

# 私家車保險計劃

# Private Car Insurance Plan

■ 為您及您的座駕提供完善周全保障

■ Comprehensive Protection for you and your motor car



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亞洲保險  
Asia Insurance



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## 私家車保險計劃



根據香港汽車保險(第三者風險)條例規定,所有車主在道路上使用其車輛,必須備有一份有效的第三者風險保險單。

本保險計劃不但提供法例規定的第三者責任保險,更備有為您的私家車提供全面保障的綜合保險。有我們為您安排妥善的保險計劃,讓您更安心盡享駕駛樂趣。

## Private Car Insurance Plan

In accordance with the Hong Kong Motor Vehicles Insurance (Third Party Risks) Ordinance (Chapter 272), all car owners are compulsory to arrange third party risk insurance for use of their vehicles on a road.

This plan not only offers you compulsory third party legal liabilities insurance to suit your needs, but also the comprehensive insurance for your motor car with many extra value-added benefits. With our insurance protection, you can experience a more carefree and enjoyable driving than ever.

## 亞洲保險簡介

亞洲保險有限公司早於一九五九年在香港展開多元化的保險服務,現已發展成為一間在市場佔有領導地位的保險機構,繳足股本達港幣二十億。亞洲保險為本港上市公司亞洲金融集團成員之一。國際評級機構標準普爾於二〇〇七年起給予亞洲保險“A”的財務實力評級,充份反映本公司實力雄厚,財務穩固。

## About Asia Insurance

Asia Insurance Company Limited, a leading insurer with HK\$2 billions paid-up capital offering a comprehensive range of insurance products since 1959, is a member of Asia Financial Holding Limited which is listed. Reflecting the company's excellent capital position and good underwriting performance, Standard & Poor's has assigned Asia Insurance an "A" Insurer Financial Strength rating since 2007.

### 重要事項:

本小冊子的中文內容力求符合英文原意,若有任何爭議,概以英文版本為準。

## 保障範圍

### 第三者責任保險

保障您及受保駕駛者使用投保車輛時,因疏忽導致

- 第三者死亡或身體受傷之法律責任
- 第三者財物損毀之法律責任

### 綜合保險

除提供第三者責任保險外,更為您提供有關汽車車身損毀或遺失的保障,包括火災、碰撞、盜竊及其他各種事故所引致的損失。

## 附送免費保障

(只適用於綜合保險)

### 「以新換舊」保障

如您的汽車為新車及車齡不超過12個月,因盜竊或在交通意外中完全損毀,可獲同款新車作為賠償,無須扣除折舊率。

### 擋風玻璃及車窗保障

倘若您的汽車之擋風玻璃或車窗因意外而破損,將可獲免費更換,每次索償修理費不超過港幣\$5,000,無須支付「自負額」,而原有的「無賠償折扣」亦不受影響。

### 個人意外保障

當您或其他受保駕駛者於駕駛受保車輛時,不幸遇上交通意外引致死亡或永久性傷殘,我們將提供高達港幣十萬元的額外保障。

### 「無賠償折扣」保障

不論賠償次數若干,只要保單有效期內之總賠償金額不超過汽車投保額之15%或港幣\$60,000(以較低者為準),於續保時可繼續保留原有的「無賠償折扣」。

### 第三者責任追討服務

倘若意外乃由第三者汽車引起,亞洲保險會以受保人名義向肇事的第三者代為追討賠償。若追討成功,您已支付之「自負額」便可獲得退回。

### 租用代替車輛費用保障

若您的汽車因意外導致部份損毀,而在道路上無法繼續行駛,須拖至本地車房進行維修連續超過四十八小時,在此期間需要向租車公司租用另一車輛代步,我們將由第三天開始賠償您的租車費用開支。每日最高港幣300元,每年最高賠償額為港幣3,000元。

### 個人衣物損毀保障

受保車輛內的駕駛者或乘客所穿戴的衣物,如因交通意外事故而損毀,將可獲得賠償。每年最高賠償額為港幣2,000元。

### 意外醫療費用保障

倘若您或其他受保駕駛者或乘客於受保車輛內遇上交通意外導致身體受傷,而須接受治療所支付的醫療費用,將可獲得賠償。每宗事故賠償額高達港幣10,000元。

### IMPORTANT NOTICE:

If there is any conflict between the English version and the Chinese version of this document, the English version shall prevail.

## Product Features

### Third Party Legal Liabilities Insurance

To protect you and/or insured driver against legal liability for causing

- Third Party's death and/or bodily injury
- Third Party's property damage arising out of the use of your motor car.

### Comprehensive Insurance

In addition to third party legal liabilities insurance, to provide protection against accidental loss of or damage to your motor car and/or its accessories or spare parts resulting from any causes, such as fire, collision, theft, and other accidental losses.

## Free Additional Protections

(Applicable to Comprehensive Insurance only)

### New for Old Vehicle Replacement Protection

If you suffer a total loss of your motor car which is less than 12 months old by reason of a theft or an accident, settlement will be based on the value of a new vehicle of the same make and model, without deducting any depreciation.

### Windscreens/Windows Damage Protection

In the event of accidental damage to windscreen or windows of your motor car but without damage to other parts of the motor car in the same accident, we will pay for the replacement cost up to HK\$5,000 without deduction of excess/NCD.

### Personal Accident Protection

If you or the insured driver whilst driving the insured motor car sustains bodily injury as a result of a traffic accident, we will provide additional benefit up to HK\$100,000 for death or loss of limbs or loss of sights.

### No Claim Discount Protection

No matter how many claims you make, if the total claims amount within a policy year is less than HK\$60,000 or 15% of the sum insured of the insured motor car (whichever is the lower), your NCD shall be protected and remains unchanged for the immediately subsequent renewal of the policy.

### Claim Recovery Service

If an accident caused by a liable third party, we will undertake to pursue a recovery on your behalf against the liable third party. If the process is successful, we will refund to you the portion of claim excess paid.

### Rental of Replacement Car Protection

In case, your motor car sustains a partial loss due to a traffic accident resulting in immobilization and the repairing time is over 48 consecutive hours, we will pay for your cost of rental of replacement car from a car rental company necessarily and reasonably incurred during the loss of the use of your motor car. The maximum limit is HK\$300 for each complete day after the first 48 hours and HK\$3,000 per policy year.

### Clothing and Wearing Apparels Protection

If the clothing and wearing apparels of the driver or passenger in the insured motor car are damaged during a traffic accident, we will pay for the replacement costs of damaged clothing and wearing apparels up to HK\$2,000 per policy year.

### Accidental Medical Expenses Protection

We will pay up to HK\$10,000 per event for the necessary and reasonable medical expenses if the Insured or insured driver or passengers of the insured motor car sustains bodily injury due to a traffic accident.