KB손해보험

KB损害保险 × LG U+

LG U+外国人产品关联意外伤害保险投保指南（客户用）

1 产品名称 KB Plus爱心团体意外伤害保险 / 外国留学生团体意外伤害保险

制度引入目的	•保障LG U+外国通信客户日常生活中发生的意外伤害事故（参见2.保障内容） · 为LG U+外国通信客户发生意外事故时提供安全保障

保险产品介绍

投保人	LG U+通信代理店
被保险人	加入LG U+通信产品的外国客户
保险期间	自加入LG U+产品之日起至解约之日止适用（最长1年）

2 保障内容

- 意外身故 KRW 10,000,000
- 意外后遗残疾 KRW 10,000,000
- 骨折发生慰问金 KRW 100,000
- 骨折手术慰问金 KRW 100,000
- 面部整形慰问金 KRW 5,000,000
- 在韩研修外国人
重大事故救援送返费用 KRW 10,000,000
- 电信诈骗（语音钓鱼）
+ 即时通讯软件诈骗 KRW 2,000,000
- 烧伤发生慰问金 KRW 200,000
- 烧伤手术慰问金 KRW 200,000
- 意外伤害手术费 KRW 200,000
- 暴力受害慰问金 KRW 500,000
- 性暴力犯罪慰问金 KRW 500,000
- 食物中毒慰问金 KRW 500,000
- 外伤截肢慰问金 KRW 200,000

保险相关咨询 insmart@insmart.kr　　服务相关咨询 inmedic@inmedic.co.kr

KB损害保险合规监察人审议编号第2026-1822号（2026.07.15~2027.07.14）

INMEDIC便捷理赔指南

申请保险金时，为确认LG U+客户身份，必须提交加入明细及使用证明

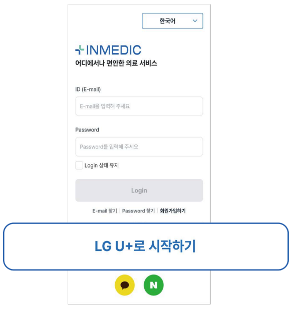
A 通过INMEDIC App理赔

① INMEDIC App安装方法

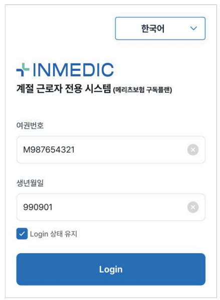
② INMEDIC登录方法

INMEDIC

访问"INMEDIC"



选择"用LG U+开始"按钮



输入"护照号码"和"出生日期"后选择Login

B 理赔材料指南

① 扫描QR码参考理赔材料后直接进行理赔

A) 便捷理赔网页

B) 理赔材料指南QR码

② 多语言服务提供范围

韩语　英语　蒙古语　乌兹别克语

越南语　中文　缅甸语　僧伽罗语

C 注意事项

1. Pre-Contract Review
   - Please ensure you thoroughly read the product description and the draft of the insurance policy before signing the contract.
2. Proportional Compensation for Multiple Contracts
   - If you hold other insurance policies (including mutual aid contracts) that cover the same risks as this contract, compensation will be paid proportionally.
   - This applies when the total compensation liability, calculated independently for each contract as if no other contract exists, exceeds the actual loss amount.
   - In such cases, claim payments are distributed based on the ratio of the compensation liability of each respective contract.
3. Risks of Replacing Existing Contracts
   - Canceling an existing insurance contract to sign a new one carries certain risks.
   - Your new insurance underwriting may be rejected, premiums may increase, or coverage details may change.
   - Specific coverage limits and details will vary depending on the special terms and conditions you select.
4. Cancellation Refunds and Pure-Protection Policy
   - The cancellation refund from an existing contract is funded by a portion of your paid premiums.
   - This pooled money is used to pay out claims to other subscribers facing unexpected accidents and to cover the insurance company's operating expenses.
   - Consequently, your cancellation refund may be significantly less than the total premiums you have paid, or there may be no refund at all.
   - This specific product is a pure-protection (extinguishing) insurance policy, meaning there is no maturity refund when the policy expires.
5. Depositor Protection Act
   - Under the Depositor Protection Act, this insurance contract protects the sum of the cancellation refund (or maturity payout) and other payments up to 100 million KRW per person.
   - This limit is aggregated across all protected products you hold with this specific insurance company.
   - Separately, accident insurance claims under this company's protected products are also protected up to an additional 100 million KRW per person.
     - Exception: Protection does not apply if the policyholder and premium payer is a corporate entity.
6. Privacy Notice
   - The company strictly restricts the collection, use, inquiry, or provision of your personal information without explicit consent from the policyholder, insured, or beneficiary.
   - Exceptions apply only when strictly required by relevant laws for the conclusion, maintenance, or payout of this specific insurance contract.
     - Exception: To process the contract and claims efficiently, the company may share personal information with other insurance companies and related organizations, provided they obtain your prior consent and comply with relevant laws.
7. Insurance Dispute Resolution
   - For any consultations, complaints, or disputes regarding your insurance, please contact the KB Insurance Customer Call Center (1544-0114).
   - If you remain dissatisfied with the resolution process, you have the right to file a civil complaint or request dispute mediation.
   - Requests should be directed to the Financial Consumer Protection Center of the Financial Supervisory Service (Call: 1332 without an area code, or visit http://www.fss.or.kr).
8. Withdrawal of Subscription (Cooling-Off Period)
   - Policyholders maintain the right to withdraw their insurance subscription within 15 days from the date of receiving the insurance policy.
   - Upon successful withdrawal, all paid premiums will be fully refunded.
     - Exceptions where withdrawal is strictly prohibited:
       - Contracts exceeding 30 days from the subscription date.
       - Contracts exceeding 45 days for policyholders aged 65 or older who subscribed via telephone.
       - Contracts with a total insurance period of 90 days or less.
       - Contracts executed by professional policyholders.
9. Quality Assurance System
   - Policyholders may demand the cancellation of the contract within 3 months from the establishment date under specific administrative failures.
   - These include: failure to receive a copy of the terms and conditions or subscription form, lack of personal signature/seal on the form, or failure to receive an explanation of important terms.
   - If canceled under these conditions, the company will refund all paid premiums plus prescribed interest for the holding period.
     - Exception: If the contract was concluded digitally via a virtual store (cyber mall) under the Framework Act on Electronic Commerce, providing a physical copy of the subscription form may be legally waived.
10. Payment Restrictions
    - The payment of insurance claims may be restricted or entirely denied.
    - This is subject to predefined payment limits, specific exclusion clauses (exemptions), and other contractual conditions.
11. Duty of Disclosure Before Contract
    - When subscribing (or during a health check-up for applicable contracts), the policyholder or insured must truthfully disclose all known facts requested on the subscription form.
    - This is legally defined as the "Duty of Disclosure Before Contract" (equivalent to the "Duty of Disclosure" under the Commercial Act).
    - Failure to strictly comply with this duty will result in the refusal of claim payments or the immediate cancellation of the contract.
12. Obligation to Explain
    - KB Insurance and its soliciting agents are legally obligated to provide a comprehensive explanation of this product.
    - Subscribers must ensure they receive and fully understand this explanation prior to finalizing their enrollment.