



Casualty Claims Guidelines

责任保险索赔操作程序

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，或丘博保险(中国)有限公司的理赔人员联系。

The following guidelines should provide assistance in the face of a casualty 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责任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，如没有及时通知丘博保险(中国)有限公司，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。

A. Notification

通知

When You Receive A Claim From A Third Party, Please

当您接到第三方提出的索赔时，请

- (i) do not discuss or admit liability. You may however, deny liability. If you settle, enter into any compromise or admit liability without Chubb's consent, it can result in the denial of the claim;

不要讨论或承担责任，或者您可以否认责任。在未经丘博保险(中国)有限公司同意的情况下，您作出赔偿，或妥协，或承诺责任的行为将导致该赔案遭到拒赔。

- (ii) contact your broker, Agent or a Chubb Claims Representative IMMEDIATELY providing the following information:

立即将损失通知您的保险经纪人或代理人，或丘博保险(中国)有限公司的理赔人员，并提供下列信息：-



In case of a demand having been issued but where no legal proceedings have been filed against you:

在您已经接到索赔，但还没有进入法律诉讼的情况下：-

- 1) Company name and policy no.
公司名称和保单号
- 2) Address of loss
损失发生的地址
- 3) Date and time of loss
损失发生的日期和时间
- 4) Items damaged/injured and extent thereof
财产损失程度和/或人员受伤情况
- 5) Detailed description of the circumstances of the loss
详细的事事故经过的叙述
- 6) Cause, if known
损失原因 (如果知道)
- 7) Names and addresses of injured persons and any witnesses;
伤者和目击者的姓名、地址
- 8) Name of the claimant and his / her relationship with the Insured (if any)
索赔方的名称，及与被保险人的关系
- 9) The nature and estimate of damages which may be claimed if possible
损失程度和预计可能的索赔金额
- 10) Details of the relationship that the injured persons may have with the Insured
伤者和被保险人具体关系
- 11) Copies of all relevant documentation relating to the underlying transaction which gives rise to the Claim, including correspondence prior to the loss and any agreements entered into;
与索赔有关的相关交易的资料复印件，包括损失发生之前的往来信件和签署的协议等
- 12) Copies of any internal, external, survey, investigation or test reports or other relevant reports;
与损失有关的内部的、外部的、检验、调查或测试报告，或其他相关报告复印件
- 13) Copies of all internal communications relevant to the claim;
与损失有关的内部通信复印件
- 14) Details of others persons or entities who may have responsibility or liability for the loss or damage as claimed against you;
可能对您接到的索赔造成的损失承担责任的其他人员或公司的详细情况
- 15) Details of Legal Counsel that you may have appointed.
您可能已经指定的辩护律师的详细情况

In the case where a suit or legal proceedings have been filed:

在已经被起诉，或已经进入法律诉讼的情况下：-

- 1) Description of Suit or Legal proceedings that have been received;
已收到的诉讼或法定程序的具体情况
- 2) Copies of all written demands made against you;



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- 向您提出的所有书面的主张的复印件
- 3) Copies of all relevant documents relating to the underlying transaction which has given rise to the Claim;
- 与索赔有关的相应交易的资料复印件

- 4) The names and addresses of any injured persons and any witnesses;
伤者和目击者的姓名、地址
- 5) The nature and quantum of damages claimed against you;
损失程度和索赔金额
- 6) Copies of all court proceedings and court documents served on you and all court documents filed by you;
所有法庭程序及法庭给您的文件，及所有您存档的法律文件复印件
- 7) Copies of all internal communications and documents which are relevant to the demand by the third party;
与第三方提出的主张有关的内部通信及文件复印件
- 8) Details of all persons who may have responsibility and/or liability for the loss claimed by the Third Party;
可能对您接到的来自第三方的索赔承担责任的相关人员的详细情况
- 9) Details of Legal Counsel that may have been appointed by you.
您可能已经指定的辩护律师的详细情况

B. Important Points
需要注意的要点

1. **NO admission, rejection, offer, promise, payment or indemnity shall be made or given by or on behalf of the Insured or his representative without the written consent of Chubb**
未经丘博保险(中国)有限公司书面同意，被保险人或其代表对索赔方不得作出任何责任承诺或拒绝、出价、约定、付款或赔偿
2. **Without the written consent of Chubb, the Insured shall NOT accept the payment or arrangement of indemnity in respect of the loss or damage offered by any party held responsible for such loss or damage and shall not abandon the right of recovery from such party, otherwise, the Insured shall be liable for any consequence arising therefrom**
未经丘博保险(中国)有限公司书面同意，被保险人不得接受责任方就有关损失作出的付款或赔偿安排或放弃对责任方的索赔权利，否则由此引起的后果将由被保险人承担
3. **You shall keep Chubb notified of all lawsuits that the Insured has received from Third Parties who are claiming damages in respect of the liability of Insured.**
若收到来自第三方提出索赔诉讼，须及时通知丘博保险(中国)有限公司

C. Claim Preparation - Keeping Of Records
索赔准备 - 做好记录

Remember: Onus Is Upon The Insured To Produce A Properly Substantiated Claim Statement Before Any Claim Can Be Paid

请注意：在赔案赔付之前，提供完整的用于证明损失的索赔资料的责任在于被保险人。

- Maintain records, sketches, photographs of property damages or injury occurred;
保留关于受损财产或受伤人员的记录、草图和照片



- Maintain proper records of all related expenses;
记录所有相关费用的凭证
- Provide supporting documents in relation to the claim;
提供与索赔相符的支持性文件
- Provide supporting documents indicating the direct responsibility of the Insured for the loss;
提供被保险人需要对事故负直接责任的支持性文件
- 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
- Identify third party (ies) responsible for the loss;
确定对损失负责的第三方
- For more severe cases, loss adjusters and/or lawyers will be appointed to investigate and coordinate the loss, analyze the liability issue, and assess the quantum;
对于重大损失，将委托公估人和/或律师开展损失调查、责任分析，并评估损失金额
- The Insured must provide full claim information and cooperation to Chubb's Claim representative and/or loss adjusters to ensure smooth and expedient claim resolution, with minimal disputes.
被保险人必须向丘博保险(中国)有限公司理赔人员或指定的公估人提供全部赔案信息，并给与合作以保证赔案顺利解决

Should you require additional assistance in filing your claim or wish to make inquiries, please call:
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：

Ray Hu, Claims Manager
胡金强，理赔部经理

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