

法商法國巴黎產物產品延長保固費用保險

1. 商品名稱與核准、核備或備查日期及文號

商品名稱	核准、核備或備查日期及文號
法商法國巴黎產物產品延長保固費用保險	備查文號：民國 108 年 02 月 27 日 巴黎(108)產字第 02004 號

2. 承保範圍及不保事項

承保範圍	不保事項
費用賠償保險金	<p>除外責任（一）</p> <p>如產品有下列情事者，本公司不負賠償責任：</p> <ul style="list-style-type: none">一、產品或其型號、序號經改裝、變更或模糊不清無法辨識者。二、產品未遵守原廠關於組裝、操作或保養之說明與指示或未經授權維修單位執行維修工作。三、沒有原廠或代理商保固，或原廠保固責任不在臺澎金馬地區之產品。四、產品使用於商業或營業用途，或置存於營業場所內。 <p>除外責任（二）</p> <p>本公司對於下列各項損失或費用不負賠償責任：</p> <ul style="list-style-type: none">一、產品之漆面、色調、外殼或表面修補等裝飾性之損失，及連結產品或內部之配件、外部纜線、遙控器、電源供應變壓器等周邊設備之損失，及玻璃（層架）、電池、燈泡、燈管、磁頭、鐳射頭、清潔保養用品、濾網等消耗品之損失。二、一般定期保養、清潔、上油潤滑、調整或校準之費用。三、運送產品過程中造成產品受到損壞所致之損失，及產品移機或重新安裝或維修期間借機等服務費用。四、因配線錯誤、電源、電壓規格不符、出入水位置裝設不當或訊號接收調整等外部因素所引起之任何損失。五、竊盜、外力、人為因素造成之損壞、誤用、天然災害、風沙、火災、罷工暴動、故意破壞、銹蝕、電池漏蝕、電力不足或遽增或不適當電壓或電流、動物或昆蟲侵害等所造成之損害。六、產品非在合理範圍內之維修或不屬於原廠保證之故障所造成之維修費用。前述所謂合理範圍係依原廠規定之維修標準。七、軟體（包括操作系統與任何儲存資料）安裝或移除軟體所導致故障或資料遺失，電腦病毒或產品周邊設備所造成之

承保範圍	不保事項
	<p>故障，或產品購買後新增硬體之故障所造成之維修費用。</p> <p>八、檢查未發現故障之檢查費用。</p> <p>九、產品或部份產品零件仍受原廠保固、維修商保固或任何其他已生效保固契約所保障範圍內之所有維修與零件更換之費用。</p> <p>十、任何性質之附帶損失。前述所稱附帶損失，係指因危險事故直接致產品損失之結果所造成之間接損失。</p> <p>十一、非產品基本功能所必要之選購或升級配備與軟體所造成之費用。</p> <p>十二、原廠製造商召回之任何瑕疵問題所造成之費用。</p> <p>十三、產品維修費除零件、運送、安裝及工資四項以外之任何費用，但本保險契約另有約定者，不在此限。</p> <p>十四、產品經原廠技師鑑定為因安裝或環境不良所導致之任何故障，如冷氣機因安裝不良而漏冷煤、漏水、壓縮機故障等情形所造成之維修費用。</p>

3. 銷售予金融消費者之保險商品預定附加費用率

無。

4. 短期費率表

無。

5. 保費退費係數表

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%
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%

6. 理賠申請文件及程序

理賠申請文件	理賠申請程序
<p>被保險人遇有產品購買人要求維修故障之產品時，應依下列程序辦理：</p> <p>一、產品購買人應出示產品延長保固保證書給被保險人備查，如本公司要求被保險人提供相關備查資料，被保險人應立即提供。</p> <p>二、被保險人應於產品購買人要求維修後之30日內以書面通知本公司，通知內容應包括被保險人與產品購買人之姓名、產品故障之時間、原因及受損程度。</p> <p>三、於接受產品購買人要求維修之訊息後，</p>	<p>理賠申請文件 → 收件 → 審核 → 主管簽核 → 請款 → 給付保險金 → 文件歸檔</p>

理賠申請文件	理賠申請程序
<p>應檢具本公司要求之證明文件，向本公司提出理賠請求。</p> <p>被保險人同意接受本公司所指派之人員進行產品故障之查核工作。</p>	