

如何處理意外發生後各事宜

1. 在意外現場

- 保持鎮定，避免和對方司機研究誰人應負責任。
- 如有人受傷，應立即通知警方及召救護車，警方將會記錄當時的詳情。
- 如無人受傷，應將車輛泊放路旁，以免阻礙交通。

2. 從對方司機獲取重要資料包括：

- 姓名、身份證號碼、車牌號碼、保險公司名稱、保單或保險證編號。
- 盡可能繪畫當時意外地點的草圖，天氣和路面的情況(照片亦可)。
- 盡速通知保險公司，填寫由保險公司提供的意外報告表格，並由車主和事發時的司機簽署作實。
- 即使無人受傷，亦應在二十四小時內向警署備案。

3. 修理汽車

- 如購有綜合保險，並打算索取賠償時，在維修理車輛前，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。

4. 意外之後

- 當收到警方或任何人士的通訊時，應儘速交給保險公司。

5. 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：以上內容節錄於香港意外保險公會【如何處理意外發生後各項事宜】及僅供參考用途，投保人應細閱保單，了解其內容及條文。

WHAT TO DO WHEN AN ACCIDENT OCCURS

1. At the Scene of the 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 move your car to the side of the road so as not to disrupt traffic flow.

2. Obtain Important Information from the Other Driver Including:

- Name / I.D. number / Address / Vehicle 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).
- You must immediately notify your Insurance Company of the accident by fully completing the accident reports from provided by them which must be signed by you and the person driving the vehicle at the time of the accident.
- In cases not involving personal injured you are recommended to report the accident to any Police post or station within 24 hours.

3. 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.

4. After the Accident

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

5. Theft

- If your car or some accessories or property inside the car has been stolen report the case to the Police immediately.
- Then report the matter to your Insurance Company.

N.B. Failure to comply with these instructions may prejudice any claim under the policy.