

# 私家電動汽車保險計劃

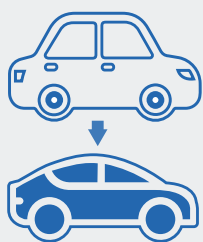
加倍安心駛向綠色未來！

隨著地球的長遠發展及可持續發展概念愈受關注，電動車於近年愈來愈受歡迎，需求亦同時顯著上升，反映了我們對綠色未來的共同願景。有見及此，我們為電動車主度身訂造此保險計劃，不但為您的電動車提供保障，並確保您能安心地盡情享受最先進的汽車科技。

立即投保，我們一同攜手駛向更環保、潔淨及更符合可持續發展的未來！



私家電動汽車保險為您提供以下的重點保障：



## 長達三年的「同款新車賠償」及豁免「改善分擔」<sup>1</sup>

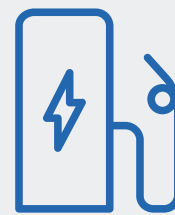
- 延長維修時之「改善分擔」豁免支付至最長三年
- 在車輛全損情況下，如無一換一的安排，客戶或需承擔全部的首次登記稅。在蘇黎世的「同款新車賠償」下，蘇黎世會向客戶賠償同款新車，客戶無需擔心其中的購買過程及相關稅項。此保障長達於首次登記後之三年內



## 先進輔助駕車技術使用保障

想充分利用您的智能電動汽車？

- 我們保障您在使用由汽車製造商裝置於路面上應用的先進輔助駕車技術功能，如自動泊車，對電動車和第三方財產的損傷（這些技術功能必須得到運輸署批准。）



## 全面的充電相關保障

- 保障充電過程中可能發生的電池損壞
- 保障由車主擁有之電動汽車充電器因意外引致之損毀
- 涵蓋充電時對第三方財產（包括充電器）造成的損害的責任
- 提高第三者電動汽車充電器的最高責任保障至20,000,000港。



### 維修期間仍能處之泰然

- 提供代步汽車租用或的士費用的索償選項
- 如果維修時間超過兩星期而客戶沒有提出代步汽車租用或的士費用索償，我們為您提供1,000港元現金的新賠償選項



### 路上故障支援

- 當您的電動車無法行駛時，包括因電池耗盡而無法行駛，我們的24小時路上緊急支援會為您服務
- 當因電池耗盡而需要拖車服務時，您可獲得的士津貼（每次服務最高200港元，每年最多一次）



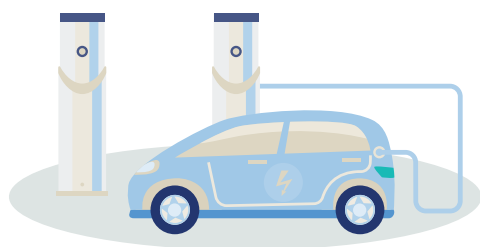
### 我們為可持續發展走多一步...

我們致力於可持續發展！

- 行業領先的保障：在全損的情況下，我們會承擔環保電池處理的費用

## 主要保障內容

保障範圍	第三者責任保險	綜合保險
為電動汽車度身訂造的保障		
同款新車賠償	×	保障可長達三年，更包括相關的稅務優惠金額 <sup>1</sup>
由客戶承擔之「改善分擔」	×	豁免期可長達三年，包括相關的稅務優惠金額 <sup>1</sup>
於充電時導致的電池損壞	×	✓
由客戶擁有的電動汽車充電器損壞保障	×	✓ 每次意外高達5,000港元
第三者之電動汽車充電器損壞責任保障	每次意外高達20,000,000港元	每次意外高達20,000,000港元
先進輔助駕駛技術應用保障	✓ (只限賠償予第三者損害/損傷的責任)	✓
於車輛全損下以可持續方式處理損毀電池之費用	×	✓
其他保障		
車輛損毀、火險及盜竊險	×	✓
第三者人身傷亡	100,000,000港元	
第三者財物損失	可選擇由2,000,000港元至10,000,000港元	
汽車個人意外保障	×	✓
醫療費用	×	✓
「無賠償折扣」保障	×	✓
前擋風玻璃保障	×	✓
於等候車輛維修時的保障	×	可選： 1) 4,000港元代步汽車租用費；或 2) 2,000港元的士報銷費用；或 3) 1,000 港元現金津貼，若維修時間超過14日
24 小時中途急修服務	×	✓ (涵蓋電池耗盡)
24 小時拖車服務	×	✓
追討賠償服務	×	✓



我們一向以客為本，致力為您提供快捷及簡易的索償服務，包括：

### 智選汽車網絡維修服務

- 車主於指定的維修中心修理汽車，即可享專屬禮遇，包括維修後免費交車<sup>2</sup>、內外清潔服務及18個月<sup>3</sup>維修，讓您不用為汽車維修而煩惱。

### 維修汽車擋風玻璃免找數服務

- 我們提供維修擋風玻璃免找數服務<sup>4</sup>，除了可以到我們汽車保險索償專頁中「蘇黎世汽車網絡」上列明的網絡車房維修，您亦可以自選維修地點<sup>5</sup>（受保於特定車行汽車計劃之客戶除外）。

### 追討賠償服務

- 如果意外由第三者汽車引起，我們會以您名義代您向肇事的第三者車主追討賠償，務求將您的損失及法律責任減至最低，並且盡快解決事件，了無後顧之憂。若追討成功，您更有機會獲退回已付的「墊底費」，並可繼續保留原有的「無賠償折扣」優惠。

- 只適用於首次或第二次並於生產日期計起12月內於運輸署的註冊車輛，投保的受保汽車估值必須最少於為保單生效起始時的全新置換額（同款汽車的合理市場價值），詳情請參閱保單條款。
- 此優惠唯蘇黎世承保之全保私家車獨享。
- 由將維修好的汽車交還受保車主起計。
- 按客戶之保障計劃及保單條款提供。
- 個別偏遠地區有機會被收取服務費用。

本材料中提及的保險產品（私家汽車保險計劃 - 電動汽車）由蘇黎世保險有限公司（「蘇黎世」）承保，並僅擬在香港特別行政區銷售。如根據該司法管轄區的法律，就任何保險產品或服務進行要約或邀約屬違法行為，本材料不應被視為在該司法管轄區銷售任何保險產品或服務的要約或邀約。

此處提供的產品資訊僅供參考，並不構成保險合約的一部分。有關詳細產品特點及詳細的條款及細則，請參閱相關的產品冊子及保單條款。如有任何不同之處，請以保單條款為準。蘇黎世保險保留對所有事項的最終批核和決定權。如中文譯本與英文有異，概以英文文本為準。

### 關於蘇黎世保險

蘇黎世保險（香港）是蘇黎世保險集團轄下之機構，竭誠為個人、商業及企業客戶提供全面又靈活的一般保險及人壽保險服務，照顧他們在保險、保障及投資上的需要。集團在香港的業務始於1961年，至今已於本港一般保險市場上成為五大保險公司之一<sup>1</sup>。請瀏覽[www.zurich.com.hk](http://www.zurich.com.hk)了解有關蘇黎世保險（香港）的更多資訊。

<sup>1</sup> 保險業監管局2021年1月至12月香港一般保險業務的年度統計數字，以毛保費計算。

蘇黎世保險有限公司（於瑞士註冊成立之有限公司）

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# Private EV Motor Insurance Plan

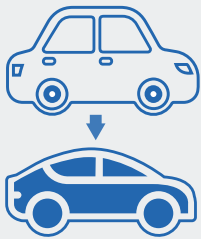
**Drive Green with extra peace of mind!**

As our society is becoming more concerned about the well-being of our planet and sustainability, electric vehicles (EVs) have grown in popularity and demand in recent years, reflecting our collective desire for greener solutions. That's why we have tailored a unique insurance plan for electric vehicle owners. This plan isn't just about covering your EV; it's about providing you with peace of mind as you embrace this cutting-edge technology.

Insure with us and let's drive towards a greener, cleaner, and more sustainable future together!



**Our Private EV Motor Insurance Plan offers the following highlighted benefits:**



## **Up to three years new-for-old EV replacement and zero depreciation<sup>1</sup>**

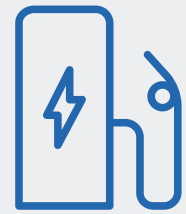
- Extend the 0% betterment contribution in repairing for up to three years
- To replace an EV in case of total loss, customers might need to pay the full first registration tax when there is no one-for-one replacement. In the Zurich new-for-old EV replacement benefit, customers will not need to worry about the payment and relevant tax as Zurich will replace an EV of the same make and model to the customer within three years after the first registration of the EV



## **Advanced technology coverage**

Want to make use of your smart EV to the fullest?

- We provide protection for damage caused to your EV and third party property when using advanced driving assistance technologies installed by the motor car manufacture, such as auto-parking. (These technologies must be approved by the Transport Department)



## **Comprehensive charging protection**

- Cover for battery damage that may occur during charging process
- Cover accidental damage of your self-owned electric car charger
- Cover any damages caused to the third party (including charger) while charging
- Increased charger third party liability: maximum indemnity limit to HKD 20,000,000



### Peace of mind while get your car fixed

- Temporary substitute vehicle or taxi expense reimbursement benefits
- HKD 1,000 cash benefit if the repair time exceeds 14 days when temporary substitute vehicle or reimbursement of taxi expense are not requested



### On the road support

- Provide 24-hour emergency support when your EV break down on the road, including accident due to depleted battery
- Offer taxi allowance (up to HKD 200 per assistance case, maximum of one claim per year) when towing service is required because of depleted battery



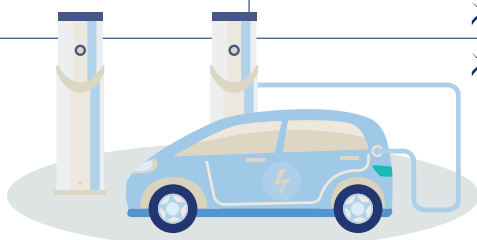
### We go extra miles for sustainability...

We're committed to sustainable development!

- Industry-leading benefit: cover the cost of environmental friendly battery disposal treatment in the case of total loss

### Highlighted benefits

Benefits	Third party liability only	Comprehensive
Coverage tailor-made for EVs		
New for old replacement	×	Up to 3 years including relevant tax benefit applied <sup>1</sup>
Betterment policyholder contribution	×	0% up to 3 years including relevant tax benefit applied <sup>1</sup>
Battery damage during charging coverage	×	✓
Charging station damage (self-owned) coverage	×	✓ Up to HKD5,000 per accident
EV charger third party liability	Up to HKD 20,000,000 per accident	Up to Up to HKD 20,000,000 per accident
Advanced driver assistance technology coverage	✓ (cover the damage aroused from third party liability only)	✓
Cost for sustainable way of battery disposal (if total loss)	×	✓
General coverage		
Own damage, fire and theft cover	×	✓
Third party bodily injury	HKD 100,000,000	
Third party property damage	Options from HKD 2,000,000 up to HKD 10,000,000	
Motor personal accident	×	✓
Medical expenses	×	✓
CFD Protection	×	✓
Front windscreen excess waiver and cashless service	×	✓
Temporary substitute vehicle and option of repairing benefit	×	Options of: 1) HKD 4,000 for rental fee of substitute vehicle; or 2) HKD 2,000 for taxi fee reimbursement; or 3) HKD 1,000 cash allowance for repairing time exceeding 14 days
24-hour emergency roadside repair service	×	✓ (Including battery depletion)
24-hour towing service	×	✓
Claim recovery service	×	✓



## Hassle-free claims service

We care about our customers! That's why we are committed to delivering efficient and hassle-free claims services for you, including:

### Garage-Pro service

- If you repair your vehicle at our designated garage, you'll receive exclusive privileges that upgrade your experience, including free delivery<sup>2</sup> and cleaning of the interior and exterior services after repair and 18-month repair warranty<sup>3</sup>. With these added perks, you can enjoy our repair services with extra peace of mind.

### Cashless windscreen repairing service

- If your vehicle's windscreen is damaged, we offer cashless windscreen repairing service<sup>4</sup>. Simply drive to one of our network garages listed on the motor insurance claim page and click on the "Zurich garage network" icon; or you can choose your preferred repairing location<sup>5</sup> (except for customers with vehicles insured under specified motor schemes).

### Claims recovery service

- In the event of an accident caused by a third party, we'll handle the process of seeking compensation from the liable third party on your behalf, minimizing your loss, legal liability and saving your valuable time. If the process is successful, the amount recovered may be reimbursed against the excess amount you've already paid. You can continue to enjoy the benefit of your CFD.

1. Only apply to the first and second registration of the car with the Transport Department and the registration must be made within 12 months from the date of manufacture and insured's estimated value of the electric vehicle must be at least the same as the new replacement value (reasonable market value for brand new same make and model EV) of the motor car at the time of effective date. Please refer to policy wording for details.
2. Eligible to private motor car under the comprehensive motor insurance policy only.
3. Validity begins from the date your repaired car is delivered to the insured car owner.
4. Subject to the coverage of the Private Motor Car Insurance – Electric Vehicle, as well as the policy terms and conditions.
5. Service charge may apply for on call service (to repair the windscreen at the location the insured designated) to individual distant areas.

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The product information provided herein is for reference only and does not form part of the insurance contract. Please refer to the product brochure for the detailed features and the policy provisions for the detailed terms and conditions. In case of inconsistency, the policy provisions shall prevail. Zurich Insurance reserves the right of final approval and decision on all matters. The English version shall prevail in case of inconsistency between the English and Chinese versions.

## About Zurich Insurance

Zurich Insurance (Hong Kong) is part of the Zurich Insurance Group, with its presence in Hong Kong dating back to 1961. Since then, Zurich Insurance (Hong Kong) has been dedicated to serving the Hong Kong community with a full range of flexible investment, life insurance and general insurance solutions for individuals, as well as commercial and corporate customers — attending to their insurance, protection and investment needs. Zurich Insurance (Hong Kong) is currently top five in the general insurance market<sup>1</sup>. Please visit [www.zurich.com.hk](http://www.zurich.com.hk) for more information of Zurich Insurance (Hong Kong).

<sup>1</sup> Annual statistics of the Insurance Authority on Hong Kong General Business from January to December 2022, based on gross premium.

Zurich Insurance Company Ltd (a company incorporated in Switzerland with limited liability)

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