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※本商品經本公司合格簽署人員檢視其內容業已符合保險精算原則及保險法令，惟為確保權益，基於保險業與消費者衡平對等原則，消費者仍應詳加閱讀保險單條款與相關文件，審慎選擇保險商品。本商品如有虛偽不實或違法情事，應由本公司及負責人依法負責。  
※詳細承保內容以保單條款為準。 ※本商品受保險安定基金之保障。

## South China Insurance Claim Settlement Clause

100.07.15(100)華產企字第463號函備查

The Insurers agree that no survey is required for individual claim up to \_\_\_\_ . These losses are to be automatically settled by Insurers. Insurers hereon note and agree that the Assured provides bordereau advice with supporting documents (details to be agreed by leading Insurer) to the Leading Insurer who agrees to accept such bordereau as satisfactory proof of claim and losses will be settled without production of further documents..

At the option of the Assureds, claims may be settled on a salvage loss basis and if it is necessary to ascertain the sound market value of damaged goods, this shall be taken to be the insured value. For repair works done in PDI, the value of replaced spare parts are based on the value of 90% that spare part sold to ; car dealer ; (market prices less 10%).