

Claims checklist

索償資料清單



Property claims 財產索償

- Recommend to report incident to police immediately for disappearance/theft claim
如遇遺失／盜竊事故，建議立即報警
- Take photo(s) showing the extent of the damaged item(s) as well as the general view of the accident scene
儘量為意外現場情況／損毀物品拍照
- Loss adjuster may be assigned (if necessary) by us to conduct investigation
接獲通知後，本公司會根據情況而考慮會否委派公證行人員到場視察
- Complete the “Property insurance claim form”
填妥「財產保險索償申請表」
- Submit all required documents
提供所有所需文件
e.g., original purchase invoice(s) of the lost/damaged items, repair quotation, police memo/report, incident report from building management company, all accounting/stock records, record of the last renovation, etc.
例如：遺失／損毀物品的正本單據、維修報價單、警察報告、大廈管理公司事故報告、有關賬目／存貨物品記錄、最後裝修記錄等
- Do not discard the destroyed or damaged items without obtaining our consent
在未經本公司同意前，切勿棄置任何已損毀物品

Liability claims 法律責任索償

- Do not admit, deny nor negotiate with third parties
不要對第三者承認、否認或談判
- Forward us all documents received from third parties unanswered
將任何第三者文件送交本公司，勿作回應
- Complete the “Public/product liability accident report form”
填妥「公共／產品責任意外報告書」
- Submit all required documents
提供所有所需文件
e.g., photo(s) showing the general view of the scene as well as the extent of property damage/bodily injury, incident report from building management company and claim letter/correspondence/writs of summons/legal documents from the third party, etc.
例如：有關現場及財物損毀情況或身體受傷的程度的照片、大廈管理公司事故報告及第三者索償信件／文件／傳票／法律文件等

Claims checklist

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Employees' compensation claims 僱員賠償保險

- Recommend to report the accident to police immediately for serious case (such as fatal case, amputation)如遇嚴重事故（如死亡個案、截肢），建議立即報警
- Complete the Form 2, Form 2A (for occupational disease) or Form 2B (for cases with not more than 3 days sick leave) and submit it to both Labour Department and us within 14 days from the date of accident
填妥表格 2、表格 2A（職業病）或表格 2B（不多於三天病假的工傷個案），並於事發後 14 日內呈交予勞工處及本公司
- Submit all required documents
提供所有有關文件
e.g., photo(s) showing the accident scene, incident report from the employer, building management company and/or witness, claim letter/correspondence from the injured employee (if any), Police/Labour Department investigation report (if any), original sick leave certificates, original medical receipts, etc.
例如：有關意外地點的照片、僱主、大廈管理公司及／或目擊者的意外事故報告、受傷僱員索償信件／文件（如有）、警察／勞工處調查報告（如有）、正本病假紙及醫療費用收據等
- Submit original Form 5/6/7/9 (issued by Labour Department) once available
提交由勞工處發出表格 5/6/7/9 之正本
- Any writ of summons/legal documents received must be submitted to us as soon as possible unanswered
切勿回應索償者律師代表及盡快將有關傳票／法律文件交予本公司

Personal accident & medical claims 個人意外及醫療索償

- Complete the Injury/Medical Insurance Claim Form
填妥受傷索償表格／醫療賠償申請表
- Submit all required original documents
提供所有所需文件正本
 1. Accidental Death 意外死亡
 - Death Certificate, Letters of Administration or Grant of Probate 死亡證、遺產管理書或遺囑認證書
 - Presumption of death as proclaimed by court (disappearance case) 法庭宣布假定死亡（失蹤事件）
 2. Permanent Disablement 永久傷殘
 - Certificate issued by registered medical practitioner certifying the severity of injury and percentage of disablement 註冊醫生發出之有關損傷／傷殘程度證明
 3. Medical Expenses 醫療費用
 - Receipt issued by registered medical practitioner/Chinese medicine bone-setter/acupuncturist showing name of the insured person, diagnosis, date of treatment, consultation fees, etc. 註冊醫生／跌打／針灸師診斷證明，包括投保人姓名、症狀、診治日期、診金等
 - Hospital bill with itemized list 詳列各項費用之醫院賬單
 - Discharge slip 出院紙

Claims checklist

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Motor claims 汽車索償

- Notify the insurers immediately
立即通知保險公司
- Fill in the Motor Vehicle Accident Report Form and Letter of Consent
填妥汽車意外報告表格及同意信
- Submit all required documents
提供所有所需文件
e.g., copy of the driving license and HKID of the driver involved, copy of the vehicle registration document (both side) of the insured vehicle, estimate of repair, if available, etc.
例如：肇事司機的駕駛執照及香港身份證副本、受保汽車的汽車登記文件（雙面）副本及維修報價單（如適用）等
- Forward all correspondences from third party unanswered and/or police summons to the insurers for handling
將所有第三者發出的通信及／或警方傳票交給保險公司處理

Travel claims 旅遊索償

- Notify the insurers within 30 days of any occurrence which may give rise to a claim
於可能導致索償的事件發生後 30 天內通知保險公司
- Fill in a claim form
填妥賠償申請表
- Submit all required documents
提供所有所需文件
 1. Medical Insurance 醫療費用
 - Diagnosis and treatment showing the insured person's name, diagnosis and date of treatment certified by medical practitioner, and receipt 經醫生證明的診斷及治療，包括受保人的姓名、症狀、診治日期及收據
 - Original hospital bill with itemized list/receipts issued by a clinic or hospital 詳列各項費用之診所或醫院正本賬單
 2. Personal Accident 個人意外
 - Certificate issued by a medical practitioner certifying the degree or severity of disability 醫生簽發的證明書，證明傷殘的嚴重程度
 - Police report, where relevant 如適用者，提供警方報告
 3. Accidental Death/Compassionate Death Cash 意外死亡／身故恩恤金
 - Death Certificate 死亡證
 - Coroner's Report 法醫官報告
 - Presumption of death (in the event of a disappearance) as proclaimed by a court or documents proving the disappearance of the body for one year due to sinking or wrecking of the transportation means (如屬失蹤) 因所乘搭的交通工具發生沉沒或撞毀，引致法院宣布受保人假設死亡的證明或以致屍體失蹤一年的證明文件

Claims checklist

索償資料清單



For Personal Baggage, Loss of Personal Money, Travel Document and/or Travel Ticket 行李保障、個人現金、旅遊證件及/或旅行票遺失

- ✓ Receipts, including date of purchase, price, model and type of the items lost or damaged
收據，包括遺失或損壞物件之購買日期、價格、型號及類別
- ✓ Official document such as property irregularity report from airline/public common carrier and their official acknowledgement in writing when loss or damage has occurred in transit
如行李在轉境時遺失，提交正式文件如航空公司的財物紊亂報告／公共交通工具機構的正式通知或確認書
- ✓ Police report (which must be made within twenty-four (24) hours of the occurrence)
警方報告（必須於事發後 24 小時內發出）
- ✓ Copy of notification to the issuing authority in respect of loss of traveler's cheques (which must be made within twenty-four (24) hours of the occurrence)
致旅行支票簽發機構之遺失通知書副本（必須於事發後 24 小時內發出）

For Credit Card Protection 信用卡保障

- ✓ Customer copy of the credit card sales slip, bill, invoice and/or payment receipt
以信用卡簽賬的持卡人存根、票據、單據及／或付款收據

For Loss of Home Content due to Burglary 因爆竊而損失家居物品

- ✓ Receipts if available including date of purchase, price, model and type of items lost or damaged
收據包括遺失或損壞物品的購買日期、價格、型號及類別
- ✓ Police report (which must be made within twenty-four (24) hours upon return from the insured journey)
警方報告（必須於受保旅程結束後 24 小時內發出）

For Personal Liability 個人責任

- ✓ Statement of the nature and circumstances of the incident or event (no admission of liability or settlement can be made or agreed to without the insurer's prior written consent)
事發或事件經過及聲明（未經保險公司書面同意，不得承認責任或作出解決或協議）
- ✓ All associated documents received in connection with the incident or event (including copies of any summons, all court documents, solicitors' and other legal correspondence)
就事發或事件收到的所有有關文件（包括任何法院傳票副本、所有法院文件、律師函件及其他法律往來文件）

For Travel Delay 旅程延誤

- ✓ Official documentation such as delay confirmation report from the airline/public common carrier including date, times and duration of the delay, ticket for original itinerary, and ticket for the alternative means of reaching the planned destination
提交正式文件如航空公司的延誤報告／公共交通工具機構所發出的正式文件，包括日期、時間及延誤的時間、未使用原定行程表及票據及為抵達預先計劃目的地而更改行程的票據
- ✓ Additional documents for Extra Re-routing Costs due to Travel Delay: the original receipt(s) issued by the public common carrier for the cost of the actual ticket(s)
如索償因旅程延誤引致之更改行程費用需額外提交：由公共交通工具機構所發出購票的實際費用的正本收據
- ✓ Additional documents for Extra Hotel Cost due to Travel Delay: the original receipt issued by the hotel for the cost of accommodation
如索償因旅程延誤引致之額外酒店費用需額外提交：由酒店所發出住宿的實際費用的正本收據

Claims checklist

索償資料清單



For Baggage Delay Allowance 行李延誤津貼

- ✓ Official documentation such as property irregularity report from airline/public common carrier including date, times and duration of the delay
提交正式文件如航空公司的財物紊亂報告／公共交通工具機構發出的正式文件，包括日期、時間及延誤的時間

For Cancellation or Curtailment of Trip, or Missed Event Cover 取消或縮短行程或缺席特別活動保障

- ✓ All bills, receipts, coupons, credit card invoices or presentation of the actual tickets
所有賬單、收據、代用券、信用卡繳費單或呈交實際的門票
- ✓ Diagnosis and treatment, including the insured person/immediate family member/travel companion's name, diagnosis and date of treatment certified by medical practitioner, and receipt
經醫生證明的診斷及治療，包括受保人／直系親屬／同行人士的姓名、症狀、診治日期及收據
- ✓ Summons to a witness or jury service or subpoena or compulsory quarantine
證人／陪審員傳票或傳召出庭令或隔離檢疫之文件
- ✓ Documentary evidence which can verify the seriousness of damage to the insured person's principal home
受保人的主要居所損毀證明
- ✓ Written confirmation from the public common carrier showing the date, time in the event of mechanical and/or electrical breakdown
提交公共交通工具機構所發出的正式文件證明其機械及／或電路故障，並包括日期及時間

For Unauthorized Use of Lost Credit Card 遺失之信用卡被盜用

- ✓ Police report (which must be made within twenty-four (24) hours of the occurrence)
警方報告（必須於事發後 24 小時內發出）
- ✓ Customer copy of the credit card sales slip, bill, invoice and/or payment receipt
顧客存留之信用卡購物收據、賬單、發票及／或付款收據

For Rental Vehicle Excess 租車自負額保障

- ✓ Copy of vehicle rental agreement
租車合約之副本
- ✓ Copy of the comprehensive motor vehicle insurance taken out by the insured person for the rental vehicle which contains details of coverage and deductible
已詳細列出保障範圍及自負額的出租車輛的汽車綜合保險副本
- ✓ Copy of incident report issued by vehicle rental company and/or police report, which contains details of the accident
由租車公司及／或警方發出有關事故之報告，該報告須詳細列明事故的明細
- ✓ Original invoice/receipt which shows the charge of the rental vehicle excess by the rental company
由租車公司發出有關租用該車輛之正式收據

Remarks 備註：

1. Particulars mentioned above are for reference only. 以上內容只供參考之用。
2. In addition to the information and documents listed above, we may require more specific documents for further claim processing.
除上述所列明的文件及資料外，本公司或會要求閣下提供進一步之文件及其他有關的資料，以作賠償審核用途。