

Chubb Group Personal Accidental Insurance Claims Guidelines

团体综合人身意外伤害保险理赔操作程序

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 to be made. Please contact your broker or a Chubb Claims Representative as soon as possible as claims guidelines can differ depending on the specific facts of a claim and there can be no rigid structure applied to each type of claim.

由于每个赔案都有其特殊性，因此下面所述的理赔流程仅是概括而言的，仅供您参考，具体的理赔流程和步骤将根据实际赔案所对应的保单内容而有所不同。因此具体的理赔流程将视每起赔案的特点而有所不同，且没有针对所有类型赔案的固定方式，因而在损失发生后请立即与您的保险代理人或经纪人，或 Chubb 指定的理赔人员联系。

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。

Please note that your policy may limit the time frame within which notification of a claim or potential claim must be given to us, failing which your right to claim for coverage might be prejudiced.

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，您的权益可能受到影响。

Please also note that the following is not intended to be legal advice by us in any way. The English Translation is for reference only and if there is any discrepancy, the Chinese version shall prevail.

并注意，下列内容无论在任何意义上都不可视作为本公司提供的法律意见。英文译本只供参考，一切事项以中文为准。

A. *Notification*

索赔通知

In the event of any occurrence which may give rise to a claim under the policy, a Claim Form, to be completed and signed by the insured & employer's company chop affixed (for group policy) should be immediately sent to the claims representative by email at chn.claims@chubb.com



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当可能会引起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立即向 Chubb 的理赔代表递交索赔通知, 报案电子邮件地址为 chn.claims@chubb.com。索赔申请表需由被保险人签字并由保单持有人盖章。

B. Supporting Claim Documents Required

需要提交的理赔资料

The following certificates and documents shall be provided to Chubb Insurance (China) Co., Ltd. by the claimant for payment of **Benefits for death**:

对于身故保险金的申请，索赔申请人应向 Chubb 提供以下证明和资料：

- 1) the original of a claim form filled in and signed by the claimant;
 - 2) legal documents establishing the identity of insured, and any and all beneficiaries and their resident registration;
 - 3) an official death certificate of the Insured issued by the proper authority, evidence that the resident certificate of the Insured has been cancelled;
 - 4) reports issued by police and the complete medical records in relation to the occurrence of event which result in the death;
 - 5) notarized documents to prove legal rights of inheritance when the insurance is the insured heritage;
 - 6) other information may be required which is necessary for the Chubb Insurance (China) Co., Ltd. to process the claim.
- 1) 索赔申请人填写并签名的索赔申请书；
 - 2) 被保险人及身故保险金受益人的有效身份证明和户籍证明；
 - 3) 国家卫生行政部门认定的医疗机构、公安部门或其他相关机构出具的死亡证明及户籍注销证明；
 - 4) 与该意外事故有关的警方报告和完整的病历卡；
 - 5) 保险金作为被保险人遗产时，须提供可证明合法继承权的相关权利文件；
 - 6) Chubb 在处理索赔时可能要求的其他信息。

The following certificates and documents shall be provided to Chubb Insurance (China) Co., Ltd. by the claimant for payment of **Benefits for disablement**:

对于残疾保险金的申请，索赔申请人应向 Chubb 提供以下证明和资料：

- 1) the original of a claim form filled in and signed by the claimant;
 - 2) legal documents establishing the identity of the Insured;
 - 3) reports issued by police and the complete medical records in relation to the occurrence of event which results in the disablement;
 - 4) reports issued by hospital or local evaluation authority which confirms the level of disablement in line with the policy definition. Chubb Insurance (China) Co., Ltd hereby reserves it rights to request the submission of further certificates issued by governmental disability evaluation organization.
 - 5) other information may be required which is necessary for Chubb Insurance (China) Co., Ltd. to process the claim
- 1) 索赔申请人填写并签名的索赔申请书；

- 2) 被保险人的有效身份证明;
- 3) 与该意外事故有关的警方报告和完整的病历卡;
- 4) 由医院或司法鉴定机构所出具的与保险合同约定的残疾释义相符合的被保险人伤残程度的鉴定书。Chubb 有权要求被保险人作身体检查或提供有关的检验报告, 并保留要求提供其它与残疾有关的证明或资料的权利;
- 5) Chubb 在处理索赔时可能要求的其他信息。

The following certificates and documents shall be provided to Chubb Insurance (China) Co., Ltd. by the claimant for payment of **Benefits for medical treatment or hospital income**:

对于**医疗保险金或住院津贴**的申请, 索赔申请人应向 Chubb 提供以下证明和资料:

- 1) the original of a claim form filled in and signed by the claimant;
 - 2) legal documents establishing the identity of the Insured;
 - 3) full and complete of medical records, medical certificates of diagnose, pathological diagnose reports, hospital discharge reports/summaries, and original of invoices of charges and expenses incurred for the medical treatment;
 - 4) Chubb Insurance (China) Co., Ltd. may request for further information in relation to the treatment when processing the claim.
- 1) 索赔申请人填写并签名的索赔申请书;
 - 2) 被保险人的有效身份证明;
 - 3) 符合保单定义的医院出具的完整的病历卡、疾病诊断证明书、病理报告、出院小结及医疗费用收据的原件;
 - 4) Chubb 在处理索赔时可能要求的其他信息。

The following certificates and documents shall be provided to Chubb Insurance (China) Co., Ltd. by the claimant for payment of other benefits not mentioned above:

对于以上未提及的保险金的申请, 索赔申请人应向本公司提供以下证明和资料:

- 1) the original of a claim form filled in and signed by the claimant;
 - 2) certificates and documents required by specific Benefit, if applicable;
 - 3) legal documents establishing the identity of the Insured;
 - 4) Chubb Insurance (China) Co., Ltd. may request for further information in relation to the treatment when processing the claim.
- 1) 索赔申请人填写并签名的索赔申请书;
 - 2) 特定的保险金条款中要求提供的证明和资料(如适用);
 - 3) 被保险人的有效身份证明;
 - 4) Chubb 在处理索赔时可能要求的其他信息。



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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。

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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