

Chubb Personal Accident Insurance Claims Guidelines

个人意外伤害保险理赔流程

At Chubb, we are dedicated to working with you 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 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 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 Personal Accident Insurance Claim under the policy, a Claim Form, to be completed and signed by the insured should be sent to the claims representative by Service Hotline: +86 400 921 6777 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.

当可能会引起个人意外保险理赔的情况发生后，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，报案热线为+86 400 921 6777。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。

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. (refer to the claim form – ‘Claim Item and Supporting Documents Required’, or the following table)

请填写索赔申请表，并针对不同的保障范围，比如人身伤害或骨折等提供对应的资料。（详见索赔申请表上的“索赔项目、所需理赔资料”，或后续表格）

All certificates, materials, information and evidence shall be furnished to Chubb Insurance (China) Co., Ltd. (Send to: Block G, 10th Floor, Numerous Cities Building, 818 Dongfang Road, Pudong New Area, Shanghai) 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（提交地址：上海市浦东新区东方路 818 号众城大厦 10 楼 G 座），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。

索赔项目, 所需理赔资料:

所有索赔

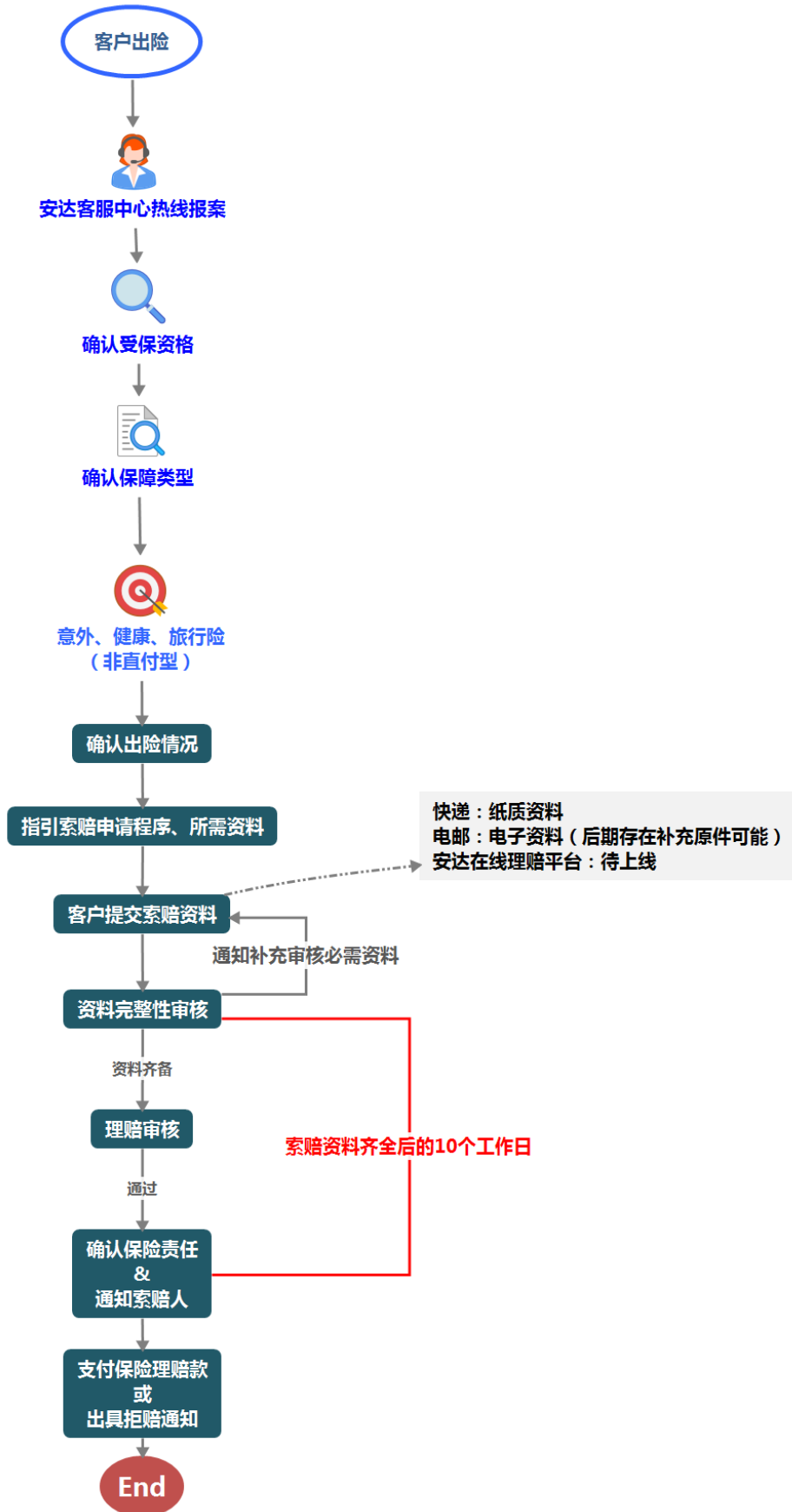
1	保险合同或投保单复印件;
2	被保险人签名的身份证件复印件或护照或其他身份证明材料及出入境记录 (未成年人需提供出生证明复印件、监护人身份证件复印件和监护人银行卡复印件);
3	被保险人签名的银行存折或银行卡复印件;

人身意外

意外身故	<ol style="list-style-type: none"> 1. 公安部门或医疗机构出具的被保险人死亡证明; 若被保险人为宣告死亡, 保险金申请人应提供人民法院出具的宣告死亡证明文件; 若为境外出险, 需提供事故发生地使领馆出具的包含死亡原因的书面证明材料; 2. 被保险人的户籍注销证明; 3. 被保险人法定继承人作为申请人索赔时, 需提供公证机构出具的证明其具备保险金请求权及所享份额等事宜的公证文件; 4. 法律法规认可的有关部门出具的意外伤害事故证明; 5. 若保险金申请人委托他人申请的, 还应提供授权委托书原件、委托人和受托人的身份证明等相关证明文件。
意外残疾	<ol style="list-style-type: none"> 1. 二级以上 (含二级) 或保险人认可的医疗机构或司法鉴定机构出具的伤残鉴定诊断书; 2. 法律法规认可的有关部门出具的意外伤害事故证明; 3. 我们认可的医疗机构所出具的医疗诊断证明书 (包括但不限于诊断全称、病历和治疗过程)、医疗记录、住院证明正本; 4. 若保险金申请人委托他人申请的, 还应提供授权委托书原件、委托人和受托人的身份证明等相关证明文件。
骨折意外伤害	<ol style="list-style-type: none"> 1. 完整的门、急诊病历原件, 或主治医生的诊断证明原件 (包括但不限于影像学、病理学报告、手术记录等)、住院证明、医药费收据原件;
医疗费用	<ol style="list-style-type: none"> 2. 出院小结及住院清单原件;
每日住院给付	<ol style="list-style-type: none"> 3. 医院出具的所有检查报告单原件;
救护车费用	<ol style="list-style-type: none"> 4. 法律法规授权的有关部门出具的意外伤害事故证明; 5. 救护车费用收据及相关明细清单; 6. 对于已经从社会医疗保险、公费医疗或任何第三方包括任何商业医疗保险获得相关医疗费用补偿的, 应提供社会医疗保险机构、商业保险机构或其他第三方的医疗费用分割单或医疗费用结算证明。

※ In case you could not find your benefit in above list, please call our customer service hotline (+86) 400 921 6777
如您未能在上述表格中找到您的保障, 请联系我司客服热线 (+86) 400 921 6777

C. Claim Process
理赔流程



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 but may evidence the loss.

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、但可以证明损失的信息或资料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。

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

服务热线：+86 400 921 6777

Service Hotline: +86 400 921 6777
