

SME Claims Guidelines

SME 理赔操作程序

No loss is easy to endure but there are steps you can take to speed the process of putting you or your operations back in order. At Chubb, we are dedicated to working with you and your insurance broker or agent to make the recovery process as smooth as possible.

任何损失的发生都是难以忍受的，但您可以通过采取下面详述的措施来尽快恢复您的正常运营。在 Chubb，我们致力于和您及您的保险经纪人或代理人紧密工作，尽可能顺利地采取恢复措施。

As part of that, the following guidelines should assist in the face of a property loss. 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.

以下流程可以在发生财产损失时提供理赔指导帮助。但请注意，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. Take Immediate Action

立即采取下列行动

- For property loss, take reasonable and necessary, to Minimize Or Reduce Loss
财产损失，采取合理必要措施，积极施救以减少损失
- For body injury, please go to public hospital above secondary level if necessary
人身伤害，如有必要请前往二级以上公立医院就诊
- Report The Loss/Damage To Police (if any criminal offence is suspected) or Fire Brigade For Fire Loss IMMEDIATELY After An Accident Occurrence
如有违法犯罪行为嫌疑的意外发生，**立刻**向警方报案；如果发生火灾，**立即**通知消防部门

B. Notification

通知

IMMEDIATELY Notify Chubb by email at chn.claims@chubb.com, Or Your Broker Or Agent And When Giving Notification, Provide:

立即将损失通知 Chubb (报案电子邮件地址为 chn.claims@chubb.com)，或您的保险经纪人或代理人。当您发出报案通知的时候，请提供：-

- 1) company name and policy no.
公司名称和保单号
- 2) address and location of accident
事故发生的地址和场所
- 3) date and time of incident
损失发生的日期和时间
- 4) items damaged and extent thereof or the injured name and injured area
受损财产的项目及损失程度 或 伤者姓名及受伤部位
- 5) circumstances of the loss and cause (if known)
事故经过 及 事故原因 (如果知道)
- 6) remedial actions you proposed to take
您建议采取的补救措施
- 7) rough estimate of overall loss, if possible
预计可能的损失
- 8) name of insured's person/representative dealing with the claim and contracts
被保险人处理索赔的人员姓名及联络方式

C. Preservation Of Evidence

保留现场和证据

- Take photos and retain vital evidence of damaged property for inspection.
拍照并保留受损财产以供检查
- Keep any record of CCTV (if any)
保留事故现场监控视频 (如有的话)
- police report is required in case of property lost or stolen or if any other willful or malicious damage is suspected, and advise the insurer immediately if any new information is obtained from the Police
如果发生财产遗失、被盗, 或者怀疑有故意、恶意破坏的情况, 必须提供警方证明; 并配合保险人向警方了解情况。一旦警方案情有进展, 立即知会保险人
- if it is a fire loss, Fire Brigade Report is required
如果发生火灾, 需要提供消防部门的火灾责任认定书

D. Notice Of Claim Against Third Parties Responsible

向责任方提出索赔

- You should also give notice of claim against all relevant third parties who may be responsible for the bodily injury, loss or damage.
如事故由责任方造成, 应立即向所有相关责任方提出索赔, 出具正式的书面索赔函, 并抄送保险人。积极开展索赔工作, 并将进展知会保险人。

E. 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。

- keep proper records of all related expenses
记录所有相关费用的证明
- for more severe losses, loss adjusters will be appointed to investigate and coordinate the loss and assess the quantum
对于重大损失, 将委托公估人开展损失调查, 并评估损失金额
- provide full claim information and render cooperation to the adjusters to ensure smooth and expedient claim resolution, with minimal disputes
向公估人提供完整的索赔信息并给予充分合作以保证赔案顺利解决

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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