



Liberty International Motor Insurance Plan

Liberty International Motor Insurance Plan ("The Plan") is designed to provide extensive protection and superb services for our Comprehensive Private Motor Car Policyholders, bringing you peace of mind while enjoying the pleasure of driving.

No Claim Discount (NCD) Protector*

You will be able to keep the same NCD upon renewal if the claim amount incurred under all sections of the Policy does not exceed HK\$60,000 or 15% of Sum Insured whichever is the less. Provided no more than one claim is reported and no third party bodily injury is involved in the reported claim. This will add up to great savings over the years.

Free 24-Hour Emergency Roadside Repair Services (Applicable in Hong Kong Only)*

If your car is immobilized on the road due to an accident or mechanical breakdown, just call "The Plan" 24-Hour Hotline. The emergency assistance team is on-call to repair your motor car and get you safely back on the road as soon as possible.

Free 24-Hour Towing Service (Applicable in Hong Kong Only)*

If your car cannot be repaired at the roadside following an accident or mechanical breakdown, we'll immediately arrange a tow, to your home or designated garage. This free service is another example of real benefits of "The Plan" - solving your problems and saving you money.

24-Hour Traffic Regulations and Claim Enquiry Service (Applicable in Hong Kong Only)*

If you have any doubts about traffic regulations, deductions for offences, or claim reporting procedures, simply call "The Plan" 24-Hour Hotline. Our professionals have the answers to your questions and will provide all the details you need.

Free Windscreen Cover up to HK\$5,000*

You know the usual story - your windscreen is so easily broken, yet it's not covered because it's below the excess limit. But with "The Plan", windscreen replacement is covered with no excess, and your NCD will not be affected.

Claims Recovery Service*

In the event of an accident caused by a Third Party, we will seek recovery of compensation from the liable Third Party on your behalf, saving you time and trouble. If the process is successful, the amount recovered may be reimbursed against the excess amount already paid by you and you'll continue to enjoy the benefits of your NCD.



Discount for More Than One Car Insured

If you own two or more cars and insure together with the Company, you are entitled to an additional 10% discount on premium.

Temporary Substitute Vehicle*

In the event your vehicle is being repaired and immobilized for more than 48 hours after a car accident, or being stolen and not found within 48 hours, we can arrange for a rental car, provided exclusively for "The Plan". We will bear 80% of the rental costs up to HKD5,000 (daily limit HKD1,000), getting back you on road and minimizing your inconvenience when you need it most.

Driver's Life Protection Benefit*

Life Protection Benefit with the sum up to HKD100,000 is offered to you and the named driver(s) in your policy who suffered a car accident when driving your car.

New for Old Compensation*

You know that as soon as you use your brand new car, it normally depreciates by 15% - 20%. In case your car which is less than one year old be stolen or totally destroyed in an accident, we replace it with a car of the same make and model without deducting any depreciation. This saves you thousands of dollars.

1-Hour Legal Advisory Service

In the event of an accident involving third party bodily injury (excluding caused to the driver and/or the insured of the insured vehicle), our company will provide one time 1-hour legal advisory service. Once such traffic accident occurred, our customer can contact our 24-hours hotline for assistance. Once Liberty receive the report of the case, Liberty will contact the customer during office hour as soon as practicable. A competent lawyer with relevant expertise will be assigned to meet the customer, accompany the customer to attend certain legal procedure if appropriate or to address some of the customer's enquiry directly.

Liberty International Insurance Limited is a 100% owned subsidiary company of Liberty Mutual Insurance Group. Boston-based Liberty Mutual Insurance Group, founded in 1912, is a diversified global insurer providing a wide range of insurance products. We rank 73rd on the Fortune 500 list of largest corporations in the U.S. based on 2015 revenue. Liberty Mutual Group employs over 50,000 people in 900 offices throughout the world helping people live safer, and more secure lives.

Policy Enquiry
2892-3823

* These benefits are available to Comprehensive policyholders only.
This leaflet is only a summary. For full terms and conditions, please refer to the policy document itself.





利寶保險 汽車保障計劃

利寶保險誠意為汽車綜合保險客戶提供周詳保障及多項優質服務，讓您安心享受駕駛樂趣。

「無索償折扣」保障*

若索償不超過港幣60,000元或投保額之15%(以較低者為準)，您可繼續享有現時之「無索償折扣」。惟全年不可超過一次意外索償及無牽涉第三者人身傷亡。

免費24小時路邊緊急維修服務 (只限於香港境內)*

若您的座駕因意外或機件故障以致不能行駛，只需致電本計劃24小時熱綫，我們便會安排路邊緊急維修，使您的車輛在最短時間內安全地返回路面行駛。

免費24小時拖車服務 (只限於香港境內)*

若您的座駕因意外或機件故障以致不能行駛且無法當場修妥，我們可安排拖車服務，助您把汽車拖回您的住址或汽車維修公司，為您省卻煩惱及金錢。

24小時交通條例及索償諮詢服務 (只限於香港境內)*

若您對交通條例、違例駕駛記分或索償程序等有任何疑問，可以致電我們的24小時熱綫電話，我們將會安排專人為您解答您的疑難。

擋風玻璃賠償不設「墊底費」*

汽車的擋風玻璃通常比較容易損壞，但損壞後又往往未能得到賠償，皆因賠償金額總比墊底費為低。本計劃提供高達港幣5,000元的擋風玻璃破損賠償，不須繳付墊底費，亦不會扣除「無索償折扣」。

賠償追討服務*

若您不幸地涉及第三者所引致之意外，我們會以您的名義為您向負責之第三者追討賠償，以省卻您的煩惱及寶貴時間。若追討工作順利完成，您將有機會退還已繳付的墊底費及繼續享用您的「無索償折扣」。



多輛汽車投保折扣

若您向我們投保多於一輛您個人擁有的私家汽車，您將獲得額外10%的折扣優惠。

臨時代用汽車*

車輛若於本港範圍內被竊或因交通意外無法行駛，本計劃可於事發48小時後為客戶提供代用車，供受保車主使用，並代付80%的租金至最高限額5,000港元(每天上限1,000港元)，使車主續享駕駛的方便與樂趣。

司機人壽保障*

車主及保單內的記名司機駕駛受保車輛發生意外時可獲得人壽保障高達十萬港元。

同款新車賠償不扣減折舊*

一般情況下，新車落地即會損失15% - 20%折舊率，本計劃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，讓車主毋須為購回新車而補貼可觀金額*。

一小時免費法律諮詢服務

當遇上牽涉第三者人身意外傷亡的交通事故(不包括受保車輛駕駛者)，本公司會提供一次性之一小時免費法律諮詢服務。一旦發生相關交通事故，客戶可透過24小時支援服務熱線，尋求支援服務。收訖個案後，利寶國際將在辦公時間內盡快致電客戶，安排富饒經驗的指定律師與客戶會面商議，陪同客戶出席相關法律程序，或為客戶直接解答疑難。

利寶國際保險有限公司是利寶互助保險集團的全資附屬公司。利寶互助保險集團於1912年在美國波士頓成立，是一間多元化的國際保險公司。按2015年的收入計算，我們成功打入美國《財富》雜誌「美國最大型公司500強」之第73位。我們在全球900多間分行共僱用了超過50,000名員工。「助您生活無憂」是我們在世界各地經營的方針。

保單查詢
2892-3823

* 以上優惠或服務只適用於投保綜合保險之人仕
此單張內容只為重點概括，詳細資料請參閱保單正本。

