

「車護保」  
汽車保險計劃

**Motorplus  
Insurance Plan**



® **Sun Flower Insurance Brokers Limited**

**Placing through Sun Flower Insurance Agency Limited**

Room 1105-08, Hing Yip Commercial Centre, 282 Des Voeux Road Central, Hong Kong

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Thank you for considering Sun Flower to be one of your selected intermediaries.

We are pleased to get in touch should you have any enquiry regarding the captioned insurance.

# 「車護保」 汽車保險計劃

「車護保」汽車保險計劃為各車主提供全面的保障。除了一般的汽車損毀及車主責任保障外，「車護保」還提供了以下的免費保障。

## 「無賠償折扣」保障

不論賠償次數若干，只要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。

## 前擋風玻璃賠償不設「墊底費」

汽車的前擋風玻璃通常較易破損，車主卻往往因為要自負「墊底費」，及賠償後會被扣減「無賠償折扣」(CFD)，而寧願自掏腰包維修。本計劃提供首4,000港元的前擋風玻璃破爛賠償，不設「墊底費」，亦不必扣減「無賠償折扣」(CFD)。

## 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，本計劃卻突破傳統，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\*。

\* 須符合保單條件

## 臨時代用汽車

車輛若於本港範圍內被竊或因意外無法行駛，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4,000港元，使車主續享駕駛的方便與樂趣。

## 免費24小時中途急修服務

萬一汽車於路上因交通意外、機械故障或爆呔、缺油等事故而無法行駛，受保車主只需致電蘇黎世24小時熱線，中途緊急支援隊伍便會趕赴現場搶修，讓您繼續安全上路。

## 免費24小時拖車服務

倘若汽車無法當場修妥，我們會即時安排拖車服務，將車輛拖至車主的居所或指定車房。上述中途急修及拖車服務為「車護保」之特有保障，確保專業可靠，費用全免，為您救急解困，節省金錢。

# Motorplus Insurance Plan

Motorplus Insurance Plan provides comprehensive protection for car owners. In addition to the basic protection for own damage of your motor car and your legal liability, it also provides you many features of free benefits.

## Claim-Free Discount (CFD) Protection

No matter how many claims you make, if the total amount claimed within one policy year is less than HKD 50,000, you will keep your existing Claim-Free Discount (CFD). This will add up to great savings over the years!

## Front windscreen excess waiver

You know the usual story - your front windscreen is so easily broken, yet it is not covered because it is below the excess limit. But with Motorplus Insurance Plan, front windscreen replacement is covered with no excess for the first HKD 4,000 and your CFD will not be affected.

## New for old compensation

You know that as soon as you use your brand new vehicle, it normally depreciates by 15% - 20%. Now, in a revolutionary move, Motorplus Insurance Plan provides 100% compensation for vehicles less than one year old. If the car is stolen or involved in an accident causing it to be written off, a new car of the same make and model will be given as compensation. This saves you thousands of dollars.\*

\* Conditions apply

## Temporary substitute vehicle

In the event of an accident which immobilizes your vehicle, or if it is stolen, after 48 hours we can arrange for a rental vehicle, provided exclusively for Motorplus Insurance Plan. We will bear 80% of the rental costs up to HKD 4,000, getting you back on the road for your convenience - practical assistance when you need it most.

## Free 24-hour emergency roadside repair service

If your car suffers a mechanical breakdown, accident or flat tyre on-road, or you run out of fuel, just call Zurich 24-hour hotline. The emergency assistance team is on-call to repair your vehicle and get you safely back on the road as soon as possible.

## Free 24-hour towing service

If your vehicle cannot be repaired on the spot, we will immediately arrange a tow, to your home or a designated garage. It is another example of the real benefits of Motorplus Insurance Plan - solving your problems and saving a lot of your money.



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## 24 小時交通條例及賠償諮詢熱線

車主若需查詢交通條例及違例扣分等問題，或想了解汽車保險的賠償細則，可隨時致電蘇黎世 24 小時熱線查詢，我們有專人為您提供詳盡資料，解答您的疑難。

### 自選升級保障 – 提升「第三者財產損毀的法律責任」賠償額

倘若 200 萬港元的「第三者財產損毀的法律責任」賠償額未能滿足車主所需，您亦可選擇提升保障額至 300 萬港元、500 萬港元、750 萬港元或 1,000 萬港元。

## 24-hour traffic regulations & claims enquiry service

If you have any doubts about traffic regulations, deductions for offences, or claims details, simply call Zurich 24-hour hotline. Our staff have the answers to your questions and will provide all the details you need. It is free!

### Optional benefit upgrade for third party property damage liability

If you think the current Third Party Property Damage Liability Limit of just HKD 2,000,000 is not enough, you can choose to increase your coverage to HKD 3,000,000, HKD 5,000,000, HKD 7,500,000 or HKD 10,000,000

## 保障表

保障範圍	第三保	全保
車輛損毀、火險及盜竊險	×	✓
第三者人身傷亡及財物損失	✓	✓
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	×	✓
同款新車賠償	×	✓
臨時代用汽車	免費轉介服務	租用費用 最高 4,000 港元 及投保人負擔 20% 租車費用
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
24 小時交通條例及賠償諮詢熱線	✓	✓
24 小時調查承諾	×	✓
第三者責任追討服務	免費諮詢服務	✓
Zurich HK 索償申報	✓	✓
維修汽車擋風玻璃免找數服務	×	✓

## Table of Benefits

Coverage	Third Party	Comprehensive
Own damage, fire & theft cover	×	✓
Third party bodily injury and property damage	✓	✓
Motor personal accident	×	HKD 100,000
Medical expenses	×	✓
CFD Protection	×	✓
Front windscreen excess waiver	×	✓
New for old compensation	×	✓
Temporary substitute vehicle	Referral Service	Up to HKD 4,000, the insured pays 20% of the rental expenses
24-hour emergency roadside repair service	Referral Service	Up to HKD 2,000
24-hour towing service	Referral Service	Up to HKD 2,000
24-hour traffic regulations & claims enquiry service	✓	✓
24-hour investigation commitment	×	✓
Claims recovery service	Advice service	✓
Zurich HK claim report	✓	✓
Cashless windscreen repairing service	✓	✓



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蘇黎世一直秉持以客為本的精神，我們關心您的需要，並為您帶來更快、更方便的保險索償服務，服務範圍包括：

### 24小時調查承諾

- 若受保人因意外引致汽車損失及毀壞，我們承諾在受保人向我們申報後之24小時內派出專員處理汽車調查報告事宜，以儘快完成理賠。

### 助您追討第三者責任賠償

- 若意外乃由第三者汽車引起，蘇黎世會以受保人的名義向肇事的第三者車主追討賠償，務求將受保人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，受保車主更有機會可獲退回已付的「墊底費」，並可繼續保留原有的「無賠償折扣」優惠。

### 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，包括綜合汽車保險可獲扣減1,000港元「一般墊底費」<sup>1</sup>、維修後免費交車<sup>2</sup>及內外清潔服務、六個月維修及相關維修零件之免費保修<sup>3</sup>及200港元汽車入油禮券，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

- 受保人可享用維修擋風玻璃免找數服務<sup>4</sup>，除了按Zurich HK手機應用程式指示去提供服務之網絡車房維修，更可自定維修地點<sup>5</sup>（受保於特定車行汽車計劃之客戶除外）。

註：1. 此項由蘇黎世保險有限公司提供，受保險條款及細則約束。其餘各項服務/優惠由金孚汽車有限公司和捷信汽車維修站有限公司提供。

2. 此優惠唯蘇黎世承保之全保私家車獨享。

3. 有關保養由交車日起算，首5,000行車公里或交車日起計的六個月內為限，以較早者為準。

4. 按客戶之保障計劃及保單條款提供。

5. 個別偏遠地區有機會被收取服務費用。

Being a customer-centric company, Zurich commits to delivering what customers value. We are pleased to provide you with a quicker and hassle-free claims service including:

### 24-hour investigation commitment

- In the event of an accident causing the loss of or damage to motor vehicle, we are committed our designated investigator will investigate and report matters within 24 hours after the insured person makes a claim.

### Claims recovery service

- In the event of an accident caused by a third party, Zurich will seek recovery of compensation from the liable third party on your behalf, minimizing your loss and legal liability, and also saving your time and trouble. If the process is successful, the amount covered may be reimbursed against the excess amount already paid by you and you will continue to enjoy the benefits of your CFD.

### Garage-Pro service

- If you repair your vehicle at our designated garage, you will be entitled to exclusive privileges, including reduction of HKD 1,000 "General Excess"<sup>1</sup> for comprehensive plan, free delivery<sup>2</sup> and cleaning of the interior and exterior services after repair, six-month repair warranty<sup>3</sup> and HKD 200 petrol coupon. You can enjoy the repair services with extra peace of mind.

### Cashless windscreen repairing service

- If the windscreen of your vehicle is damaged, you can enjoy cashless windscreen repairing service<sup>4</sup>. You can drive to the network garage providing such service as shown on Zurich HK mobile app, or opt for your designated repairing location<sup>5</sup> (except for customers with vehicles insured under specified motor schemes).

Remarks: 1. This reduction is provided by Zurich Insurance Company Ltd, subject to policy terms and conditions. All other privileges or services are provided by Gainfull Motors Group or MotorMech Service Station Limited.

2. Validity begins from the delivery date of your repaired car.

3. Eligible to private vehicle with Zurich MotorPlus comprehensive motor insurance policy only.

4. Subject to the coverage of the Motorplus insurance plan, as well as the policy terms and conditions.

5. Service charge may apply for on call service to individual distant areas.

本宣傳資料只供參考之用，並不構成保險合約的一部份，有關此項保障計劃的內容細則及不承保事項將詳列於保單之內，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。

(如中文譯本與英文有異，概以英文文本為準。)

This leaflet is only an illustration and does not constitute any part of the insurance contract. For full terms and conditions and exclusions, please refer to the policy document itself which shall prevail in case of inconsistency. Zurich Insurance Company Ltd reserves the right of final approval and decision. (The English version shall prevail in case of inconsistency between the English and Chinese versions)



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## 關於蘇黎世

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\*。

蘇黎世保險集團(蘇黎世)是一家全球領先的多險種保險公司，為全球及本地市場的客戶提供服務。蘇黎世現有僱員約54,000名，為客戶提供各種財產及意外保險和人壽保險產品及服務。公司客戶包括遍及210多個國家和地區的個人、大中小型企業及跨國公司。集團總部設立在瑞士蘇黎世，公司成立於1872年。蘇黎世的控股公司蘇黎世保險集團公司(ZURN)在瑞士證券交易所(SIX Swiss Exchange)上市，具有在OTCQX場外交易的一級美國存託憑證計劃(ZURVY)。請瀏覽 [www.zurich.com](http://www.zurich.com) 了解有關蘇黎世的更多資訊。

\* 來源：保險業監管局，按毛保費計算，2017年。

## About Zurich

Being part of Zurich Insurance Group, Zurich Insurance (Hong Kong) offers a full range of flexible general insurance and life insurance products for individuals as well as corporate customers, catering to their insurance, protection and investment needs. Our presence in Hong Kong dates back to 1961. We are one of the top five general insurance providers in Hong Kong\*.

Zurich Insurance Group (Zurich) is a leading multi-line insurer that serves its customers in global and local markets. With about 54,000 employees, it provides a wide range of property and casualty, and life insurance products and services in more than 210 countries and territories. Zurich's customers include individuals, small businesses, and mid-sized and large companies, as well as multinational corporations. The Group is headquartered in Zurich, Switzerland, where it was founded in 1872. The holding company, Zurich Insurance Group Ltd (ZURN), is listed on the SIX Swiss Exchange and has a level 1 American Depositary Receipt (ZURVY) program, which is traded over-the-counter on OTCQX. Further information about Zurich is available at [www.zurich.com](http://www.zurich.com).

\* Source: Insurance Authority, based on gross premiums, 2017.

## Zurich HK 手機應用程式



立即下載 Zurich HK 手機應用程式，透過「我的汽車」\*功能輕鬆享有以下服務項目：

- 車輛故障支援
- 索償申報
- 駕駛貼士

\* 只適用於指定汽車保險索償項目

## Zurich HK Mobile Application



Download Zurich HK mobile app now to enjoy easy claim submission for the below items via My Car\* function:

- Breakdown Assistance
- Report a Claim
- Driving Tips

\* applicable to selected Motorplus Insurance claim items only



在此展示的商標於全球多個司法轄區以蘇黎世保險有限公司的名義註冊。



The trademarks depicted are registered in the name of Zurich Insurance Company Ltd in many jurisdictions worldwide.

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