



MSIG Insurance (Hong Kong) Limited
三井住友海上火災保險（香港）有限公司
9/F 1111 King's Road, Taikoo Shing, Hong Kong
Tel +852 2894 0555, Fax +852 2890 5741
msig.com.hk

Terms and conditions of the submission of your claim without attaching the original medical receipt

If your claim meets all of the following criteria, you will not be required to submit to us the original medical receipt in support of your claim:

- 1) Your claim is submitted via e channel application (EASY Claims);
- 2) The total claim amount does not exceed HKD20,000; and
- 3) Your claim has not been or will not be processed or settled by any other insurer(s).

Notwithstanding the above, for the purpose of auditing, MSIG may request you to submit any of the original bill(s)/receipt(s) or supporting document(s) in relation to the corresponding medical treatment/service received ("the Original Documents") within 120 days after your claim has been approved. Upon such request, you will undertake and agree to submit the Original Documents to MSIG within 14 days thereafter.

In the event that you fail to accede to such request or the submitted Original Documents are found to be untrue, false or misleading, MSIG reserves all the rights including but without limitation not to accept any further online claims submission from you and not to process the submitted claim. MSIG reserves the right to recover from you any payment made or costs incurred by MSIG if it is discovered that any duplicate payment has been made for the same claim. The payment of this claim is without prejudice to MSIG's right to deny future claim under the policy provisions. The amount of each benefit payable is subject to policy provisions. MSIG also reserves rights to change the claim amount limit for online claim lodgment above or terminate this facility without further notice.

Please notice that, MSIG will not be able to provide a certified true copy of the medical receipt if the claim is submitted online.

豁免醫療收據正本的索償申請條款及細則

如您的索償符合以下所有準則，您將不需要提交醫療收據的正本作為索償證明文件：

- 1) 您的索償是透過電子渠道（EASY 網上索償系統）提交申請
- 2) 索償總金額不超過港幣20,000元
- 3) 您的索償並未曾或將會提交給其他保險公司處理或獲得賠償

除上述所述外，三井住友海上火災保險（香港）有限公司（三井住友保險）可能會在索償完成日期起計120日內要求您將有關醫療收據的正本及證明文件（「文件正本」）遞交至三井住友保險作審查用途。若您收到此要求之通知，您將承諾及同意於14日內向三井住友保險提交所要求之文件正本。

若您未能提供該文件正本，或所提交之文件正本為虛假、偽造、或含欺騙成份，三井住友保險將保留包括但不限於拒絕接受您往後的網上索償申請及拒絕處理已申請索償之權利。



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如發現任何就同一索償之重複賠款，三井住友保險將保留收回任何已支付索償款項的權利。支付此索償並不妨礙三井住友保險依據保單條款拒絕未來任何索償的權利；每項索償金額均受保單條款所約束。三井住友保險保留更改網上申請索償限額的權利，並在終止此服務時不作另行通知。

請注意，凡於網上提交索償申請，三井住友保險將無法提供醫療收據之核實副本。