

PRIVATE CAR INSURANCE



Sun Flower Insurance Brokers Limited

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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.



亞洲保險
ASIA INSURANCE
www.asiainsurance.hk

PRIVATE CAR INSURANCE BASIC COVER

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 your motor car is less than 12 months old and is stolen or sustains a total loss in an accident, you will be compensated with a new car of the same make and model without deducting any depreciation.

No Claim Discount (NCD) Protection

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

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 and claim amount not exceeding HK\$5,000, we will pay for the replacement cost with no excess and your NCD will also not be affected.

Personal Accident Protection

If you or any 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 permanent disablement.

Claims Recovery Services

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 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 of the repairing time and HK\$3,000 per policy year.

Clothing and Wearing Apparels Protection

If the clothing and wearing apparels of the insured driver and/or passengers 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 you or insured driver or passengers of the motor car sustains bodily injury due to an accident.

24-Hour Vehicle Assistance Service Hotline

In case of emergency, you can call the 24-hour vehicle assistance service hotline for referral assistance* including emergency towing service and emergency roadside repair service. You can also call the 24-hour hotline for Hong Kong traffic regulation enquiry and claim enquiry.

* 24-Hour Vehicle Assistance Service is provided by Europ Assistance Hong Kong Limited.

*** All costs, expenses, fees and charges shall be paid by the Insured or insured driver.**

IMPORTANT NOTES:

This leaflet is only a brief description of products features and does not constitute any part of the insurance contract. Please refer to the policy document for details of insurance terms, conditions, and exceptions which shall prevail in case of inconsistency. Asia Insurance reserves the right of final approval and decision. (If there is any conflict or inconsistency between the English and Chinese versions of this leaflet, the English version shall prevail.)

To apply or for more details, please contact your insurance intermediary, or feel free to contact us directly.

私家車保險

基本保障範圍

第三者責任保險

保障您及/或受保駕駛者使用您的汽車時，因疏忽導致

- 第三者死亡及/或身體受傷
 - 第三者財物損毀
- 而須承擔的法律責任。

綜合保險

除提供第三者責任保險外，保障範圍還包括盜竊及意外引致的汽車損毀。

免費額外保障 (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，因被盜竊或在意外中完全損毀，您將可獲得相同車廠及型號的新車作為賠償，無須扣除任何折舊率。

「無索償紀錄折扣」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您的汽車的投保額之15%或港幣60,000元(以較低者為準)，於續保時可保留原有的「無索償紀錄折扣」。

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，但其他部件並沒有損毀，而索償修理費不超過港幣5,000元，您便無須支付自負額，而原有的「無索償紀錄折扣」亦不受影響。

個人意外保障

當您或其他受保駕駛者於駕駛您的汽車時，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100,000元的額外保障。

第三者責任追討服務

倘若意外由第三者的汽車引起，我們會以投保人名義代為向肇事的第三者追討賠償。若成功追討，您可獲退回已支付之自負額。

租用代替車輛費用保障

若您的汽車因交通意外導致部份損毀，而無法在道路上繼續行駛，須拖至本港車房進行維修連續超過48小時，在此期間需要向租車公司租用另一車輛代步，我們將由進行維修第3天開始賠償您的必需及合理租車費用開支。每日最高賠償額為港幣300元，全年最高為港幣3,000元。

個人衣物損毀保障

您的汽車內的受保駕駛者及/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

倘若您或受保駕駛者或乘客於乘坐您的汽車時遇上意外導致身體受傷，而須接受治療所支付的必需及合理醫療費用將可獲得賠償。每宗事故賠償額高達港幣10,000元。

24小時汽車支援服務熱線#

如發生緊急事故，您只需致電24小時汽車支援服務熱線，即可獲取緊急拖車及中途緊急維修轉介服務*。您亦可以致電服務熱線以查詢香港一般交通條例及索償程序。

24小時汽車支援服務由國際救援(香港)有限公司提供。

* 投保人或受保駕駛者需自行負責所有相關費用及開支。

重要事項：

本小冊子概述的保障資料只供參考之用，並不構成保險合約的一部份。有關此項保障計劃的詳細內容、條款和細則及不承保範圍，請參閱正式保單。如有任何差異，均以保單內的條款細則為準，亞洲保險保留最終批核及決定權。

(本小冊子的中文內容力求符合英文原意，若有任何歧異，概以英文版本為準。)

如有意投保或欲進一步了解本保險計劃的內容，
歡迎致電 貴保險中介人或向本公司查詢。



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