Protected Benefits and Limits – Life Insurance

The TIGF provides protection for valid life insurance contracts sold by life insurers licensed in Taiwan (except reinsurance), with some exclusions such as separate accounts of Unit-link insurance and labor annuity insurance.

Protected Benefits	Limits (in Taiwan Dollar)
Death / Total disability / Critical illness / Endowment	90% with a limit of 3 million, per peril, per insured
Annuity	90% with a limit of 200 thousand , per insured, per year
Medical expenses	300 thousand, per insured peril, per year
Long-term care	240 thousand, per insured, per peril, per year
Surrender	20% with a limit of 1million, per insured
Unearned premium	40%, per insured
Policy dividend	90% with a limit of 100 thousand, per insured

Protected Benefits and Limits – Nonlife Insurance

The TIGF provides protection for valid nonlife insurance contracts sold by P&C insurers licensed in Taiwan (except reinsurance).

Protected Benefits	Limits (in Taiwan Dollar)
Compulsory auto liability insurance	According to “Payment Standards of the Compulsory Automobiles Liability Insurance”, a limit of 200 thousand, for medical care, and a limit of 3 million for death and disability, per victim.
Residential earthquake insurance	According to “Implementation Regulations for the Risk Spreading Mechanism of Residential Earthquake Insurance” 1. Replacement cost with a limit of 1.5 million, per building 2. Contingent accommodation expense with a limit of 200 thousand, per building
Medical expenses	The same as life insurance protections.
Personal accident insurance	
Aggregation of other insurance policies	90% with a limit of 3 million, per insured
Unearned premium	40%, per insured