

## **Insurance - Settlement Dispute - Cantonese**

INT: [Pre-Session].

CLIENT: Hello interpreter, I have an individual on the line. His name is David Chang and he needs interpretation. Please ask how I can help him.

INT: Hello, may I introduce myself to the other party?

CLIENT: Yes.

INT: Thank you. [Pre-Session to LEPP]. 我可以點幫你呢?

LEPP: 我只係想知道你點解要我承擔15%責任。

INT: I just want to know why you are charging me 15%.

CLIENT: As I explained before, based on the investigation and the assessment that he provided, he was part of the accident and he never took any actions to avoid it. He didn't try to stop to avoid it.

INT: 正如我以前解釋咁樣，根據調查與及佢所提供嘅評估，佢係意外嘅一部分，完全冇採取任何行動去避免，亦有試圖停車，以避免意外。

LEPP: 但佢從我車旁撞擊，我點能夠睇到？他在穿過十字路口，撞擊我車身旁邊。

INT: But he hit me on the side, how could I see? He was crossing the intersection and he hit me on the side!

CLIENT: The reason why we applied this is because in the lane of traffic, in the collision between his vehicle and the other vehicle, he did not have a stop sign but he never saw a person coming. Our insured crossed multiple lanes of traffic, three or four of them, and the other party, David, got him into the accident.

INT: 為什麼我應用這個是因為在交通繁忙嘅車道，在佢嘅車與其他車輛之間碰撞中，並沒有停車路標，但佢並沒有見過一個人走來。我個受保人穿過多線交叉的交通車道，三至四條行車線，而另一方面，係大衛惹起發生意外。

LEPP: 佢越過停車路標沒有停車。我係正確走在行車線上。

INT: He crossed and he passed the stop sign. I was in the lane, properly.

CLIENT: We do understand but at this time we are accepting 85% of your damages. You must be alert.

INT: 我地當然明白，但喺呢個時候，我地接受你賠償金嘅85%責任。你必須警覺。

LEPP: 但係佢引起嘅事故，點解要我承擔85%？佢應當100%有罪。

INT: But why 85% if he caused the accident? He has to be 100% guilty!

CLIENT: You are a driver, you must make sure you completely look out making sure that it is safe to change lanes and making sure there is no other vehicle approaching when entering an intersection to avoid hitting other vehicles.

INT: 你係一個司機，你必須完全睇清楚確保轉線係安全嘅，並確保沒有其他車輛進入交叉路口，避免接近時撞上其他車輛。

LEPP: 但係，我已經過咗路口！當你通過交叉路口後就唔使再睇！

INT: **But I had already passed the intersection! When you pass the intersection you don't look anymore!**

CLIENT: You should have the ability to be defensive and to see other vehicles approaching in the traffic, that's why we are accepting 85%. The vehicle that is already in the intersection must be visible, you must be looking to your sides to make sure it's safe to go into the intersection.

INT: 你應該有防守力，睇到其他交通車輛逼近嘅能力，咁就係點解我地接受85%責任。已在路口嘅車輛必須睇見，你必須睇到車身兩側，以確保安全嘅方向去。

LEPP: 好，多謝，但警方報告講，佢嘅100%有罪。

INT: **Okay, thank you, but the police report says that he's 100% guilty.**

CLIENT: The police report does not indicate liability, it only says that they gave a citation to our insured but does not show liability.

INT: 警方報告並不表明賠償責任，它只係講，他們提供咗一個引用到我地保險人，但不顯示責任。

LEPP: 噃，如果我唔接受15%會發生乜嘢事？難道我會失去架車嗎？

INT: **Well, if I don't accept the 15% what will happen? Do I lose the car?**

CLIENT: Well, the person who inspected the vehicle will establish an agreement for this part of the process.

INT: 嗰位檢查該車輛嘅人，將建立這個過程部分嘅協議。

LEPP: 好的唔該。

INT: **Okay, thank you.**

CLIENT: You're welcome. Bye. Interpreter that's all we need.

INT: 唔使客氣。再見。 **[Post-Session].**

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