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MOTOR INSURANCE CLAIM PROCEDURES & TIPS

汽車保險索償手續及須知

We also take this opportunity to advise always refer to our company's website <https://www.sunflowervip.com> for claim guidelines and download claim form. 有關索償的詳情及程序，您亦可以參考本公司網頁。

Please also be reminded that claim form should be submitted to us immediate of the event occurred Claim Form must be submitted immediately, even if any of the claim documents is not readily available. 如遇交通意外引致車輛故障等，請盡快提交索償申請表及相關文件作為保險索償事故通知。如未能即時提供任何索償文件，賠償申請表亦須立即呈遞。

Claim Trips & Required Document 索償須知及所需文件可參考有關附頁

Against Loss or Damage to the Motor Car 受保汽車損失及毀壞	P.2
Against Third Party Legal Liability (Include the Third Party Property Damage / Third Party Bodily Injury) 涉及第三者的法律責任(第三者財物損失/第三方人身傷亡)	P.3
Windscreen Excess Waiver Benefit 免自負額擋風玻璃保障	P.4

Do not accept any offer / enter any agreement with the third parties if the Insured would like to proceed the claim under the policy. Otherwise, it may constitute a breach of policy conditions and insurer may not entertain the claim further. 未得到保險公司知悉及書面同意前，不可對任何人士作出任何責任承認、提議、達成任何和解協議、承諾付款或付款等。如有有關情況可能構成違反保單條件，保險公司有權不再作進一步受理有關索賠個案。

If you or the concerned driver receive any third-party claim/communication or Writ of Summons arising out of this accident, please forward the same onto us immediately and unanswered for our handling. Please note that, by failure to comply with this, your right to indemnity could consequently be affected. 如果您或相關司機收到因此次事故而引起的任何第三方索賠/通訊或法庭傳票，請立即將其轉發給我們，並且無須回答第三方我們的處理。請注意，如果不遵守此規定，您的賠償權可能會受到影響。

We're here to make your claim process as simple and speedy as possible. Please send us digital copies of your documents and we'll be in touch if Insurer need the originals. 為了令您的索償申請更簡單和快捷，請將所需文件以電子副本發送給我們。如果我們需要文件正本，我們將與您聯繫。

We emphasize that the request of the above information / document does not constitute an admission of policy liability. 我們強調要求提供有關資訊或文件並不構成承認保單責任。

We also take this opportunity to advise always refer to insurer company's website for claim guideline and download claim form in future. 有關索償的詳情及程序, 您可以參考保險公司網頁

AGAINST LOSS OF OR DAMAGE TO THE MOTOR CAR

受保汽車損失及毀壞

A. Original Motor Vehicle Accident Claim Form 汽車意外報告書正本

Please submit the required documents. 索償所需文件

B. Original Letter of Consent 同意書正本

C. Original Declaration of Driver 駕駛人之聲明正本

D. Copy of the driver's Driving Licence 司機駕駛執照副本

E. Copy of the driver's HKID 司機身份證明文件副本

F. Copy of Vehicle Registration Document (both sides) 車輛登記文件(牌簿)副本 (正面及背面)

G. Copy of Vehicle Licence 車輛牌照(行車證)副本

H. Repair Quotation/ Estimate from the Appointed Garage (if applicable) 維修中心修理報價/估算 (如適用)

I. Copy of Police Statement of the Driver (if any) 報案記錄副本 (如有)

J. Copy of Screening Breath Test Report (if available) 酒精呼氣測試報告副本 (如適用)

K. Photos showing the accident scene and involved vehicles (if any)

顯示意外發生現場及牽涉車輛或有關損毀程度之相片 (如有)

L. Car camera record (if any) 汽車記錄儀記錄(如有)

M. Further documents may be required upon receipt of the above information or documents

保險公司可根據已收到的相關文件, 要求提交其他文件

AGAINST THIRD PARTY LEGAL LIABILITY
(Include the third Party Property Damage / Third Party Bodily Injury)
涉及第三者的法律責任 (第三者財物損失/ 第三方人身傷亡)

A. Original Motor Vehicle Accident Claim Form 汽車意外報告書正本

Please submit the required documents. 索償所需文件

B. Original Letter of Consent 同意書正本

C. Original Declaration of Driver 駕駛人之聲明正本

D. Copy of the driver's Driving Licence & HKID 司機駕駛執照副本

E. Copy of the driver's HKID 司機身份證明文件副本

F. Copy of Vehicle Registration Document (both sides) 車輛登記文件(牌簿)副本 (正面及背面)

G. Copy of Vehicle Licence 車輛牌照(行車證)副本

H. Repair Quotation/ Estimate from the Appointed Garage (if applicable) 維修中心修理報價/估算 (如適用)

I. Copy of Police Statement of the Driver (if any) 報案記錄副本 (如有)

J. Copy of Screening Breath Test Report (if available) 酒精呼氣測試報告副本 (如適用)

K. Photos showing the accident scene and involved vehicles (if any)

顯示意外發生現場及牽涉車輛或有關損毀程度之相片 (如有)

L. Car camera record (if any) 汽車記錄儀記錄(如有)

M. Details of third-party vehicle (if applicable) (第三者車輛詳情(如適用)).

1. Name and contact number of third-party vehicle driver (第三者車輛司機姓名及聯絡電話); and
2. Insurance company information of third-party vehicle (第三者車輛保險公司資料)

N. Further documents may be required upon receipt of the above information or documents

保險公司可根據已收到的相關文件, 要求提交其他文件

Please be reminded no admission, offer, promise, payment or indemnity shall be made or given by or on behalf of Insured claiming to be indemnified without Insurer prior written consent. Kindly pass all the relevant third party's documents / correspondences, proceedings or writ of summons to Insurer for direct handling, unanswered.

請注意, 未經保險公司事先書面同意, 被保人或其代表不得承認、提供、承諾、付款或賠償任何索賠。請將所有相關第三方的文件/信函、訴訟或傳票轉交給保險公司直接處理, 無需回覆。

WINDSCREEN EXCESS WAIVER BENEFIT

免自負額擋風玻璃保障

1. Original Motor Vehicle Accident Claim Form
汽車意外報告書正本
2. Colored Photographs which show clearly the damaged of the windscreen and the subjected vehicle
清楚顯示受損玻璃 / 天窗及「受保汽車」車牌的相片 (多張)
3. Copy of Vehicle Registration Document (both sides)
車輛登記文件副本 (正面及背面)
4. Copy of Vehicle License
車輛牌照 / 行車證副本
5. Original Quotation and Receipt for the repair of the damaged windscreen
修理商發出之維修報價及收據正本
6. The repair and replacement **MUST BE DONE BY A MOTOR VEHICLE “WINDSCREEN” REPAIRER**
designated by the Insurer specified in the Policy (if any).
維修受損之擋風玻璃必需於保險公司指定的“擋風玻璃”維修商註明於保單內 (如有)