

## Important Note 重點注意事項

- Protect any undamaged property from being further affected
  - In the event of loss due to theft, burglary or robbery, report to the Police WITHIN 24 hours. Retain a copy of the Police Report
  - Because an on-site survey may be required, DO NOT dispose of any damaged items. The disposal of damaged items without AIG authorization may result in rejection of your claim
  - 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
- 保護任何未受損害的財產不受進一步影響
  - 當損失是由盜竊、爆竊或搶劫導致，請在二十四小時內向警方報告，並向我們提供警方報告
  - 由於可能需要進行現場調查，在我們作出書面同意以前，請勿丟棄任何損毀物品。未得我們同意而丟棄損毀物品可能導致索償申請被拒
  - 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調解，這樣會影響你根據保單索償的權利
  - 請勿回應由第三者發出的所有有關法庭命令、傳票通信或文件，並且儘快向本公司提供相關文件

## Guidelines on General Documents Required for Household Claim

### 家居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 thirty (30) 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家居保險索償的事件，必須在事件發生後三十(30)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家居保險索償，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。

## Document checklist in respect of claims of the following 與下述有關的索償所需文件清單

	Damage to/ Loss of Buildings, Contents 建築物、內部物品損毀或遺失保障	Damage to/ Loss of Personal Effects & Valuables 個人財物、貴重物品損毀或遺失保障	Third Party Liability 第三者法律責任保障
Incident report or letter issued by your building manager certifying the location and the cause of the loss 由大廈管理公司發出的事件報告或信件，確認損失是發生在受保的建築物內及導致損毀的原因	✓		✓
ORIGINAL purchase receipt(s) of the damaged/lost property(ies) 遺失或損毀財物的購買收據正本	✓	✓	
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 (在作出任何修理前，必須先向我們遞交估價報告並獲得核准)	✓	✓	✓
Color photos of the damage(s), if any 損毀物件的彩色照片	✓	✓	
Police report &/ Fire report, if applicable <b>(WITHIN 24 hours)</b> 警方調查報告 (請在二十四小時內向警方報告)	✓	✓	

\*\* 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。