

Private Motor Car Insurance Plan

For all the drivers out there, safety always comes first when we are on the road. Yet, accidents could happen despite all precautions that can be taken. This is when a reliable private motor car insurance plan comes in handy and saves car owners and drivers from unnecessary troubles and financial loss.

Our Private Motor Car Insurance Plan provides wide-ranging protection for car owners. In addition to the basic protection for damages that could happen to your motor car and your legal liability, our plan also provides you with many other features for your varied needs.

Enjoy your ride!

Covering third party bodily injury and property damage

Covering up to HKD 100,000,000 against legal liability of third party bodily injury and up to HKD 2,000,000 against third party property damage liability. You may choose to increase the coverage of property damage liability to HKD 3,000,000, HKD 5,000,000, HKD 7,500,000 or HKD 10,000,000 for extra protection.

New for old compensation

A new¹ car of the same make and model will be given of compensation if the car is stolen or involved in an accident causing to be written off.



Medical coverage and Motor personal accident

Cover the medical costs of the insured or the insured driver in case of accidents.

24-hour support and protection – your reliable partner on the road

We provide emergency roadside repair service, towing service, traffic regulations and claims enquiry service.

Other special features

Betterment contribution waiver

You can enjoy the betterment contribution waiver if the repair is taken place at the repairer specified in the Zurich Garage-Pro Services. Scan the QR code on the right to access the motor insurance claim page and click the icon "Zurich garage network" to find a designated repairer.



Covering temporary substitute vehicle or taxi fee reimbursement

We strive to keep your daily life as undisturbed as possible even when you are without a car. We cover either the expenses of renting a temporary substitute vehicle, or the taxi fees incurred during the period of repair, or before the car is recovered and first handed over to you.



Free windscreen cover – Cashless and no excess with Zurich designated repairers

Your CFD will not be affected when the repair or replacement is done by a designated repairer. In addition, you can enjoy cashless service for the full repairing cost without the need to bear the amount of excess.



Claim-free Discount (CFD) Protection

If the total amount claimed within one policy year is less than HKD 50,000, you will keep your existing CFD.



CFD for no-fault

If you can provide the evidence of conviction against the third party driver(s) obtained from a court, and there is no prosecution against you and you have not received any writ or summons relating to the accident when the claim arises, the claim made shall not result in cancellation or reduction of the CFD.



Table of benefits

Coverage	Third Party Liability Only	Comprehensive
Own Damage, fire & 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	✗	HKD 100,000
Medical expenses	✗	✓
CFD Protection	✗	✓
Front windscreen excess waiver and cashless service	✗	Available when repairing at designated repairers
New for old compensation	✗	✓
Temporary substitute vehicle	Free referral service	Either 1) Vehicle rental expenses up to HKD 4,000 (20% of the expenses paid by the insured) Or 2) Taxi fees up to HKD 2,000
24-hour emergency roadside repair service	Free referral service	Up to HKD 2,000
24-hour towing service	Free referral service	Up to HKD 2,000
Claims 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 delivery¹ and cleaning of the interior and exterior services after repair and 18-month repair warranty². 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 service³. 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 location⁴ (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. Eligible to private motor car under the comprehensive motor insurance policy only

2. Validity begins from the date your repaired car is delivered to the insured car owner.

3. Subject to the coverage of the Private Motor Car Insurance plan, as well as the policy terms and conditions

4. Service charge may apply for on call service (to repair the windscreen at the location the insured designated) to individual distant areas

The insurance product mentioned in this material is underwritten by Zurich Insurance Company Ltd ("Zurich Insurance") and is intended only for sale in the Hong Kong SAR. This material should not be regarded as an offer or solicitation to sell any insurance products or services in any jurisdiction in which such offer or solicitation would be unlawful in such jurisdiction.

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 market¹. Please visit www.zurich.com.hk for more information of Zurich Insurance (Hong Kong).

¹ Annual statistics of the Insurance Authority on Hong Kong General Business from January to December 2021, based on gross premium.

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私家汽車保險計劃

對駕駛者來說，道路上的安全最為重要。可是，就算做足安全措施，意外仍然有機會發生。在意外發生時，一份可靠的私家汽車保險計劃可以向車主及駕駛者伸出援手，免卻他們不必要的麻煩及金錢損失。

我們的私家汽車保險計劃為車主提供廣泛全面的保障，除了一般的汽車損毀及車主責任保障外，亦提供各種不同的保障，迎合車主不同的需求。

盡情享受駕駛吧！

第三者人身傷亡及財產損毀的法律責任保障

提供高達100,000,000港元的第三者人身傷亡保障及高達2,000,000的第三者財產損毀的法律責任保障。車主亦可以選擇提升第三者財產損毀的法律責任的保障額至3,000,000港元、5,000,000港元、7,500,000港元或10,000,000港元，以享有更多保護。

同款新車賠償的法律責任保障

車輛若失竊或因意外導致完全損毀，車主可獲同款新車¹作為賠償。



醫療及汽車個人意外保障

若不幸發生交通意外，受保人及受保司機的醫療費用將獲賠償。

24小時支援及保障 – 您的可靠夥伴

我們為您提供緊急支援服務，如中途急修服務、拖車服務和交通條例及賠償諮詢熱線。

其他計劃特點

於指定汽車維修商維修可免「改善分擔」價值差額

若您於蘇黎世指定汽車維修商進行維修，您可免「改善分擔」價值差額。你可以右方的掃瞄二維碼以到訪汽車保險的索償專頁，點擊「蘇黎世汽車網絡」以查詢我們的指定汽車維修站。



臨時代用汽車保障或索償計程車費用

為了盡量減低您在汽車維修完成前或尋回失車前期間的不便，我們賠償期間的臨時代用汽車的租車費用或計程車費用。



保障表

保障範圍	第三者責任保險	綜合保險
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	✗	100,000港元
醫療費用	✗	✓
「無賠償折扣」保障	✗	✓
前擋風玻璃保障	✗	於指定汽車維修商維修
同款新車賠償	✗	✓
臨時代用汽車	免費轉介服務	1) 最高4,000港元租車費用 – (受保人須負責20%) 或 2) 最高2,000港元的計程車費用
24小時中途急修服務	免費轉介服務	最高2,000港元
24小時拖車服務	免費轉介服務	最高2,000港元
追討賠償服務	✗	✓

免費擋風玻璃保障 – 指定汽車維修站免找數服務

如果您選擇到指定的汽車維修商維修或更換擋風玻璃，您的「無賠償折扣」(CFD) 不會被降低或取消。另外，您亦可以享受免找數及免自負額的維修服務。



無賠償折扣 (CFD) 保障

若一年內之索償金額不超過50,000港元，受保車主便可保留原有的「無賠償折扣」(CFD)，續享保費優惠，節省開支。



無賠償折扣 (CFD) – 由法院確認之第三者司機責任的定罪判決之相關索償

如您可以提供由法院針對第三者司機責任作出定罪判決，而您及您的司機並沒有因相關的意外而被起訴，或收到任何關於此事故的令狀或傳票，原來的無賠償折扣不會被取消或扣減。



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¹、內外清潔服務及18個月²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³，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⁴（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。

1. 此優惠唯蘇黎世承保之全保私家車獨享。

2. 由將維修好的汽車交還受保車主起計。

3. 按客戶之保障計劃及保單條款提供。

4. 個別偏遠地區有機會被收取服務費用。

本宣傳資料只供參考之用，並不構成保險合約的一部分，有關此項保障計劃的內容細則及不承保事項請參閱保單文件，如有任何差異，均以保單內之條款細則為準，蘇黎世保險有限公司保留最終批核及決定權。如宣傳資料的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一¹。請瀏覽www.zurich.com.hk了解有關蘇黎世保險（香港）的更多資訊。

¹ 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。

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