63%	44.30%	33.07%	50.78%
	43			15.28%		19.15%	42.28%	28.67%	48.94%
	44			12.33%		15.55%	40.21%	23.83%	46.99%
	45			9.33%		11.84%	38.09%	18.54%	44.92%
	46			6.27%		8.01%	35.91%	12.80%	42.74%
	47			3.16%		4.06%	33.69%	6.62%	40.43%
	48			0.00%		0.00%	31.41%	0.00%	38.02%
	49						29.08%		35.49%
	50						26.70%		32.84%
	51						24.26%		30.08%
	52						21.77%		27.20%
	53						19.23%		24.20%
	54						16.64%		21.09%
	55						14.00%		17.87%
	56						11.30%		14.52%
	57						8.56%		11.07%
	58						5.76%		7.49%
	59						2.90%		3.80%
	60						0.00%		0.00%

商品名稱	保費退費係數表
法商法國巴黎產物國際制裁 限制除外不保附加條款	無