

Motor Insurance

汽車保險



® Sun Flower Insurance Brokers Limited

Placing through Sun Flower Insurance Agency Limited

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Thank you for considering Sun Flower to be one of your selected intermediaries.

We are pleased to get in touch should you have any enquiry regarding the captioned insurance.



Motor Insurance

汽車保險

FWD Motor Insurance provides comprehensive protection for car owners including the basic protection for own damage of vehicle and your legal liability with **Extra Benefits** at no extra cost.

Third Party Cover

To protect you against legal liability for damages consequent upon accidental

- Death or bodily injury to Third Parties
- Loss of or damage to the property of Third Parties arising out of the use of your motor vehicle

Comprehensive Cover

In addition to Third Party risks, the cover protects you against loss of or damage to the motor vehicle resulting from any causes, such as collision, fire, theft and other accidental losses.

Extra Benefits

(For Private Car - Comprehensive Cover Only)

- A) No Claim Discount Protection
- B) "New for Old" Replacement Vehicle
- C) Windscreen Excess Waiver
- D) Claims Recovery Service
- E) Alternative Vehicle

What's More.....

Just pick-up the phone and you can get:

- F) 24-Hour Free Emergency Roadside Assistance
- G) 24-Hour Free Emergency Towing Assistance

A) No Claim Discount Protection

No matter how many claims you make, if the total amount claimed within one year does not exceed HK\$60,000 or 15% of estimated car value (whichever is the less), your No Claim Bonus (NCB) entitlement will not be discounted. This will add up to great savings over the years!

B) "New for Old" Replacement Vehicle

You know that as soon as you use your brand new vehicle, it normally depreciates by 20%. Now, in a revolutionary move, FWD Motor Insurance provides 100% compensation for vehicles less than one year old. If the car is stolen or involved in an accident causing it to be written off, a new car of the same make and model will be given as compensation. This saves you thousands of dollars.

C) Windscreen Excess Waiver

You know the usual story, your windscreen is so easily broken, yet it's not covered because it's below the excess limit. With FWD Motor Insurance, replacement of windscreen is covered with no excess for the first HK\$5,000 and your NCB won't be affected.

D) Claims Recovery Service

In the event of an accident caused by the third party's fault, a claim recovery service will be provided to pursue recovery for your excess losses.

E) Alternative Vehicle*

In the event that your vehicle is immobilized by an accident and the required repairs take more than 48 hours in a garage, or if it is stolen for more than 48 hours, we can arrange for an alternative vehicle. The cost of the vehicle rental will be borne by FWD Motor Insurance up to the maximum of HK\$5,000 (subject to HK\$1,000 per day and an excess of 20%), getting you back on the road and minimising your inconvenience when you need it most.

* This benefit applies only if the towing service is arranged by our 24-hour Assistance Service.

F) Free 24-Hour Emergency Roadside Assistance

If your vehicle suffers a mechanical breakdown or an accident, just call the 24-hour hotline. The emergency assistance team is on-call to help you and your vehicle to get safely back on the road as soon as possible. Maximum benefit for each accident is HK\$2,000.

G) Free 24-Hour Towing Service

If your vehicle is beyond repair on the spot, we'll immediately arrange a towing service to a designated garage. Another example of the real benefits of FWD Motor Insurance - solving your problems and saving a lot of your money & time. Maximum benefit for each accident is HK\$2,000.

Items E), F) & G) are arranged by International SOS Assistance (HK) Limited.

Notes

1. For details of FWD Motor Insurance coverage or enrolment procedures, please contact your insurance agent or broker directly.
2. The above free benefits are especially for comprehensive private motor policyholders.
3. This brochure gives only an outline of the terms and conditions of the insurance cover and any information given herein is subject to the precise terms and conditions in our Policy, a specimen copy of which will be furnished to you on request.

富衛汽車保險為各車主提供全面的保障，包括一般的汽車損毀及車主責任，更提供免費的**額外保障**。

第三者保險

保障閣下因使用車輛時的疏忽而引致第三者傷亡或財物損毀所須承擔法律上之賠償責任。

綜合保險

除保障第三者責任外，更為閣下提供有關汽車損毀的保障，例如碰撞、火災、盜竊及各種意外事故所引致的損失。

額外保障（只適用於私家車“綜合保險”）

- A) 無索償折扣保障
- B) 「新換舊」賠償保障
- C) 擋風玻璃豁免「墊底費」
- D) 第三者責任追討服務
- E) 後備車輛服務

還有更多

祇需一個電話，閣下便可以得到：

- F) 24小時免費路邊緊急維修服務
- G) 24小時免費拖車援助

A) 無索償折扣保障

不論賠償次數，只要一年內之索償金額不超過60,000港元或汽車保額之15%（以較低者為準），受保車主便可保留原有的無索償折扣（NCB），續享保費優惠，節省開支。

B) 「新換舊」賠償保障

一般情況下，新車落地即會損失20%折舊率，富衛汽車保險計劃會為車齡不超過一年的車輛提供十足賠償。該等車輛若失竊或因意外導致完全損毀，車主可獲同款新車作為賠償，不扣減折舊，節省購回新車的可觀金額。

C) 擋風玻璃豁免「墊底費」

汽車的擋風玻璃通常較易破損，車主卻往往因為要自負「墊底費」，及賠償後會被扣減NCB，而寧願自掏腰包維修。富衛汽車保險計劃提供首5,000港元的擋風玻璃破爛賠償，不設「墊底費」，亦不必扣減NCB。

D) 第三者責任追討服務

如第三者被證實為應負上造成交通意外責任的一方，本公司將代車主向該第三者追討「墊底費」索償。

E) 後備車輛服務*

如汽車被竊，於48小時內未能尋回或因意外後閣下座駕無法行駛及需要維修超過48小時，富衛汽車保險計劃將為車主安排後備車輛，並支付租車費用，最高可達5,000港元（每日限額1,000港元，閣下須自付每次租車費用的20%）。

* 拖車服務必須由本計劃安排。

F) 24小時免費路邊緊急維修服務

若汽車於路上因交通意外、機械故障等事故而無法行駛，受保車主只需致電24小時熱線，緊急支援隊伍便會安排現場搶修，讓您繼續安全上路。每次事故保障額為2,000港元。

G) 24小時免費拖車服務

倘若汽車無法當場修妥，我們即會安排拖車服務至車主的居所或指定車房。上述中途緊急維修及拖車服務專為富衛汽車保險保戶提供，確保專業可靠，費用全免，為閣下救急解困，節省金錢。每次事故保障額為2,000港元。

項目E), F) 及 G) 由國際(SOS) 救援中心提供。

注意

1. 如欲查詢詳情或投保事宜，請直接與代理人 / 經紀聯絡。
2. 以上免費優惠專為私家車綜合保險客戶而設。
3. 本小冊子乃保障條款及規定之摘要，僅供參考之用。有關保障條款及規定一概以保單內容為準。如閣下需要保單樣本，請向本公司索取。