



**Blue Cross 藍十字**

An **AIA** Company 友邦保險成員公司



Blue Cross HK App

## Motor Insurance Claim Procedures

All claims must be reported to our Claims Department of Blue Cross (Asia-Pacific) Insurance Limited (the "Company") within **7 days** after the incident.

For emergency roadside assistance, please call the **24-hour Emergency Roadside Assistance Hotline at (852) 2263 7533** and **quote the policy number** as shown in the Policy Schedule.

### Claims Tips

- In the event of traffic accident happened, please report to the police within 24 hours
  - In the event of any traffic accident or motor vehicle breakdown, please take proper precaution to prevent further damage or loss to the Motor Car
  - In case of theft or other criminal act, please report to the Police immediately
  - **Do not** make any offer, admission, payment or indemnity to any person without prior written consent of the Company
  - Upon receipt of any letter, claim, writ, summons, legal proceedings documents and correspondence, please notify and forward to the Company immediately
  - Notice shall also be given in writing with details of incident nature and circumstances to the Company immediately for any impending prosecution, inquest or fatal inquiry
1. Submit the claim via [Smart eClaims](#) online platform at Blue Cross website or Blue Cross HK App and provide relevant claims documents as specified below (Smart eClaims must be submitted immediately, even if any of the claim documents is not readily available); OR



**Smart eClaims**  
**Motor Insurance**

2. Fill in all details in the Household Insurance Claim Form and provide relevant claims documents as specified below to avoid delay in claim process. (Claim Form must be submitted immediately, even if any of the claim documents is not readily available).



	Claim Items	Claim Procedures & Required Document(s)
1	<b>AGAINST LOSS OF OR DAMAGE TO THE MOTOR CAR</b>	<ul style="list-style-type: none"> <li>✓ Letter of Authorization duly signed by the driver</li> <li>✓ Copy of driver's Hong Kong Identity Card</li> <li>✓ Copy of driver's driving license</li> <li>✓ Copy of Vehicle Registration Document (Both sides)</li> <li>✓ Police report no./police statement and report</li> <li>✓ Witness statement/driver's statement</li> <li>✓ Copy of screening breath, oral fluid, blood or urine test report (if applicable)</li> <li>✓ Photos showing the accident scene and involved vehicles, (if any)</li> <li>✓ Car camera record, (if any)</li> <li>✓ Repair quotation, (if applicable)</li> </ul> <p>Important Note:</p> <ul style="list-style-type: none"> <li>- Please do not commence repair work of The Motor Car without the Company's prior written consent. The Company will appoint surveyor to inspect the damage Motor Car</li> </ul>
2	<b>AGAINST THIRD PARTY LEGAL LIABILITIES</b> <b>(Third Party Death or Bodily Injury Third Party Property Damage)</b>  <b>- Electric Car Charger Third Party Liabilities Protection</b>	<ul style="list-style-type: none"> <li>✓ Letter of Authorization duly signed by the driver</li> <li>✓ Copy of driver's Hong Kong Identity Card</li> <li>✓ Copy of driver's driving license</li> <li>✓ Copy of Vehicle Registration Document (Both sides)</li> <li>✓ Police report no./police statement and report</li> <li>✓ Witness statement/driver's statement</li> <li>✓ Copy of screening breath, oral fluid, blood or urine test report,(if applicable)</li> <li>✓ Photos showing the accident scene and involved vehicles, (if any)</li> <li>✓ Car camera record, (if any)</li> <li>✓ Any correspondences with third party vehicle/property owner, (if applicable)</li> <li>✓ Any correspondences with third party injured person(s), (if applicable)</li> </ul>
3	<b>INDEMNITY OF MEDICAL EXPENSES</b>	<ul style="list-style-type: none"> <li>✓ Original medical expenses receipt stating the injury and/or diagnosis</li> <li>✓ Police report no./police statement and report</li> <li>✓ Witness statement/driver's statement</li> <li>✓ Medical report, (if applicable)</li> </ul>
4	<b>PERSONAL ACCIDENT TO THE NAMED DRIVER(S)</b>	<ul style="list-style-type: none"> <li>✓ Letter of Authorization duly signed by the driver</li> <li>✓ Copy of driver's Hong Kong Identity Card</li> </ul>

		<ul style="list-style-type: none"> <li>✓ Copy of driver's driving license</li> <li>✓ Copy of Vehicle Registration Document (Both sides)</li> <li>✓ Original medical report stating the injury and/or diagnosis</li> <li>✓ Police report no./report and police statement</li> <li>✓ Witness statement/driver's statement</li> </ul>
5	<b>NEW FOR OLD REPLACEMENT VEHICLE</b>	<ul style="list-style-type: none"> <li>✓ Letter of Authorization duly signed by the driver</li> <li>✓ Copy of driver's Hong Kong Identity Card</li> <li>✓ Copy of driver's driving license</li> <li>✓ Copy of Vehicle Registration Document (Both sides)</li> <li>✓ Police report no./report and police statement</li> <li>✓ Witness statement/driver's statement</li> <li>✓ Copy of previous purchased invoice and receipt with model no. and options list of the insured vehicle, (if applicable)</li> <li>✓ Replacement quotation and receipt with models no. and options list of the replacement vehicle (if applicable)</li> <li>✓ Photos showing the extent of damage to the insured vehicle, (if applicable)</li> <li>✓ Incident report from the government authorities showing the date, circumstances of incident and its cause of loss or damage, (if applicable)</li> </ul>
6	<b>WINDSCREEN EXCESS WAIVER BENEFIT</b>	<ul style="list-style-type: none"> <li>✓ Copy of Vehicle Registration Document (Both sides)</li> <li>✓ Colored photos, which show clearly the damaged of the windscreen and the subjected vehicle.</li> <li>✓ Related original repair invoice and receipt of the windscreen</li> </ul>
7	<b>LOSS OF OR DAMAGE TO PERSONAL EFFECTS</b>	<ul style="list-style-type: none"> <li>✓ Letter of Authorization duly signed by the driver</li> <li>✓ Copy of driver's Hong Kong Identity Card</li> <li>✓ Copy of driver's driving license</li> <li>✓ Copy of Vehicle Registration Document (Both sides)</li> <li>✓ Police report no./report and police statement</li> <li>✓ Witness statement/driver's statement</li> <li>✓ Photos showing the extent of damage to any personal effects to be claimed, if applicable</li> <li>✓ Previous invoice/purchase receipts of any personal effects to be claimed (if applicable)</li> <li>✓ Incident report from the government authorities showing the date, circumstances of incident and its cause of loss or damage, (if applicable)</li> </ul>

This material is for reference only. We may reasonably further request you to provide supplementary information or evidence. All documents submitted to the Company will not be returned. For details of the Claims Conditions, please refer to the terms and conditions of the relevant insurance policy.

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