

Guidelines on General Documents Required for Rental Protector Claim and Important Note

In the event of any occurrence which may give rise to a claim under this Policy, **written notice** of claim must be given to us **within thirty (30) days** after the occurrence, together with all relevant documents. If you are unsure, you should still notify us of the occurrence.

The documents listed below are not exhaustive and we may request from you any additional information/documentation, as necessary. The submission of an incomplete form or insufficient information or supporting documents may delay the processing or result in the denial of your claim.

General Documents Required for Rental Protector Claim		
Coverage	Types of Documents	IMPORTANT NOTE
Legal expenses and costs	1. ORIGINAL receipt(s) for payment of legal expenses and costs incurred in recovering outstanding rent or possession of the Insured Premises	<ul style="list-style-type: none"> You may sue in person (i.e. filing an Application/a claim without appointing a solicitor) in The Lands Tribunal / Small Claims Tribunal /other appropriate forum OR Instruct a solicitor from our nominated legal panel to commence legal proceedings against the tenant on your behalf to recover the Rent in arrears or regain possession of the Insured Premises
Rent Protection	1. Duly stamped tenancy agreement for the Insured Premises. For mid-term purchase, please provide full and complete record of rental receipts from Tenant 2. Documentary proof for loss of rent	<ul style="list-style-type: none"> Legal proceedings against the tenant should be commenced WITHIN 14 days of the date on which the outstanding rent exceeds the deposit amount
Damage to Furniture, Fixtures and Fittings of the Insured Premises (Extension to Rental Protection)	1. Detailed inventory of the damaged property and its condition 2. Incident report or letter issued by your building manager certifying the location and the cause of the loss 3. ORIGINAL purchase receipt(s) of the damaged property 4. An estimate of repair costs. (It should be submitted and approved by AIG Claims Department before making any repair) 5. Color photos of the damage(s)	<ul style="list-style-type: none"> Because an on-site survey may be required, DO NOT dispose of any damaged items. The disposal of damaged items without AIG's authorization may result in rejection of your claim
Owner's Liability	1. Incident report or letter issued by your building manager certifying the location and the cause of the loss 2. Details of the involved Third Party(ies) including:- i). Name of Third Party(ies) and details of damage/injury ii). Telephone Number iii). Address 3. Name and Telephone Number of witness(es) (if any) 4. Color photos of the damage(s)/the incident scene 5. Police report, if any	<ul style="list-style-type: none"> NO admission, offer, promise, payment or indemnity shall be made, given or agreed by or on behalf of the Insured without AIG written consent Summons, police letter or any formulated claim or correspondence from third party, must be forwarded to AIG IMMEDIATELY for handling. DO NOT acknowledge or respond.

****This note is for your guidance only and does not vary the terms of the Policy or form part thereof.**

Claim Form

Hotline: +852 3666 7033 (Mondays to Fridays 9am to 5:30pm, except public holidays)

Email: claims.hk@aig.com