

私家車保險

東京海上火災保險(香港)有限公司

- 服務香港超過60年

東京海上火災保險(香港)有限公司乃Tokio Marine集團全資附屬公司，為全球最實力雄厚的保險集團其中之一。成立於1879年，日本東京海上日動火災保險株式會社為Tokio Marine集團旗下之旗艦公司並獲國際著名評級機構標準普爾(Standard & Poor's)評定公司財政評級為“A+”*。

本集團在全球近40個國家擁有卓越的國際網絡，僱用員工超過38,800名；強大的商業網絡更伸延至亞洲各地包括中國和香港。

東京海上火災保險(香港)有限公司的發展歷史可追溯至1953年。時至今日，我們已成為本港最大貨運保險公司之一，並獲標準普爾(Standard & Poor's)評級為“A”*。

* 截至2017年1月19日

產品特點

東京海上火災保險(香港)有限公司的私家車保險專為閣下之座駕提供最全面的保障，並特設24小時緊急支援熱線，助您應付不時之需。

(A) 綜合保障 最高賠償額(HK\$)

a. 因意外造成車輛及/或其附件或零件遭受的損失或破壞	投保額
b. 因意外造成第三者傷亡而必須承擔的法律責任	每次 HK\$100,000,000
c. 因意外造成第三者財產損失而必須承擔的法律責任	每次 HK\$2,000,000

(B) 第三者法律責任保障

a. 因意外造成第三者傷亡而必須承擔的法律責任	每次 HK\$100,000,000
b. 因意外造成第三者財產損失而必須承擔的法律責任	每次 HK\$2,000,000

額外保障 (僅隨綜合保障附送)

1. 車輛舊換新

如果閣下的汽車使用年期不到一年(從首次登記日起計算)並在意外中被完全損壞，本公司將給予賠償一輛同型號的全新汽車，而不需扣減任何折舊率*。

* 汽車的首次登記日必須是在其製造日期之後12個月之內。

2. 零折舊率修理賠償

如果閣下的汽車因意外需要維修，只要發生事故之日期與汽車使用日期仍未到一年(從首次登記日起計算)，我們將賠償全部的汽車零件費用，而不需扣減任何折舊率*。

* 汽車的首次登記日必須是在其製造日期之後12個月之內。

3. 更換擋風玻璃

如索償額不超過HK\$5,000，則無須支付任何自負額，閣下亦可以保留現有的無賠償折扣優惠。

4. 無賠償折扣保障

如在投保期內祇有一次意外事故而索償總額不超過HK\$60,000或投保額的15%，以較低者為準，便可繼續保留現有的無賠償折扣續保優惠。

5. 緊急事件拖車服務

如果閣下的汽車因意外或機器故障而不能發動、不適合駕駛或者不能安全駕駛，我們將賠償拖車費用，賠償額為每年HK\$1,000。

6. 租用汽車保障

如果閣下的汽車因意外後無法開動或汽車被盜，閣下可於48小時後租用一輛替代汽車。我們將承擔租金的80%，租金上限為每天HK\$1,000，每年上限為HK\$5,000。

7. 追討服務

如果閣下的汽車因第三者的過失而遭到損壞，我們將提供追討索償服務為閣下減輕額外損失。

8. 24小時緊急電話支援服務

閣下可以致電我們的24小時緊急熱線服務，而獲得以下的支援服務：

- a. 緊急路上支援及推薦服務；
- b. 拖車推薦服務；
- c. 租用汽車推薦服務；
- d. 索償追討服務；
- e. 一般諮詢服務。

保險徵費通知

由2018年1月1日起，投保人須根據“保險業條例”(第41章)第134條支付保險徵費。本公司將根據以下的徵費率代表保險業監管局收取該徵費。詳情請瀏覽 www.tokiomarine.com.hk/alevy 或聯絡我們 (852) 2529 4401 或您的保險中介機構(如有)。

保單生效日期(包括首末兩日)	徵費率(於保費)	徵費上限(港幣)
1.1.2018 - 31.3.2019	0.04%	2,000
1.4.2019 - 31.3.2020	0.06%	3,000
1.4.2020 - 31.3.2021	0.085%	4,250
1.4.2021 - 或以後	0.1%	5,000

備註：本單張之標準保費並不包括此保險徵費在內。

如本單張內之中文內容與英文有異，一切內容將以英文為準。
本保險之保障詳情，請參閱保單內之條款。



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Private Motor Insurance 私家車保險



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東京海上火災保險(香港)有限公司

The Tokio Marine and Fire Insurance Co. (HK) Ltd.

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Private Motor Insurance

Tokio Marine Hong Kong

- serving Hong Kong for more than 60 years

The Tokio Marine and Fire Insurance Co. (HK) Ltd. ("the Company") is a wholly-owned subsidiary of Tokio Marine Group, one of the largest international insurance groups in the world. The flagship company of Tokio Marine Group is Tokio Marine & Nichido Fire Insurance Co. Ltd. founded in 1879 with credit rating of "A+" (S&P)*. The Group has more than 38,800 employees all over the world and a prominent global network in near 40 countries and also a strong network in Asia including China and Hong Kong.

Tokio Marine's history in Hong Kong can be dated back to 1953. The business has been growing together with the economy of Hong Kong since then. The Company is now one of the top Marine Cargo Insurance Companies in Hong Kong with credit rating of "A" (S&P)*.

*: as of 19 Jan 2017

Product Features

Tokio Marine's Private Motor Insurance is specially designed to protect your car with extra benefits and 24 hours hotline assistances.

(A) Comprehensive Cover Maximum Limit (HK\$)

a. Loss of or Damage to your motor car and/or its accessories or spare parts	Sum Insured
b. Legal Liability for causing third party's death or bodily injury	HK\$100,000,000 any one event
c. Legal Liability for causing third party's property damage	HK\$2,000,000 any one event

(B) Third Party Legal Liabilities Cover

a. Legal Liability for causing third party's death or bodily injury	HK\$100,000,000 any one event
b. Legal Liability for causing third party's property damage	HK\$2,000,000 any one event

Additional Benefits

(Applicable to Comprehensive Cover Only)

1. New for Old Replacement Vehicle

If your car is less than 1 year old (from the date of its first registration) and sustains a total loss, we will give you a new one of the same model and make without deducting any depreciation*.

* The first registration of the car must be made within 12 months from the date of its manufacture.

2. Nil Depreciation on Repairs

If repairing is required, there will be no deduction made for depreciation on those spare parts which need replacement provided that your car is less than one year old (from the date of its first registration) at the time of the accident*.

* The first registration of the car must be made within 12 months from the date of its manufacture.

3. Windscreens / Windows Replacement Extension

No excess will be applied if your claim does not exceed HK\$5,000. You can keep your No Claim Discount as well.

4. No Claim Discount Protection

You can maintain your existing No Claim Discount (NCD) at renewal even you made a claim during the period of insurance provided that the claim amount does not exceed HK\$60,000 or 15% of the sum insured whichever is the less.

5. Emergency Towing Service Benefit

You will be reimbursed the towing service fees up to HK\$1,000 per policy year, if your motor car is immobilized, unfit or unsafe to be driven due to an accident or mechanical breakdown.

6. Substitute Vehicle Benefit

If your motor car is immobilize due to accident or discovered stolen. You can arrange a substitute car after 48 hours. We will bear 80% of the rental costs up to HK\$1,000 per day and HK\$5,000 per year.

7. Claim Recovery Service Benefit

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 loss.

8. Vehicle Assistance Services

You can call our 24 hours hotline to obtain:

- Emergency Roadside Assistance Referral Service
- Towing Service Referral Service
- Substitute Vehicle Referral Service
- Claim Advisory Service
- General Advisory Service



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PREMIUM LEVY NOTICE

With effect from 1st January 2018, Levy will be payable by Policyholders under Section 134 of the Insurance Ordinance (Cap.41). Insurance Company will collect the Premium Levy on behalf of Insurance Authority according to below Levy Table. For further information, please visit www.tokiomarine.com.hk/alevy or contact us at (852) 2529 4401 or your intermediary, if any.

Policy Inception Date (both dates inclusive)	Levy Rate (of Premium)	Maximum Levy (HK\$)
1.1.2018 - 31.3.2019	0.04%	2,000
1.4.2019 - 31.3.2020	0.06%	3,000
1.4.2020 - 31.3.2021	0.085%	4,250
1.4.2021 – onwards	0.1%	5,000

Remark: The standard Premium shown in this Brochure does not include the Premium Levy charge.

Should there be any discrepancies between the Chinese & English versions, English version shall prevail. Please refer to the policy for complete details. A specimen policy can be made available on request.