

Chubb Group Business Travel

Personal Accident Insurance Claims Guidelines

团体公务出差旅行意外伤害保险理赔流程

At Chubb, we are dedicated to working with you and your insurance broker or agent in respect of the losses submitted to us in an effective and speedy manner. Because each claim is unique, the following Claims Guidelines are general only and reference should always be made to the actual policy under which a Claim is made. Please contact your broker or agent or a Chubb Claims Representative as soon as possible as Claim Guidelines can differ depending on the specific facts of a Claim.

在 Chubb, 我们将致力于和您及您的保险经纪人或代理人开展紧密工作, 以求快速、有效地处理递交给我们的赔案。以下索赔流程仅是概括而言的, 供大家参考, 但由于每个赔案都有其特殊性, 故具体的索赔流程将根据实际赔案所对应的保单, 及每起赔案的特点而有所不同。因此在损失发生后请立即与您的保险经纪人或代理人, 或 Chubb 的理赔人员联系。

The following guidelines should provide assistance in the face of a claim. Please note your Policy Limit and the time frame within which notification of a Claim or potential Claim must be given to Chubb failing which coverage will not be available. Please note however, that the following is not intended to be considered as legal advice by us in any way. If you are in any doubt as to the steps you should or should not take, you should consult your legal and other professional insurance advisers.

以下流程可以在您面对保险索赔时提供指导帮助。但请注意保单中规定的关于提出索赔或可能索赔的时间限制, 如没有及时通知 Chubb, 则保单责任将不成立。并注意, 下列内容不可视作为本公司提供的法律意见。如果您对任何应该或不应该采取的步骤有疑问, 请咨询您的法律或专业保险顾问。

IN THE EVENT OF INCONSISTENCY BETWEEN THE INFORMATION SET OUT HEREUNDER AND UNDER THE RELEVANT POLICY, THE TERMS AND CONDITIONS OF THE RELEVANT POLICY WILL ALWAYS PREVAIL.

如果下文有任何信息与相应的保单内容不一致, 以相应保单中的条款内容为准。

A. *Notification*

索赔通知

In the event of any occurrence which may give rise to a Group Travel Accident claim under the policy, a Claim Form, to be completed and signed by the insured & employer's company chop affixed should be sent to the claims representative

by email at chn.claims@chubb.com as soon as possible but not later than 10 days after the occurrence of any loss. For Accidental Death Claim, the notification shall be made to the claims representative immediately.

当可能会引起**团体旅行意外索赔**的意外情况发生后, 被保险人需要以填写完整的索赔申请表的形式向 Chubb 递交索赔通知, 报案电子邮件地址为 chn.claims@chubb.com。若发生死亡的情形, 索赔通知应当立即递交给 Chubb, 其他情况的索赔通知应当在损失发生日起十 (10) 天内递交给 Chubb。

When You Receive A Claim From A Third Party under the **Personal Liability during Group Travel Accident coverage**, please contact your broker, Agent or a Chubb Claims Representative IMMEDIATELY.

当您接到第三方提出的**团体旅行期间个人责任保障**下的索赔时, 请立即将损失通知您的保险经纪人或代理人, 或 Chubb 的理赔人员。

B. *Necessary Steps & Supporting Claim Documents Required* 必要的步骤和需要提交的理赔资料

Subject to the different coverage offered by the Policy, please complete the Claim Form and provide the proper documents applicable to your claim.

请填写索赔申请表, 并针对不同的保障范围, 比如人身伤害/疾病、财产类, 或个人责任保障提供对应的资料。

B. 1 For Claims under Group Travel Accident Insurance

团体旅行意外保险

Please provide the documentation and information listed in the reserve side of the Claim Form, applicable to the claim item.

按照不同的保障范围, 根据对应的索赔申请表反面的资料清单提供资料和信息。

B. 2 For Claims under Personal Liability under Group Travel Accident Insurance

团体旅行意外保障下的个人责任保险

- 1) Take all necessary action to prevent and minimize the property from further loss or continuing damage and / or secure the premises 采取一切必要行动来避免并减少损失;
- 2) It is advisable to take photographs of the damaged area/items or injury, ensuring that they clearly illustrate the nature and extent of the damage/injury 建议对受损财产或受伤害者拍摄照片, 以确保照片可以清楚反映损失或伤害的状况及程度;
- 3) Retain vital and important evidence of damaged property for inspection where possible 尽可能保留证明受损财产的重要证据以供检查;
- 4) Please keep supporting documents indicating the responsibility of the insured for the loss 保留被保险人需要或不需要对事故负责的支持性文件;

- 5) If you receive any claim, correspondence, writ or summons, please immediately forward it unanswered to Chubb Insurance (China) Co., Ltd. It is most important that you DO NOT admit liability, negotiate or offer any payment to the third party claimant; otherwise your claim under the policy may be prejudiced 如果收到其他方提出的索赔要求, 请不要讨论或承担责任, 并将索赔信息抄送至 Chubb。被保险人在未经 Chubb 同意的情况下作出赔偿, 或妥协, 或承诺责任, 即使该赔案在保单的保障范围内, 该赔案或会遭到拒赔;
- 6) You should also give notice of claim in writing against all relevant third parties who may be responsible for the bodily injury, loss or damage. 如事故由第三方造成, 应立即向所有相关责任方提出索赔, 出具正式的书面的索赔函, 并抄送 Chubb。积极地开展索赔工作, 并将进展知会 Chubb。

All certificates, materials, information and evidence shall be furnished to Chubb Insurance (China) Co., Ltd. within sixty (60) days of the occurrence of the insured event which may give rise to a claim at no expense to Chubb Insurance (China) Co., Ltd., and shall be in such form and substance as Chubb Insurance (China) Co., Ltd. may prescribe.

所有的证明与资料应自损失发生日起六十 (60) 日内向 Chubb 提供, 提供证明和资料不应向 Chubb 收取费用, 并应以 Chubb 要求的格式或者形式提供。

REMARKS

请注意:

The above information is for reference only, all terms and conditions are subject to the policy document and subsequent endorsement(s), if any. The Insurer reserves the right to request the Policyholder or the Insured Person for any other information or documents which are not specified above

上述信息仅供参考, 保单提供的保障范围以相应保单中的条款内容为准。Chubb 可能还会要求上述资料以外的信息, 被保险人和赔案有关的协助和配合都是必要的。

If necessary, loss adjusters and/or lawyers will be appointed by Chubb to investigate and coordinate the loss, analyze the liability issue, and assess the quantum. The Insured shall provide full claim information and cooperation to Chubb's Claim representative and/or loss adjusters/lawyers to ensure smooth and expedient claim resolution, with minimal disputes.

如有必要, Chubb 会指派或委托其理赔员或独立的公估人员或律师对事件及损失开展调查、责任分析, 并评估损失金额。被保险人应该向 Chubb 理赔人员或指定的公估人或律师提供全部赔案信息, 并给与合作以保证赔案顺利解决。

In the case where a suit or legal proceedings have been filed, Chubb will assist you to handle the matters as per the terms and conditions under the Policy.



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如涉及法律诉讼, Chubb 将按保险合同的规定, 协助您处理诉讼。

Should you have any question, please contact any one of our claims personnel:

如果您在提出索赔时需要额外的协助, 或想了解更多关于索赔的信息, 请联系

CHUBB CLAIMS REPRESENTATIVES

安达保险有限公司理赔部

Tel No. (8621) 2325 6688 or via Email to chn.claims@chubb.com

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