

Important Note 重點注意事項

- Calm down, avoid arguing liability with Third Party driver(s)
- Always call 999 and report a Traffic Accident to Police IMMEDIATELY if bodily injury(ies) is involved/WITHIN 24 hours if no bodily injury is involved
- If Third Party bodily injury is involved, DO NOT move the vehicle without consent of the Police
- If the incident is caused by the negligence of the Third Party(ies), lodge an official complaint to the Police WITHIN ten (10) days
- NO admission, offer, promise, payment or indemnity shall be made or given 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.
- DO NOT commence repair without consent of AIG
- 保持冷靜，避免與第三方司機爭論任何責任問題
- 如果涉及人身傷害請立即撥打999並向警方報告交通事故；如果沒有涉及人身傷害，請於24小時內向警方報告交通事故
- 如果涉及第三方人身傷害，請勿在未經警察同意的情況下移動車輛
- 如認為意外之責任在對方，您應該於意外發生後十天內向警察交通意外調查組作出投訴
- 在未得我們書面同意前，請勿向任何第三者承認責任或作出妥協或賠償，這樣會影響你根據保單索償的權利
- 請勿回應任何法庭傳票、警方來函、索償要求或第三者發出的任何信件，並且盡快轉交我們處理
- 未經我們書面同意前不得開始車輛維修，這樣會影響您根據保單索償的權利

Guidelines on General Documents Required for Automobile Claim 汽車保險索償一般所需文件

- 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 fourteen (14) days, 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.
- 如發生任何可能引起汽車保險索償的事件，必須在事件發生後十四(14)天內向我們遞交書面索償申請，並附上所有相關文件。如果您不確定相關意外事件會否引起汽車保險索償，您仍然應該立即通知我們。
- 以下列出的文件清單未列出所有可能出現的情況，保留權利在有需要時要求您提供更多文件以處理有關的索償申請。如所遞交的索償申請表未填妥或有關資料或文件不足，您的索償申請有可能會受延誤或被拒絕。

	Own Damages 您的汽車損毀保障	Third Party Legal Liability 第三者索償責任保障	Windscreen Protection Cover 擋風玻璃保障	Theft of Car 汽車被盜	Indemnity of Medical Expenses 醫療費用
Copy of Driver's HKID card and driving license 汽車駕駛者的身份證及駕駛執照副本	✓	✓			✓
Vehicle Registration Document (both sides required); 汽車登記文件的副本 (前後兩面)	✓	✓	✓	✓	✓
An estimate of repair costs (It should be submitted and approved by AIG Claims Department before making any repair) 修理估價報告。您必須在作出任何修理前，先向我們遞交估價報告並獲得核准	✓				
Copy of Police report and Police statement 警方報告、口供紙	✓	✓		✓	
Alcoholic Test Report 呼氣測試結果副本	✓	✓			✓
Colour Photos of the accident scene &/ copy of car camerafootage capturing the accident (if any) 事件現場之彩色照片	✓				
Color photos of the damage(s) and the car plate & car license 損毀擋風玻璃之彩色照片			✓		
Completed and signed Letter of Consent (see next page) of the Driver 由汽車駕駛者填妥並簽署之授權信(見後頁)	✓	✓		✓	
ORIGINAL repair receipt 維修單據正本			✓		
ORIGINAL medical receipt(s) and medical report(s) 醫療費用收據正本及醫療證明書					✓

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

** 本說明僅供參考，並不會改變任何保單條款個細則或構成其部分。