

Frequently Asked Questions

Automobile claim

➤ **How is an automobile claim calculated?**

We follow the recommendations made by motor surveyor and use the second hand market data to arrive at the value of a vehicle of the same type and condition.

➤ **After a traffic accident has occurred, when do I need to report it to the insurer?**

You must report the accident to us immediately.

➤ **I was not at fault in a traffic accident, so why does my No Claims Discount (“NCD”) no longer apply, following my claim submission?**

NCD means “No Claim Discount”. It does not mean “No Blame Discount” or “No Fault Discount”. Your NCD will cease to apply upon claim submission, regardless whether you were at fault in the accident.

Home (Household) claim

➤ **My ceiling sustained water damage. How can I get compensation?**

Normally, damage due to water seepage or leakage is excluded from a policy. However, different policies have different coverage. In any event, you should report this damage to your building manager. It may be covered by your Building Master Insurance Policy provided by the building manager and/or Mortgage Building Policy.

➤ **The people in the premises below mine complained that there was water seepage from my premises. What can I do?**

- You should report the complaint to your building manager. You should also look into the actual cause of the damage and take any necessary remedial action immediately. You should NOT admit liability without our prior written consent. If your policy covers liability, you should report the case to us and submit a completed Claim Form as soon as possible. We will arrange loss adjusters to conduct investigation, if necessary.

➤ **If my window falls into the street, what should I do?**

You should report this incident to your building manager and look into the actual cause of the damage. You should not admit liability to any party without our prior written consent. If your policy covers liability, you should report the incident to us by submitting a completed Claim Form as soon as possible. We will arrange loss

adjusters to conduct investigation, if necessary.

➤ **Does the Public Liability Policy contain policy excess? Who will pay the legal cost?**

Normally we do not have policy excess under the Public Liability Policy. However, different policies have different terms and conditions. If the claim is covered under the policy, we will pay the claimant's cost and disbursement and our own defence costs and expenses. You should check the details of your policy to determine the actual coverage provided under your policy.

➤ **If the accident occurs after your working hours, what should I do?**

Report the accident to the police (if necessary), and to the building manager. Obtain a copy of the incident report and take photographs, if possible. Report the accident to us immediately on the next business day.

➤ **What are the meanings of "Building", "Contents" and "Building Betterment" under the policy?**

The term "Building" is generally defined as all immovable items which are attached or annexed to the building, including windows, wall paint, wallpaper, ceiling, flooring, doors and landlord's fixtures and fittings. "Contents" are generally defined as all movable property (not building items) such as electrical appliances and furniture. "Building Betterment" generally refers to the interior building improvement including refurbishment of fixtures and floorings. It should be carried out and be paid for by the insured. You should first submit a claim to the building insurers. After the building policy is exhausted, we will then consider the claim under the Building Betterment extension.

Home (Domestic Helper) claim

➤ **Should the proposer and the employer of the insured domestic worker be the same person?**

Yes. The proposer (i.e. the applicant for the insurance) and the employer of the insured domestic worker must be the same person.

➤ **What is 'infidelity' benefit?**

The benefit covers the financial losses arising from any proven dishonest act committed by the domestic worker. The employer should immediately report the act to the police and shall obtain compensation on conviction of the domestic worker from the court.

Home (Rental Protector) claim

➤ **Is there any time constraint for commencing legal proceedings against the Tenant?**

Yes, you must commence legal proceedings against the Tenant within 14 days of the date on which the outstanding Rent exceeds the Deposit amount.

➤ **Can I apply this insurance if I only have an oral agreement with my Tenant?**

No, you must have a duly stamped written Tenancy Agreement with the Tenant that complies with all the requirements of Hong Kong legislation and statutory instrument.

➤ **Does the Owners' Liability insurance coverage contain any policy excess? Who will pay the legal cost?**

Normally we do not have policy excess under the Owners' Liability Policy. However, different policies have different terms and conditions.

If the claim is covered under the policy, we will pay the claimant's cost and disbursements and our own defence costs and expenses. You should check the details of your policy to determine the actual coverage provided under your policy.

Golf claim

➤ **If I accidentally damage my golf club on a regulated golf course, can I receive compensation under my policy?**

Yes. To make a claim, you should provide us with the purchase invoice(s), photographs of the damaged item(s), and a letter issued by the golf club certifying the damaged item(s) was damaged on its golf course.

➤ **What is the claims procedure for "Hole-in-one" coverage? Is there any time limit for reporting a claim?**

You should submit a completed Claim Form, "Hole-in-one" certificate issued by the golf club and the hospitality receipt within thirty (30) days of the event.

➤ **If I accidentally hurt a third party while playing golf, what document(s) should I provide for claim submission?**

You should submit a completed Claim Form together with an incident report issued by the golf club. If the incident is reported to the police, please submit the police report as well.