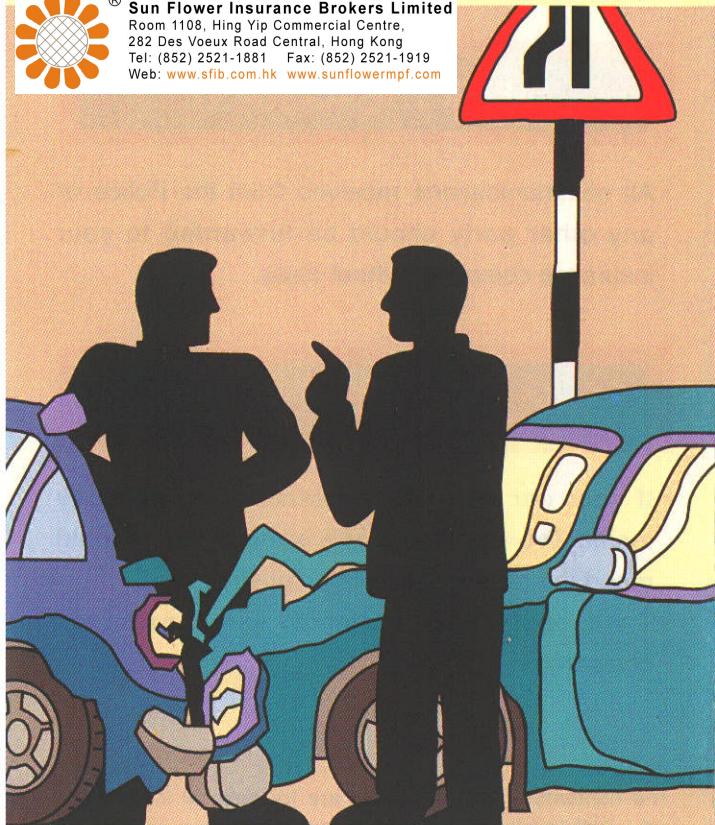


如何處理 意外發生後 各項事宜



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香港保險業聯會
意外保險公會

在意外現場

- 應保持鎮定，避免與對方司機追咎責任問題。
- 若有人因意外受傷，應立即報警及召救護車。警方到場後，會記錄意外的詳情。
- 若無人受傷，應先把肇事車輛移到路旁或安全地方，以免阻礙交通，辦妥後，才與對方司機交換資料。

從對方司機獲取重要資料

- 根據道路交通條例，若意外發生後，須錄取對方司機姓名及地址、車牌號碼、車主姓名及其地址等資料。
- 駕駛執照號碼、保險公司名稱、保單或保險證明書編號。
- 繪畫意外現場的草圖，並記錄當天的天氣及現場的路面情況（拍下照片亦有幫助）。
- 意外發生後，須立刻通知投保的保險公司，並填妥由該公司提供的意外報告表格。
- 在意外發生後二十四小時內，應到就近警署報警。

- 若無人受傷，亦應考慮在二十四小時內向警署備案。
- 若需投訴任何一方違反交通條例，應在意外發生後十天內向警署報案。

修理汽車

- 如購有綜合保險，並打算索取賠償時，在維修車輛前，必須向保險公司提交維修報價表，並得保險公司同意後，方可進行修理。

意外之後

- 當收到警方或任何人仕的通訊時，應儘速交給保險公司。

偷竊

- 如車輛或車內財物或零件被竊，應向警方報案。
- 並向保險公司報告有關事項。

注意：
此小冊子的內容僅供參考，投保人應細閱保單，了解其內容及條文。

WHAT TO DO WHEN AN ACCIDENT OCCURS



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AT THE SCENE OF AN ACCIDENT

- Keep calm and refrain from discussing who was to blame with the other driver.
- If someone has been injured, call an ambulance and the Police immediately. The Police will take down the details on the spot.
- If no one has been injured, remove the involved cars to a safe place or to a safe side of the road, so as not to disrupt traffic flow, before exchanging particulars.

OBTAIN IMPORTANT INFORMATION FROM THE OTHER DRIVERS

- Name, address, vehicle registration number, name and address of the vehicle owner, which are required under the Road Traffic Ordinance.
- Driving license number, name of insurance company, insurance policy or certificate number.
- If possible, make a rough sketch of the accident scene and a note of the weather and road conditions (*A photograph would also be helpful*).
- The insurance company must immediately be notified of the accident with a fully completed accident report form.
- Otherwise, please report the accident to the nearest Police station or any Police officer as soon as reasonably practicable, and in any case not later than 24 hours after the accident.
- In case not involving personal injury, report the accident to any Police station within 24 hours is still recommended.

- If it is necessary to lodge a COMPLAINT for a traffic offence against any party, report the matter to the Police as soon as possible and in any case WITHIN 10 DAYS.

REPAIRING YOUR CAR

- If you have a comprehensive policy and you intend to make a claim, a detailed estimate of the cost of repairs must be submitted to and approved by your insurance company prior to the commencement of repairs.

AFTER THE ACCIDENT

- All communications received from the Police or any other party should be forwarded to your insurance company without delay.

THEFT

- If your car or some accessories or property inside the car has been stolen, you should report the case to the Police immediately.
- Then report the matter to your insurance company.

Remarks:

The contents of this pamphlet are for general information only. Individuals are advised to study their own policies for the exact terms, exceptions and conditions.