



SUN FLOWER INSURANCE BROKERS LTD.

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新華保險顧問有限公司

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HOUSEHOLD INSURANCE CLAIMS PROCEDURE & TIPS

We are pleased to provide you with a comprehensive guide to our household insurance claims procedures. For detailed claim guidelines and to download necessary claim form, please visit our website at www.sunflowervip.com

Claim Submission:

It is important that you submit your claim form immediately following the occurrence of an event, even if supporting documents are not yet available. This ensures timely processing of your claim.

Steps to Make a Claim:

1 Complete and Submit the Claim Form:

Download the claim form from our website, complete it, and return it to us along with the required documents listed below:

- 1.1 Color photos of the damaged items relating to the claim
- 1.2 Incident report(s) from property management detailing the date, circumstances, and cause of loss or damage (if applicable)
- 1.3 Previous decoration invoice, purchase invoice, or official receipt of property being claimed
- 1.4 Repair quotation or invoice for the damaged items with a detailed (if applicable)
- 1.5 Additional documents may be requested upon review of the initial submission.

2 Third-Party Claims:

For claims involving third parties, please provide all relevant documentation as per household claims (if applicable)

- 2.1 Include any letters or related documents from the third party (if available)

Important Note:

- Do not commence any repair work or dispose of any salvage or damaged items without obtaining prior written consent from your insurer.
- If you receive any third-party claims, communications, or a Write of Summons related to the incident, please forward them to us immediately without responding. Failure to do so may affect your right to indemnity.
- Avoid accepting any offer or entering into agreements with third parties if you intend to proceed with a claim under your policy. Such actions may breach policy conditions and could result in the Insurer not entertaining the claim further.

We aim to make the claims process as straightforward and efficient as possible. Please send digital copies of your documents, and we will require originals if necessary.

Please note that the request for documentation does not imply an admission of liability under the policy.

For further reference, please visit the Insurer's website for the latest claim guidelines and to download the claim form.

Thank you for choosing our services.



家居保險索償申請流程及溫馨提示

有關索償的詳情及程序，您可以參考本公司 <https://www.sunflowervip.com> 網頁。

請閣下盡快於事故發生日後提交索償申請表及相關文件作為保險索償事故通知。如未能即時提供任何索償文件，賠償申請表亦須立即呈遞。

索償手續需知

1. 保險賠償申請表 (請提交相關文件)

- 1.1 顯示有關索償財物損毀的相片
 - 1.2 由管理處發出事件報告，以證明有關財物之遺失或損毀的事發日期、事件經過及其成因 (如適用)
 - 1.3 索償財物於發生前的裝修發票 / 購買發票 / 單據
 - 1.4 維修或重置報價單 / 發票 (如適用)
 - 1.5 保險公司可根據已收到的相關文件，要求提交其他文件
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2. 如涉及第三者的索償，包括提交以上有關家居保險索償申請文件(如適用)
 - 2.1 有關第三者的書面文件通知，相關通知書信等 (如有)

Important Note:

如未有保險公司預先的同意，請不要開始任何維修工程或丟棄任何殘餘或損毀的財物

如果您收到因此次事故而引起的任何第三方索賠/通訊或法庭傳票，請立即將其轉發給我們，並且無須回答第三方我們的處理。請注意，如果不遵守此規定，您的賠償權可能會受到影響。

未得到保險公司知悉及書面同意前，不可對任何人士作出任何責任承認、提議、達成任何和解協議、承諾付款或付款等。如有有關情況可能構成違反保單條件，保險公司有權不再作進一步受理有關索賠個案。

為了令您的索償申請更簡單和快捷，請將所需文件以電子副本發送給我們。如果我們需要文件正本，我們將與您聯繫。我們強調要求提供有關資訊或文件並不構成承認保單責任。

有關索償的詳情及程序，您可以參考保險公司網頁