

Guides for Making Claims 索償事項指引

To ensure prompt claim processing, please follow the direction below. It is important that you submit a completed claim form together with all original supporting documentation. Please retain copies for your own record.

為確保索償程序能順利進行，請遵照以下指引。填妥賠償表格連同有關證明文件正本送本公司，並請自留影印本備查。

In case of Emergency or need Medical Assistance

(such as hospital admission, medical evacuation, repatriation, care visit, etc.), please i) call local emergency unit or ii) call our Worldwide 24 Hours SOS Hotline Service (852) 3122 8800.

Medical Expenses

A full physician's report stipulating patient name, diagnosis of the condition treated and the date of the disability commenced in the physician's opinion and the physician's summary of the course of treatment including medicines prescribed and services rendered together with all original bills, receipts. Physician's prescription for drugs receipts from pharmacy.

Care Visit

Original receipts for hotel charges and the economy round trip ticket.

Study Interruption

Qualified Medical Practitioner certifying the Insured is unable to continue his / her education and Original receipt of the forfeited Tuition or Proof of the cost of the re-attending & non-refundable Tuition issued by the Overseas Studying Institution.

Education Fund / Personal Accident

Contact the Company immediately and provide hospital and Physicians Reports giving details of the nature of accident, police report, etc. where relevant and if death shall have resulted, a copy of the death certificate, the relevant coroner's report and police report.

Travel Delay / Baggage Delay

Proof of loss must be obtained in writing from the common carrier management stating reason of delay and duration. Retain the stub of Boarding Pass! If daily necessity is needed urgently due to baggage delay, please keep all original purchase receipt.

Personal Baggage / Money / Travel Documents Loss

Collect all proof of loss/damage before leaving the hotel, airport or place of local authority. It will avoid problem later.

If the loss or damage occurs in (a) hotel or a common carrier, proof of such loss must be obtained in writing from the hotel or common carrier management stating victim's name, details of incident, lost items, value, etc. or (b) in public place, resulting from accident, robbery or theft, such loss must be reported to the Police having jurisdiction at the place of the loss within 24 hours from the incident. Claim must be accompanied by police report. Baggage claim should be submitted together with proof of ownership of such item (e.g. receipt, photo, guarantee certificate); and any related documents (e.g. original replacement receipts for the passport, ID card or visa).

Personal Liability

Please call our Worldwide 24 Hours SOS Hotline Service immediately. Any offer or promise of payment or admit of fault to any other party, or any involvement in any litigation must not be undertaken without the Company's written approval. The Company has the right to commence or takeover any legal proceedings to defend the Insured Person provided the Company choose to do so and to take any action to recover any payment made under this Certificate of Insurance. The Insured Person must co-operate with the Company to this end and do nothing to prejudice their rights.

如遇緊急事故及需要醫療援助

(如入院保證、緊急醫療運送及運返、親屬探望等)，請致電當地緊急電話或我們的 SOS 全球 24 小時支援熱線 (852) 3122 8800。

醫療費用

須附上醫生報告(如醫生紙)註明病者姓名、疾病名稱、受傷情況、病發原因及日期，醫生處方藥物詳情、所收費用，所有**正本**醫療費用收據及醫生處方藥物購買單及其他有關證明文件。

親屬探望

須附上所有酒店住宿費用及來回經濟客位機票之**正本**收據。

學業中斷補償金

須由註冊西醫簽發受保學生不能繼續學業之證明及須附上由海外就讀機構簽發重讀學費證明，已繳交及不能退回的或損失的學費**正本**收據。

教育基金及人身意外

請及早通知本公司。提供一切醫院和醫生報告(須指出受傷性質、程度及失去能力之時期)。如遭遇死亡，必須附上死亡證之副本、驗屍官之報告及警方報告。

旅程及行李延誤

請向有關之運載公司取得**正本證明**，註明延誤原因及受阻延的時間，並保留登機證存根。因行李延誤而要購買應急用品時請保留**正本**單據。

個人行李／金錢／旅遊證件之損失

請於離開當地酒店、機場或當地警方管轄區域前提出索取有關損毀及遺失之證明，以免日後造成不便。如行李損毀及遺失發生在(a) 酒店或交通工具上，請向酒店或運載公司之管理人員索取報告，註明事發日期及經過、損失項目及價值等。(b) 發生在街上或屬意外遺失、遭受搶劫或盜竊，請於 24 小時內於當地報警。並索取由警方發出之報告。因被竊或搶劫導致之損失，受保人應連同曾經擁有該物品之證明(如單據、照片、保用證等)；及其他有關證明(如補領護照、身份証或簽證等之**正本**收據)一併送交本公司。

個人責任

請立即致電我們的 SOS 全球 24 小時支援熱線，如未經本公司的同意，受保人不可對第三者作任何法律責任的承諾或同意賠償。在法律上，本公司擁有為受保人辯護的權利，而受保人必須與本公司合作及不可作出任何侵損本公司在這方面權益的行動。