

私家車保險計劃

Private Car Insurance Plan



■ 為您及您的座駕提供完善周全保障

■ Comprehensive Protection for you and your motor car

私家車保險計劃

根據香港汽車保險(第三者風險)條例規定,所有車主在道路上使用其車輛,必須備有一份有效的第三者風險保險單。

本保險計劃不但提供法例規定的第三者責任保險,更備有為您的私家車提供全面保障的綜合保險。有我們為您安排妥善的保險計劃,讓您更安心盡享駕駛樂趣。

Private Car Insurance Plan

In accordance with the Hong Kong Motor Vehicles Insurance (Third Party Risks) Ordinance (Chapter 272), all car owners are compulsory to arrange third party risk insurance for use of their vehicles on a road.

This plan not only offers you compulsory third party legal liabilities insurance to suit your needs, but also the comprehensive insurance for your motor car with many extra value-added benefits. With our insurance protection, you can experience a more carefree and enjoyable driving than ever.

亞洲保險簡介

亞洲保險有限公司早於一九五九年在本地港展開多元化的保險服務,現已發展成為一間在市場佔有領導地位的保險機構,繳足股本達港幣二十億。亞洲保險為本港上市公司亞洲金融集團成員之一。國際評級機構標準普爾於二〇〇七年起給予亞洲保險“A”的財務實力評級,充分反映本公司實力雄厚,財務穩固。

About Asia Insurance

Asia Insurance Company Limited, a leading insurer with HK\$2 billions paid-up capital offering a comprehensive range of insurance products since 1959, is a member of Asia Financial Holding Limited which is listed. Reflecting the company's excellent capital position and good underwriting performance, Standard & Poor's has assigned Asia Insurance an "A" Insurer Financial Strength rating since 2007.

重要事項:

本小冊子的中文內容力求符合英文原意,若有任何爭議,概以英文版本為準。

保障範圍

第三者責任保險

保障您及受保駕駛者使用投保車輛時,因疏忽導致

- 第三者死亡或身體受傷之法律責任
- 第三者財物損毀之法律責任

綜合保險

除提供第三者責任保險外,更為您提供有關汽車車身損毀或遺失的保障,包括火災、碰撞、盜竊及其他各種事故所引致的損失。

附送免費保障

(只適用於綜合保險)

「以新換舊」保障

如您的汽車為新車及車齡不超過12個月,因盜竊或在交通意外中完全損毀,可獲同款新車作為賠償,無須扣除折舊率。

擋風玻璃及車窗保障

倘若您的汽車之擋風玻璃或車窗因意外而破損,將可獲免費更換,每次索償修理費不超過港幣\$5,000,無須支付「自負額」,而原有的「無賠償折扣」亦不受影響。

個人意外保障

當您或其他受保駕駛者於駕駛受保車輛時,不幸遇上交通意外引致死亡或永久性傷殘,我們將提供高達港幣十萬元的額外保障。

「無賠償折扣」保障

不論賠償次數若干,只要保單有效期內之總賠償金額不超過汽車投保額之15%或港幣\$60,000(以較低者為準),於續保時可繼續保留原有的「無賠償折扣」。

第三者責任追討服務

倘若意外乃由第三者汽車引起,亞洲保險會以受保人名義向肇事的第三者代為追討賠償。若追討成功,您已支付之「自負額」便可獲得退回。

租用代替車輛費用保障

若您的汽車因意外導致部份損毀,而在道路上無法繼續行駛,須拖至本地車房進行維修連續超過四十八小時,在此期間需向租車公司租用另一車輛代步,我們將由第三天開始賠償您的租車費用開支。每日最高港幣300元,每年最高賠償額為港幣3,000元。

個人衣物損毀保障

受保車輛內的駕駛者或乘客所穿戴的衣物,如因交通意外事故而損毀,將可獲得賠償。每年最高賠償額為港幣2,000元。

意外醫療費用保障

倘若您或其他受保駕駛者或乘客於受保車輛內遇上交通意外導致身體受傷,而須接受治療所支付的醫療費用,將可獲得賠償。每宗事故賠償額高達港幣10,000元。

IMPORTANT NOTICE:

If there is any conflict between the English version and the Chinese version of this document, the English version shall prevail.

Product Features

Third Party Legal Liabilities Insurance

To protect you and/or insured driver against legal liability for causing

- Third Party's death and/or bodily injury
- Third Party's property damage arising out of the use of your motor car.

Comprehensive Insurance

In addition to third party legal liabilities insurance, to provide protection against accidental loss of or damage to your motor car and/or its accessories or spare parts resulting from any causes, such as fire, collision, theft, and other accidental losses.

Free Additional Protections

(Applicable to Comprehensive Insurance only)

New for Old Vehicle Replacement Protection

If you suffer a total loss of your motor car which is less than 12 months old by reason of a theft or an accident, settlement will be based on the value of a new vehicle of the same make and model, without deducting any depreciation.

Windscreens/Windows Damage Protection

In the event of accidental damage to windscreen or windows of your motor car but without damage to other parts of the motor car in the same accident, we will pay for the replacement cost up to HK\$5,000 without deduction of excess/NCD.

Personal Accident Protection

If you or the insured driver whilst driving the insured motor car sustains bodily injury as a result of a traffic accident, we will provide additional benefit up to HK\$100,000 for death or loss of limbs or loss of sight.

No Claim Discount Protection

No matter how many claims you make, if the total claims amount within a policy year is less than HK\$60,000 or 15% of the sum insured of the insured motor car (whichever is the lower), your NCD shall be protected and remains unchanged for the immediately subsequent renewal of the policy.

Claim Recovery Service

If an accident caused by a liable third party, we will undertake to pursue a recovery on your behalf against the liable third party. If the process is successful, we will refund to you the portion of claim excess paid.

Rental of Replacement Car Protection

In case, your motor car sustains a partial loss due to a traffic accident resulting in immobilization and the repairing time is over 48 consecutive hours, we will pay for your cost of rental of replacement car from a car rental company necessarily and reasonably incurred during the loss of the use of your motor car. The maximum limit is HK\$300 for each complete day after the first 48 hours and HK\$3,000 per policy year.

Clothing and Wearing Apparels Protection

If the clothing and wearing apparels of the driver or passenger in the insured motor car are damaged during a traffic accident, we will pay for the replacement costs of damaged clothing and wearing apparels up to HK\$2,000 per policy year.

Accidental Medical Expenses Protection

We will pay up to HK\$10,000 per event for the necessary and reasonable medical expenses if the insured or insured driver or passengers of the insured motor car sustains bodily injury due to a traffic accident.

Please complete the form in block capitals and tick the appropriate boxes. 請以英文正楷填寫，並在適當的空格內填上 號

PARTICULAR OF PROPOSER 投保人資料	
Full Name of the Proposer 投保人姓名	<input type="checkbox"/> Mr 先生 <input type="checkbox"/> Ms 女士 Age 年齡 No. of Years of Driving 持續駕駛年資
Proposer's Business/Position 投保人服務行業職位	Mobile Phone No. 手提電話
Home Address 住宅地址	Home Tel. 住宅電話
Business Address 辦公地址	Office Tel. 公司電話

Operative Insurance Cover Required 投保項目	<input type="checkbox"/> Third Party Legal Liabilities 第三者責任保險 <input type="checkbox"/> Comprehensive 綜合保險	Province! 擬否附加保障至 "中國廣東省" 境內 (只限投保車輛之損毀或損失?) <input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
Period of Insurance 投保期間	From 由	to 至

PARTICULARS OF MOTOR CAR TO BE INSURED 投保汽車之資料			
Registration Mark 車輛登記號碼	Vehicle Make/Model 車輛製造商/型號	Year of Manufacture 製造年份	Cylinder Capacity (c.c.) 汽缸容量 (c.c.)
Chassis Number 車身底盤號碼	Engine Number 引擎號碼	No. of Door 車門數量	Type of Body 車身類型
Est. Value of the Motor Car including Accessories (Sum Insured) 汽車連配件之現時估價 (綜合保險之投保額)	Please declare non factory-fitted accessories with value over HK\$5,000 請列明任何超過港幣五千元之非原廠安裝配件	Anti-Theft Alarm System (Model/Value) 防盜系統 (型號/價格)	Use of the Motor Car 投保汽車之用途 <input type="checkbox"/> For social domestic and pleasure purposes 私家用途 <input type="checkbox"/> For business professional use or for use by employees 商業用途 <input type="checkbox"/> Others, please specify 其他用途，請說明：
Type of Transmission 變速系統 (波箱) <input type="checkbox"/> Automatic 自動 (自動波) <input type="checkbox"/> Manual 手動 (棍波) <input type="checkbox"/> Automatic & Manual 兼具自動及手動性能自動 (半自動波)	Hire Purchase Owner (if any) 貸款公司名稱 (如適用) 投保汽車通常停泊處		

PARTICULARS OF DRIVERS WHO WILL REGULARLY DRIVE THE MOTOR CAR 經常駕駛投保汽車人士之資料			
Full Name of Driver 駕駛人姓名	Nominated as Named Driver? 是否提名為保單指定駕駛人?	Relationship with Proposer 與投保人關係	Age 年齡
Proposer 投保人	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否	As above 同上	No. of Years of Driving 持續駕駛年資
	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否	As above 同上	As above 同上
	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否		

PLEASE ANSWER ALL THE FOLLOWING QUESTIONS: 請回答以下問題:	
(1) Has the Motor Car been modified in any way from manufacturer's standard specifications? 上述投保之汽車是否經過任何改裝或裝置非原廠標準配件?	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
(2) Have you or any person who to your knowledge may drive the Motor Car been involved in any traffic accident during the last 3 years? 在過往三年內，閣下或任何有可能駕駛此汽車人士曾否涉及交通意外?	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
(3) Have you or any person who to your knowledge may drive the Motor Car been convicted of any of the following driving offences during the last 3 years: speeding, careless driving, dangerous driving or driving whilst under the influence of alcohol? 在過往三年內，閣下或任何有可能駕駛此汽車人士曾否被判超速駕駛、不小心駕駛、危險駕駛或在酒精影響下駕駛?	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
(4) In respect of Motor Insurance, have you or any person who to your knowledge may drive the Motor Car been declined such application, or been refused renewal, or been terminated such insurance, or been imposed terms on your/his/her policy by any insurance company? 在汽車保險方面，閣下或任何有可能駕駛此汽車人士曾否被任何保險公司拒絕受保、拒絕續保、取消未到期之保險或附加特別之強制條款於保單內?	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
(5) Do you or does any person who to your knowledge may drive the Motor Car suffer from defective vision or hearing or from any physical or mental infirmity? 閣下或任何有可能駕駛此汽車人士，有否視力不靈、任何身體部份殘缺或神智不正常?	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
If the answer to any of the above question is "Yes", please supply details. 在上述問題中，若有答案為「是」者，請詳加說明。	

DETAILS OF PRESENT MOTOR INSURANCE "NO CLAIM DISCOUNT" (NCD) 現正享有 "無賠款記錄折扣" (NCD) 之汽車保險資料	
Name of Insurer 保險公司名稱	Present Policy Number 有效保單號碼
Registration Mark 車輛登記號碼	NCD (%) 無賠款記錄折扣 (%)
	Transfer the NCD to the Motor Car proposed here? 是否將NCD折扣轉移到此投保汽車? <input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否

Declaration 聲明

I/We desire to insure with Asia Insurance Company Limited ("the Company") in respect of the Motor Car as detailed herein and hereby declare that:

- The Motor Car is in good condition;
- The Motor Car will not be driven by any person who to my/our knowledge does not hold a full valid driving licence or has been disqualified from holding such driving licence;
- The particulars given in this Proposal Form are true and nothing materially affecting the insurance risk has been concealed by me/us;
- If any particulars or answers in this Proposal Form are not in my/our hand-writing, the person or persons filling in such particulars and answers shall be deemed to be my/our agent for that purpose;
- I/We hereby agree that this Proposal and Declaration shall be incorporated in and taken as the basis of the proposed contract between me/us and the Company; and
- I/We agree to accept a policy in the Company's usual insurance policy form for this class of insurance.

- 本人/本公司擬向亞洲保險有限公司「亞洲保險」投保上述汽車並謹此聲明如下：
- 我/我們之車性能良好；
 - 我/我們之車將不會給予非持有有效駕駛執照或已被吊銷駕駛執照之人士駕駛；
 - 此/此保單內所述各項資料或圖樣均屬真實，本人/本公司並無隱瞞事實或虛構；
 - 此/此保單內所述各項資料或圖樣如非投保人親筆作答，填寫此表格者只視作為本人/本公司之代理人簽，其內容皆屬本人親筆代答；
 - 本人/本公司同意將此投保保單及聲明將作為本人/本公司與亞洲保險訂立契約之根據；
 - 本人/本公司同意接受亞洲保險所發給備用之汽車保險單。

Proposer's Signature 投保人簽署	Authorized Agent 特許代理
Date 日期	

Important Notices 重要事項

- Failure to supply true answers to this Proposal Form or inform the Company of all material information about your insurance proposal may render the insurance policy invalid. If you have any doubt about what you should disclose, do not hesitate to check with the Company or your insurance agent/broker.
- Please attach copy of valid Vehicle Registration Document of the Motor Car and documentary evidence of present Motor Insurance "No Claim Discount".
- The Private Car Insurance will not be effective unless this Proposal has been formally accepted by the Company.
- Any personal information collected by the Company may be used, stored or disclosed to any individual or organization to evaluate this application, or provide subsequent services. Requests for personal data access or correction may be addressed to Data Protection Officer of the Company.
- This brochure is not a policy of insurance. Please refer to the policy document for full details of terms, conditions and exceptions.
- 投保人填寫此投保單時，務必如實作答，並告知亞洲保險所有和投保保險有關的重要資料。任何虛報或隱瞞事實，會導致保單失效。對資料應否透露者有任何疑問，請即查詢本公司或閣下的保險代理/經紀。
- 投保人請出示投保車輛的有效車牌登記證副本及現正享有 "無賠款記錄折扣" (NCD) 之汽車保險證明文件。
- 保單須經批核，方可生效。
- 本公司有權運用，保存或透露閣下之個人資料予任何人仕或機構，用以審核此項申請，或提供有關服務。若需查閱或更正個人資料，請聯絡本公司的資料保護主任。
- 此小冊子並非保單，詳情請參閱保單之條款細則及不承保範圍。

For Office Use Only 公司專用	Cover Note No.	Policy No.
Account No.		