

Guidelines on General Documents Required for Travel Claim 旅遊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 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保險索償，您仍然應該立即通知我們。
- 以下列出的文件未包括所有可能出現的情況，本公司可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。

General Documents Required for Travel Claim 旅遊保險所需一般文件

| Benefit 保障 | Types of Documents 文件種類 | Checklist 已提交 |
|--|--|--|
| Applicable to all claims 適用於所有索償 | <ol style="list-style-type: none"> 1. Certificate of insurance or premium receipt 保險憑證或保費收據 2. Departure proof, such as air-ticket, cruise ticket, boarding pass, travel agent or airline's receipt, etc 離港或始發地證明，例如機票、船票、登機証、航空公司或旅行社簽發的收據等 3. Letter from employer/company regarding the nature and duration of trip (If claiming under a corporate travel policy) 僱主發出的公幹證明(商務旅遊保單適用) | <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> |
| Medical Expense 醫療費用 | <ol style="list-style-type: none"> 1. Original medical receipt(s) and medical report(s) stating diagnosis and the date of the injury/sickness commenced certified by a qualified medical practitioner 由註冊醫生發出的醫療報告/收據正本，並註明診斷結果及受傷或疾病發生日期 2. Letter of referral from general practitioner for the medical treatment conducted by specialists, physiotherapists, etc. 如果有接受特別或專科治療，例如物理治療，請提供註冊醫生發出的轉介信 | <input type="checkbox"/> <input type="checkbox"/> |
| Hospital Income/Loss of Income 住院現金/緊急入息援助 | <ol style="list-style-type: none"> 1. Medical certificate from a qualified medical practitioner certifying diagnosis and the number of days of hospitalization 由註冊醫生發出的醫療證書證明診斷結果及住院日數 2. Hospital discharge summary 出院總結 3. Letter from employer/company stating that the insured is under employment and salary amount during sick leave period (Applicable to Loss of Income) 由公司/僱主發出之信件，證明受保人在病假期間仍然受僱及薪酬金額(適用緊急入息援助) | <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> |
| Loss of Baggage, Travel Documents and Personal Money 行李、旅遊證件及金錢損失 | <ol style="list-style-type: none"> 1. Loss reports issued by local police within 24 hours after the occurrence of the incident 當地警方在事件發生後24小時內就事件發出的遺失報告 2. Damage reports issued by the relevant authorities or organizations (e.g., police/airline/hotel, etc.) within 3 days after the occurrence of the incident 有關機構(如警方/酒店/航空公司)在事件發生後3天內就事件發出的損壞報告 3. Photos showing the extent of damage to the property, if applicable 顯示物品損壞程度的相片(如適用) 4. Original Purchase receipt of the lost/damaged items 損失/損壞物品購買收據正本 5. Repair quotation, if applicable 維修報價(如適用) 6. Compensation letter from airline/hotel/ any other parties (where applicable) 有關機構(如酒店/航空公司/其他機構)就損失之賠償報告 7. Original receipts for additional hotel accommodation and travel expenses, if applicable 額外支付的住宿/交通費用收據正本(如適用) | <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> |
| Travel Delay and Baggage Delay 旅程及行李延誤 | <ol style="list-style-type: none"> 1. Documentation indicating the reason(s) for and number of hours of delay (e.g. confirmation from common carrier) 公共運輸機構發出顯示延誤原因及時數的證明 2. Original receipt(s) for emergency purchase of essential items, if applicable 緊急購買必需品的收據正本(如適用) | <input type="checkbox"/> <input type="checkbox"/> |

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| Journey Cancellation 行程取消 | <ol style="list-style-type: none"> Original receipts issued by the relevant parties (e.g., airline, hotel) showing the booking date and the itinerary 由有關機構（如航空公司、酒店）發出的收據正本以顯示以預訂日期和行程 Documents issued by the relevant parties (e.g., airline, hotel) confirming trip cancellation and the refunded amount/non-refundable 由有關機構（如航空公司、酒店）發出的行程取消證明及退款金額 Medical certificate indicating diagnosis and reason that the insured is unfit for travel, if applicable. 醫生證明受保人不適合旅程的診斷及原因 (如適用) Death certificate, if applicable 死亡證明 (如適用) Proof of relationship to the insured, if applicable 與受保人的關係證明 (如適用) | <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> |
| Journey Rearrangement / Journey Curtailment 行程更改 / 行程縮短 | <ol style="list-style-type: none"> Original receipts issued by the relevant parties (e.g., airline, hotel) showing the booking date and the schedule of the original itinerary 由有關機構（如航空公司、酒店）發出的收據正本以顯示原定行程已之預訂日期和行程 Original documentation/receipts indicating the pre-paid or / and additional travel and/or accommodation expenses incurred after the commencement of the insured journey 於受保行程開始後的額外交通及/或住宿費用/顯示已付費用/按金文件/收據正本 Documents issued by the relevant parties (e.g., airline, hotel) confirming the rearrangement and the refunded amount/non-refundable amount 由有關機構（如航空公司、酒店）發出的行程更改證明及退款金額/不能退款證明 Documentation from common carrier or travel agent indicating the reason for journey re-arrangement 由公共運輸機構/旅行社發出的文件顯示行程更改的原因 Medical certificate indicating diagnosis and reason that the insured is unfit to continue the planned journey, if applicable 醫生證明受保人不適合繼續旅程的診斷及原因 (如適用) Death certificate, if applicable 死亡證明 (如適用) Proof of relationship to the insured, if applicable 與受保人的關係證明 (如適用) | <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> |
| Personal Accident (Fatal and Permanent Disability) 個人意外（死亡及永久傷殘） | <ol style="list-style-type: none"> Relevant incident report and police report 有關意外的警方報告、事件報告 Death Certificate, if applicable 死亡證明（如適用） Proof of claimant's relationship to the Insured, if applicable 索償申請人與受保人的關係證明（如適用） Medical report regarding the extent of permanent disability suffered 顯示永久傷殘程度的醫療報告 | <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> |
| Personal Liability 個人責任 | <ol style="list-style-type: none"> Incident report issued by local police or relevant organizations (if applicable) 當地警方或有關機構發出之事件報告(如適用) Original payment receipt of compensation for damaged items (if applicable) 補償損毀有關物品的發票/付款收據正本 (如適用) <p>No liability should be admitted and no settlement or promise of payment should be reached or made to the third party without our prior approval. 未得到本公司事先同意前，不要向第三者承認任何責任或達成和解或付款承諾</p> | <input type="checkbox"/> <input type="checkbox"/> |
| Car Rental Excess 租車自付額 | <ol style="list-style-type: none"> Car rental agreement 由租車公司發出之租車合同 Policy of the comprehensive motor insurance you had purchased for the rented car 租用車輛之綜合汽車保險保單條款 Damage report of the rented car 租用車輛之損毀報告 Original receipt of the car rental excess 租車自付額收據正本 | <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> |

** 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和細則或構成其部分。