

發生交通意外後， 應如何處理？

HKFI
The Hong Kong
Federation of Insurers
香港保險業聯會

<http://www.hkfi.org.hk>

假如你於案發現場

- △ 如果有人受傷，請即報警。
- △ 遠離有危險的地方，並亮起車輛的緊急燈號（俗稱「死火燈」）或設置警示，提醒其他道路使用者避免進入肇事現場。
- △ 盡量與警方和救護員合作，務求及時拯救傷者。
- △ 如情況許可，把車輛移至安全的地點，讓交通回復正常。
- △ 請保持冷靜，毋須急於承認或決定意外的責任。由於你已投購保險，故此，請把有關賠償的事宜交予保險公司處理。

獲取有用的資料

- △ 假如能夠取得有用的資料，將有助加快處理賠償。
- △ 涉案車輛之車牌號碼、車輛品牌及型號。
- △ 涉案之車主、駕駛者的個人資料（包括：姓名、身份證號碼、電話號碼和名片）。
- △ 承保涉案車輛的保險公司名稱及保單號碼。
- △ 意外發生的經過及涉案車輛位置的示意圖。
- △ 如能拍下照片或錄影片段作紀錄，將有助舉證及調查。



匯報意外

- △ 若發生交通意外，不論是汽車失竊、車輛損毀、還是涉及人身傷亡或第三者財物損失，你也應報警備案。報案紀錄對跟進調查有關事故及保險索償大有幫助。
- △ 假如你要向涉案的車主或駕駛者作出投訴，請留意法定的期限。
- △ 你應盡快向你的保險公司匯報該宗交通意外，一般保單都載有條款，要求被保人及時匯報報意外，以免影響其保單權益。

維修汽車

- △ 請將損毀的車輛送往可靠的車房維修，又或是送你保單內指定的車房維修。
- △ 如你已購買綜合保險（俗稱「全保」），請將維修報價單送交保險公司，以便保險公司的理賠部職員審核有關報價，並安排維修。
- △ 假如你沒有購買全保，請仔細審閱報價單，以確保有關報價合理及可接受。你也可聘用公證行代勞，公證行的報告有助你向必須為事件負責的一方索償。

跟進工作

- △ 請將所有由警方及有關人士的信件交予你的保險公司，以便其專業理賠人員代為處理有關索償個案。



What to do after a car accident occurs



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At the scene of the accident

- ▲ Make emergency call if there is a person injured.
- ▲ Stay away from danger and make visible sign to divert traffic away from the scene.
- ▲ Best to cooperate with the Police and the rescue in order to treat and transport the injured without delay.
- ▲ When circumstances permit move the car to a safe and unobstructed place so as to resume normal traffic.
- ▲ Keep calm and do not rush to admit or conclude liability for the accident. Since you are insured you should leave the claims handling to the professionals of your insurance company.

Obtaining useful information

Obtaining useful information could speed up claims handling.

- ▲ Car registration number, make and model of other car involved.
- ▲ Owner, driver details (name, ID no., contact no., name card) of the car involved.
- ▲ Insurance company name and policy number of the car involved.
- ▲ A sketch showing how the accident occurred and position of the car involved.
- ▲ Take photos or video if possible, they are useful evidences to help investigations.



Reporting the accident

- ▲ After a car accident it is highly recommended to make report to the Police, no matter it is just own damage, a car theft case, or involving injury or property damage to the third party. Police report is important reference for future investigation and for an insurance claim.
- ▲ If you want to make a complaint against the owner or driver of car involved please observe the statutory timeline.
- ▲ Report the accident to your insurance company as soon as practicable. Insurance policy always requires accident be reported without delay or the insured's rights under the policy would be affected.

Repairing the car

- ▲ Send your car to a trustworthy repair workshop. Some insurance policies have specially appointed garage that you will also need to follow if you wish to claim under the relevant policy.
- ▲ Send the repair quotation to your insurance company if you have comprehensive cover. The insurance company's claims officer shall review the repair quotation and arrange repair.
- ▲ If you do not have any comprehensive cover please review the quotation yourself to see whether the repair cost is reasonable and acceptable. You may also arrange a loss adjuster to examine the repair cost. Loss adjuster report is useful if you wish to make recovery against other liable parties.

Following up

- ▲ Please forward all future correspondences from the Police or other parties to your insurance company so that their professional claims handlers can take care of the claim on your behalf.

