



9/F, Wing On House, 71 Des Voeux Road Central, Hong Kong
 Customer service hotline: 3187 5100 Fax: 3906 9920 E-mail :cs_ins@bocgroup.com

Claims Instructions for 「 Cross Border Motor Vehicle Insurance (Unilateral Recognition Coverage) 」

1. The following is applicable to Hong Kong-Zhuhai-Macao Bridge Cross-Border Motor Vehicle Compulsory Mainland Traffic Accident Liability Insurance (“Compulsory Liability Insurance”) and Hong Kong-Zhuhai-Macao Bridge Cross-Border Motor Vehicle Commercial Insurance (“Commercial Insurance”).

Contacting the Police	In the event of a traffic accident involving the insured vehicle in Mainland China, please immediately contact the police by dialing 110 or 122. If the accident results in injuries or casualties, please call 120 for medical assistance, depending on the severity of the injuries.
Report the Accident to Us	After contacting the police to report the accident, please promptly dial 020-83304076 to notify our claim settlement service partner in Mainland China. Please provide the registration number and insurance policy number of the vehicle involved. Once the report is successfully submitted, a claims assessor will contact you as soon as possible.
Cooperate with the Claim Assessor	A claim assessor will visit the accident scene to conduct an investigation and gather evidence. Customers are requested to do their best to preserve the accident scene, and providing any possible assistance as required.
Loss Assessment	We will assess the loss based on the extent of damage and injuries sustained. If the loss cannot be accurately assessed due to delayed reporting by the customer, we will not be responsible for any compensation. Do not make any commitments or payments to third parties without our prior consent.
Submission of claim Documents	Customers are requested to submit the necessary claim documents and supporting evidence as per the instructions by our claim settlement service partner in Mainland China.
Payment	After receiving the necessary claim documents and supporting evidence, the insurer and the claim settlement service partner in Mainland China will promptly review the case and process the claim payment.

2. List of claim documents required (including but not limited to the following):

(1) Personal Information

- Valid Compulsory Liability Insurance and Commercial Insurance policy documents
- A copy of the driver's license for both Hong Kong and Mainland China
- A copy of the insured vehicle's vehicle registration document and vehicle license issued by the Hong Kong Transport Department

(2) Documents Related to the Accident

- Police report
- Fault assessment report
- Motor insurance claim form
- Minor traffic accident report form
- Court judgement or arbitration award issued by the relevant institutions

(3) Documents Related to Third-Party for Vehicle Damage Claims

- Third Party Vehicle Damage Assessment Report
- Official invoice for third party vehicle repairs
- List of all vehicle repairs and replaced components

(4) Documents Related to Third-Party for Property Damage Claims

- Third Party Property Damage Assessment Report
- List of property damage
- Expense receipts related to the purchase or restoration of damaged property

(5) Documents Related to Third-Party Bodily Injury or Death Claims

- Identification proof of the third party sustaining injuries or death
- Diagnosis certificate, medical expense receipts (with details regarding drugs prescription and treatment) issued by a hospital
- Proof of loss of income
- Proof of disability issued by a forensic doctor
- Death certificate
- Receipts for relevant expenses

3. Contact Information

Claim settlement service partner in Mainland China: Bank of China Insurance Company Limited (Guangdong Branch)

Company Address: 14/F, East Tower, Guangzhou International Financial Building, No. 197-199 Dongfeng West Road, Guangzhou

Customer service hotline: 020-83304076

Website : <https://www.bocins.com>

The Insurer : Bank of China Group Insurance Company Limited

Company address: 8/F, Wing On House, 71 Des Voeux Road Central, Central, Hong Kong

Tel : (852)3187 5100

Fax : (852)3906 9922

Website : <https://www.bocgins.com>

Note: The English translation of this Policy is for reference purpose only. In the event of any inconsistency between the English version and the Chinese version, the Chinese version shall prevail.