

Q1.申請強制險應具備哪些文件？

Q1 : What documents are required to apply for compulsory insurance ?

A : 如果你是保戶：行照、駕照、車主印章、駕駛印章、警方登記聯單正本；如果你是傷者：煩請準備身分證、行照、駕照、印章、警方登記聯單正本、存摺、所有診斷書正本或副本、所有醫療單據正本或副本。

A :

If you are the policyholder :

Please prepare the following documents :

- Vehicle registration
- Driving license
- Vehicle owner's stamp
- Driver' s stamp
- Original police accident report

If you are the injured party :

Please prepare the following documents :

- National ID card
- Vehicle registration
- Driving license
- Personal stamp
- Original police accident report
- Bankbook
- All original or photocopies of medical diagnosis reports
- All original or photocopies of medical receipts

Q2.申請任意險應具備哪些文件？

Q2 : What documents are required for a voluntary motor

insurance application ?

A : 行照、駕照、車主印章、駕駛印章、警方登記聯單、相關現場事故資料。

A :

- Vehicle registration
- Driving license
- Vehicle owner's stamp
- Driver's stamp
- Police accident report (or Police incident report)
- Relevant accident scene information (or Related on-site accident data)

Q3.申請竊盜險應具備哪些文件？

Q3 : What documents are required to file a claim under vehicle theft insurance ?

A : 行照、駕照、車主印章、駕駛印章、警方失竊證明聯單。

A :

- Vehicle registration
- Driving license
- Vehicle owner's stamp
- Driver's stamp
- Police theft report or Police-issued theft certificate

Q4.申請車體險應具備哪些文件？

Q4 : What documents are required to file a claim under vehicle damage insurance ?

A : 行照、駕照、車主印章、駕駛印章、警方登記聯單、相關現場事故資料。

A :

- Vehicle registration
- Driving license
- Vehicle owner's stamp
- Driver's stamp
- Police report or accident report form
- Relevant accident scene information or photos of the accident scene (or Related on-site accident data)

Q5.申請理賠後多久會收到賠款？

Q5 : What is the typical timeframe for insurance claim payouts?

A : 強制險：文件齊全後十個工作日。責任險：依和解書約定日期。

A :

- Compulsory automobile liability insurance : The compensation will be issued within 10 working days after all required documents are received.
- Liability Insurance : The date of compensation will be issued on the date agreed upon in the settlement agreement.

Q6.在停車場發生事故如何處理？如果報警警察會到現場嗎？

Q6 : How should I handle an accident that occurs in a parking lot ? Will the police come to the scene if I call the incident ?

A : 二車事故警方會至現場處理但不做責任研判。自撞事故依各地警方作業並無統一規定，一般轄區派出所會到現場做紀錄，但不會開立證明文件（保戶需提供警方處理單位及員警姓名供保險公司查證）。

A : In the event of a traffic accident, the police will arrive at the

scene to handle the situation but will not determine fault. For single-vehicle (self-inflicted) accidents, procedures vary depending on local police protocols. Normally, the local precinct will arrive to document the incident, but they will not issue any official certification. The policyholder must provide the name of the police department and the responding officer for the insurance company to verify.

Q7.事故發生超過 5 個工作天，才要申請理賠可以嗎？強制險理賠超過二年可以申請嗎？

Q7 : Can I file an insurance claim more than five business days after the accident occurred ? Can I still make a claim under the compulsory automobile liability insurance if it's been more than two years since the accident ?

A : 於二年請求時效內提出理賠申請皆可，逾期則無法申請。

A : As long as the claim is filed within the two-year statute of limitations, it's okay. If it's past that period, you won't be able to file a claim.

Q8.事故當下是否要送鑑定？衍生的費用是否有理賠？

Q8 : Do I need to get the vehicle inspected immediately after the accident? And will the insurance cover any related costs that come up ?

A : 目前交通隊針對交通事故有免費肇事責任研判 (初步分析研判表)，如保戶對研判內容無法接受，才需自行付費申請鑑定。

A : Currently, the traffic division offers a free preliminary analysis to determine fault in traffic accidents. If the policyholder does not agree with the assessment, they will need to apply and pay for an

official evaluation independently.

Q9.與貴公司保車發生事故，要申請強制險要準備哪些文件(受傷及死亡)？

Q9 : In the event of an accident involving my insured vehicle, what documents are required to file a claim under the compulsory insurance for injury or death ?

A : 傷害醫療費用給付：

- (1) 理賠申請書 (表格由保險人提供)。
- (2) 請求權人身分證明。
- (3) 警憲機關處理證明或其他相關證明文件。
- (4) 合格醫師診斷書及視需要之病歷相關資料。
- (5) 就診之合格醫療院所開立之醫療費用收據或影本加蓋與正本相符及醫療機構收據專用章。
- (6) 同意查閱病歷聲明書。

死亡給付：

- (1) 理賠申請書 (表格由保險人提供)。
- (2) 請求權人身分證明。
- (3) 警憲機關處理證明或其他相關證明文件。
- (4) 相驗屍體證明書或合格醫師開立之死亡證明書，及視需要之病歷相關資料。
- (5) 請求權人於受害人死亡後所申領之全戶戶籍謄本。

*表格可至車險理賠相關文件下載區下載

A : Medical Expense Compensation (for injuries) :

To file a compulsory insurance claim for injury-related medical expenses, please prepare the following documents :

1. Claim application form (provided by the insurance company).

2. Proof of identity of the claimant.
3. Police or traffic authority report, or other relevant supporting documents.
4. Medical certificate issued by a qualified physician and related medical records if needed.
5. Original or copy of medical expense receipts issued by an accredited medical institution, stamped as a certified true copy and bearing the institution' s official receipt seal.
6. A signed authorization form allowing the insurance company to review medical records.

B. Death Compensation:

For a claim related to death resulting from the accident, the following documents are required:

1. Claim application form (provided by the insurance company).
2. Proof of identity of the claimant.
3. Police or traffic authority report, or other relevant supporting documents.
4. Autopsy certificate or death certificate issued by a qualified physician, along with relevant medical records if needed.
5. Full household registration transcript (showing all household members), issued after the victim' s death.

Application forms can be downloaded from the Car Insurance Claims Documents section on the insurer' s website.

Q10.出險後保險公司多久會去勘車？

Q10 : How long does it usually take for the insurance company to inspect the vehicle after an accident is reported ?

A：經車廠估價完成通知理賠 24 小時內 (假日順延)。

A：The insurance company will inspect the car within 24 hours after getting the estimate from the repair shop, excluding weekends and holidays.

Q11.駕駛人只有國際駕照，這樣算有駕照嗎？發生事故時，駕照吊扣，算有駕照嗎？

Q11：If the driver only has the international driving license, does that count as having a valid license？ If the driver's license was suspended at the time of the accident, does that still count as having a valid license？

A：依監理站互惠條件認定。駕照吊扣視為無照。

A：The validity of an international driver's license is determined based on reciprocity agreements recognized by the motor vehicle authority. A suspended license is regarded as the same as not holding a valid license.

Q12.公司車投保任意險 (車體、第三人責任險) 發生事故，但事故駕駛非公司聘僱員工，也沒有投保車體免追償，這樣可以理賠嗎？

Q12：The company vehicle is insured with optional coverage (including vehicle damage and third-party liability). If an accident happens but the driver isn't a company employee and the policy doesn't include waiver of subrogation, can the claim still be approved？

A：經被保險人同意使用車體險賠付後跟駕駛人代位，第三人任意責任險只需保戶同意即可理賠。

A：With the insured's consent, the vehicle damage claim can be paid first, and the insurer will then seek subrogation from the

driver. For third-party liability under optional insurance, compensation can be made as long as the policyholder agrees.

Q13.強制險可理賠什麼項目？檢附的收據金額和公司審核下來的差距太多了。

Q13 : Could you please clarify what expenses are covered under the compulsory insurance? There seems to be a big difference between the total amount on the receipts I submitted and the amount approved for reimbursement.

A : 強制險並非全額實支實付，必須依照醫療收據按強制汽車責任保險給付標準給付。

A : Compulsory insurance doesn't reimburse the full amount of actual expenses. Payments are made based on the standard compensation rates set under the Compulsory Automobile Liability Insurance guidelines.

Q14.查證肇事責任要多久？

Q14 : How long does it usually take to verify or determine liability in a traffic accident ?

A : 依警方登記聯單注意事項所載初步分析研判表需一個月以上。目前本公司針對查證結果會發送簡訊通知。

A : According to the notes on the police accident report form, the preliminary fault assessment usually takes over a month. Currently, our company will send a text message notification once the investigation results are available.

Q15.發生事故地點為出差地，可否回居住地再申請？

Q15 : The accident occurred while I was away on a business trip.

May I file the claim after I return to my place of residence ?

A : 依保戶方便，就近至本公司理賠服務據點(理賠服務→車險理賠→理賠服務人員)辦理理賠。

A : For your convenience, you can visit the nearest claims service center (under Claims Services → Auto Insurance Claims → Claims Representatives) to file your claim.