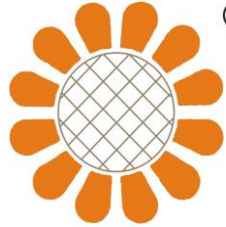


ASIA PRIVATE CAR (UNILATERAL RECOGNITION) PACKAGE INSURANCE

亞洲 (等效先認) 港車北上保險計劃



® Sun Flower Insurance Brokers Limited

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

Tel: 2521 1881 Fax: 2521 1919 Email: vip@sunflowergroup.com.hk www.sunflowerVIP.com

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.



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ASIA PRIVATE CAR (UNILATERAL RECOGNITION) PACKAGE INSURANCE

This insurance plan is specially designed for you as an owner of cross border private car in Hong Kong. Hong Kong private cars entering Guangdong Province via the Hong Kong-Zhuhai-Macao Bridge must comply with both the Hong Kong and Mainland authorities' statutory motor insurance requirements for third party risks. For your convenience, the coverage of this insurance plan is extended to:

- cover third party liabilities incurred in Guangdong Province, which is equivalent to "Compulsory Traffic Accident Liability Insurance" in Mainland;
- provide extra limit of compensation for third party liabilities, which is equivalent to "Mainland Commercial Third Party Liability Insurance";
- provide an additional optional cover of Motor Car Contingent Liability Extension for claim arisen if you or Designated Driver encounter a traffic accident in Guangdong Province and/or Macao while driving and subsequently face a trial in the court of Hong Kong put forward by the concerned third party.

Asia Private Car (Unilateral Recognition) Package Insurance provides you with a one-stop service arrangement, which you can insure Hong Kong and Mainland statutory motor insurance at one time. Enjoy your worry-free driving in Hong Kong and Guangdong Province with us.

PERIOD OF INSURANCE

Insurance Cover	Period of Cover
Basic Covers A, B and Optional Cover D	Annual Cover (12 months)
Covers C.1, C.2 and C.3	Alt. (1) Annual Cover (12 months) • Period of Insurance is the same as Basic Cover. Alt. (2) 30 Days' Short Period Cover • Short Period Cover can be provided within the Period of Insurance of Basic Cover subject to 3 working days' prior notice. • Premium will be calculated on a pro rata basis.

SUMMARY OF COVERAGE

BASIC COVER (Applicable to the territory of Hong Kong only)	
A. Third Party Legal Liabilities Insurance	
To protect you and/or insured driver against legal liability for the death or bodily injury of third party and also third party's property damage arising out of the use of the insured motor car.	
B. Comprehensive Insurance	
In addition to third party legal liabilities insurance, it provides protection against accidental loss of or damage to the insured motor car and/or its accessories or spare parts resulting from any causes, such as fire, collision, theft, and other accidental losses.	

Free Additional Benefit (Applicable to the territory of Hong Kong only)

1. New for Old Vehicle Replacement Protection If the insured 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.	Up to estimated value of the insured motor car (Sum Insured)
2. 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 the insured motor car (whichever is the lower), your NCD shall be protected and remains unchanged for the immediately subsequent renewal of your policy.	✓
3. Windscreens/Windows Damage Protection In the event of accidental damage to windscreen or windows of the insured motor car but without damage to other parts of the insured 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.	Maximum HK\$5,000 per event
4. 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 for death or loss of limbs or loss of sights.	HK\$100,000 per event
5. Claims 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 you the portion of claim excess paid.	✓
6. Rental of Replacement Car Protection In case the insured motor car sustains a partial loss due to a traffic accident resulting in immobilization, we will pay for your cost of rental of replacement car from a car rental company, after the first 48 consecutive hours of the repairing time, necessarily and reasonably incurred during the loss of the use of the insured motor car.	Up to HK\$300 each complete day/ HK\$3,000 per year
7. 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 year

8. Accidental Medical Expenses Protection We will pay for the necessary and reasonable medical expenses if you or insured driver or passengers of the insured motor car sustains bodily injury due to an accident.	Up to HK\$10,000 per event
EXTENSION	
Motor Car Damage in Guangdong Province and Macao Extension¹ Protects the insured motor car for the accidental loss of or damage in Guangdong Province and/or Macao.	Up to estimated value of the insured motor car (Sum Insured)

Free Additional Benefit (Applicable to Third Party Legal Liabilities Insurance and Comprehensive Insurance)	
24-Hour Vehicle Assistance Service Hotline² In case of emergency, you can call the 24-hour vehicle assistance service hotline for following assistance: <ul style="list-style-type: none"> Emergency Towing Service³ (Territories of Hong Kong, Guangdong Province and/or Macao) Emergency Roadside Repair Service³ (Territories of Hong Kong, Guangdong Province and/or Macao) HK Traffic Regulation Enquiry Service (Territory of Hong Kong) HK Claim Enquiry Service (Territory of Hong Kong) 	Referral Service Referral Service Enquiry Service Enquiry Service

CROSS BORDER VEHICLE COVER (Applicable to the territory of Guangdong Province only)	
C.1. Compulsory Auto Liability Insurance for HZMB Hong Kong Cross Border Vehicle under Unilateral Recognition⁴	
If you or authorised legitimate driver is involved in a traffic accident during the use of the insured motor car, causing the victim to suffer bodily injury, death or property loss, and shall be responsible for damages in accordance with the law in Mainland ⁵ we shall, in accordance with the provisions of the insurance contract, pay the following items : <ul style="list-style-type: none"> Death and injury limit Medical expenses limit Property damage limit Death and injury limit ("non-liability") Medical expenses limit ("non-liability") Property damage limit ("non-liability") Aggregate Limit:	Maximum limit per event: RMB180,000 RMB18,000 RMB2,000 RMB18,000 RMB1,800 RMB100 RMB200,000

OPTIONAL COVER (1) (Applicable to the territory of Guangdong Province only)	
C.2. Supplementary Insurance for HZMB Hong Kong Cross Border Vehicle - Third Party Liability Insurance⁴	
During the insurance period, if you or authorised legitimate driver has an accident during the use of the insured motor car, causing the third party to suffer bodily injury or death or property damage, and shall be liable for damages to the third party in accordance with the law in Mainland ⁵ , subject to the exclusions of the insurance, we shall, in accordance with the insurance contract, be responsible for compensation for the part exceeding the compensation limit of each item of the Compulsory Auto Liability Insurance for HZMB Hong Kong Cross Border Vehicle under Unilateral Recognition.	Maximum limit per event: RMB2,000,000; or RMB3,000,000; or RMB5,000,000
C.3. Supplementary Insurance for HZMB Hong Kong Cross Border Vehicle - Liability Insurance for Passengers and/or Driver on Board⁴	
During the insurance period, in the case where you or authorised legitimate driver has an accident during the use of the insured motor car, causing bodily injury or death to the person on the insured motor car and shall be liable according to law in Mainland ⁵ subject to the exclusions of the insurance, we shall be responsible for compensation in accordance with the insurance contract.	Maximum limit per event per person (driver and passenger): RMB10,000; or RMB30,000; or RMB50,000; or RMB100,000

OPTIONAL COVER (2) (Applicable to the territories of Guangdong Province and/or Macao only)	
D. Motor Car Contingent Liability Extension⁶	
Indemnifies you and/or Designated Driver against legal liabilities of the insured motor car arising out of proceedings that are commenced, tried and delivered by or obtained from a court of competent jurisdiction in Hong Kong, in respect of death of or bodily injury to third party and property damage arising out of an accident caused by or in connection with the insured motor car in Guangdong Province and/or Macao. (An excess of third party property damage at HK\$10,000 for any one claim shall apply.)	Maximum limit: HK\$5,000,000 per year (inclusive of HK\$2,000,000 third party property damage)

Remarks :

- ¹ Excess to be confirmed.
- ² 24-Hour Vehicle Assistance Service is provided by Inter Partner Assistance Hong Kong Limited.
- ³ All costs and expenses shall be paid by the Insured or driver.
- ⁴ Claim service for accidents occurred in Guangdong Province and covered under Covers C.1, C.2 and/or C.3 is provided by PICC Property and Casualty Company Limited Guangdong Provincial Branch.
- ⁵ "Mainland" shall mean The People's Republic of China (PRC).
- ⁶ Under this extension, the insured motor car must be driven by the Designated Driver(s) whilst in Guangdong Province and/or Macao; and "death of or bodily injury to third party" shall only be applicable to any person other than the employee(s) of Insured/driver/holder of vehicle registration/holder of vehicle registration plate of the insured motor car.

IMPORTANT NOTES:

This leaflet is only a brief description of product 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 under Covers C.1, C.2 and C.3 of this document, the Chinese version shall prevail. If there is any conflict or inconsistency between the English and Chinese versions under other parts of this document, the English version shall prevail.)

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



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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(等效先認)港車北上保險計劃

本保險計劃專為是粵港跨境私家車車主的您而設。因應香港私家車經港珠澳大橋進入廣東省境內必須同時符合香港和內地當局對第三者風險的法定汽車保險規定，本保險計劃的保障範圍擴大至：

- 涵蓋廣東省境內的第三者責任，等同於內地的「機動車交通事故責任強制保險」；
- 包括內地的機動車商業保險，以提供額外的第三者責任賠償額；
- 提供跨境車主責任延伸保障以應付若香港車主或指定駕駛員於廣東省及/或澳門境內發生交通意外，而第三者事後就意外於香港進行訴訟的索償。

亞洲(等效先認)港車北上保險計劃為您提供一站式服務安排，可同時投保香港及內地的法定汽車保險，讓您無論在香港或廣東省路上，皆可盡享無憂駕駛之樂。

保險期

保障項目	保障期
基本保障 A、B 及自選保障 D	一年保障
保障 C.1、C.2及C.3	選擇 (1) 一年保障 • 保險期與基本保障相同。 選擇 (2) 30天短期保障 • 在基本保障的保險期內提供短期保障，惟須提前3個工作天通知。 • 保費按比例計算。

保障摘要

基本保障 (只適用於香港境內)
A. 第三者責任保險
保障您及/或受保駕駛者使用投保汽車時，因疏忽導致第三者死亡、身體受傷及財物損毀而須承擔的法律責任。
B. 綜合保險
除提供第三者責任保險外，保障範圍還包括盜竊或意外引致的汽車損毀。

免費額外保障 (只適用於香港境內)		
1. 「以新換舊」保障	如投保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。	不超過投保汽車估值 (投保額)
2. 「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投保汽車的投保額之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」。	✓
3. 擋風玻璃及車窗保障	倘若投保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。	每次事故上限為港幣5,000元
4. 個人意外保障	當您或其他受保駕駛者於駕駛投保汽車時，不幸遇上交通意外引致死亡或永久性傷殘，我們將提供額外保障。	每次事故港幣100,000元
5. 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。	✓
6. 租用代替車輛費用保障	若投保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。	上限為每日港幣300元/全年港幣3,000元
7. 個人衣物損毀保障	投保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。	全年不超過港幣2,000元

8. 意外醫療費用保障	倘若您或受保駕駛者或乘客於乘坐投保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。	每次事故上限為港幣10,000元
延伸保障		
跨境汽車於廣東省及澳門的損失及毀壞延伸保障¹		
保障投保汽車於廣東省及/或澳門境內被盜竊或意外引致的汽車損毀。		不超過投保汽車估值 (投保額)

免費額外保障 (適用於第三者責任保險及綜合保險)		
24小時汽車支援服務熱線²		
如發生緊急事故，您只需致電24小時汽車支援服務熱線，即可獲取以下服務：		
• 緊急拖車服務 ³ (香港、廣東省及/或澳門境內)		轉介服務
• 中途緊急維修服務 ³ (香港、廣東省及/或澳門境內)		轉介服務
• 香港一般交通條例諮詢 (香港境內)		諮詢服務
• 香港索償程序諮詢 (香港境內)		諮詢服務

跨境車輛保障 (只適用於廣東省境內)	
C.1. 港珠澳大橋香港跨境車輛內地交強險等效保險 ⁴	
被保險人或其允許的合法駕駛人在使用被保險機動車過程中發生交通事故，致使受害人遭受人身傷亡或財產損失，依內地 ⁵ 法例應當由被保險人或其允許的合法駕駛人承擔的損害賠償責任，我們(保險人)按照保險合同的約定對每次事故在下列賠償限額內負責賠償：	
• 死亡傷殘賠償限額	每次事故賠償限額：人民幣 180,000元
• 醫療費用賠償限額	人民幣 18,000元
• 財產損失賠償限額	人民幣 2,000元
• 無責任死亡傷殘賠償限額	人民幣 18,000元
• 無責任醫療費用賠償限額	人民幣 1,800元
• 無責任財產損失賠償限額	人民幣 100元
總賠償額：	人民幣 200,000元

自選保障 (1) (只適用於廣東省境內)

C.2. 港珠澳大橋香港跨境車輛商業保險 – 機動車第三者責任保險⁴

保險期間內，被保險人或其允許的合法駕駛人在使用被保險機動車過程中發生意外事故，致使第三者遭受人身傷亡或財產直接損毀，依內地 ⁵ 法例應當對第三者承擔的損害賠償責任，且不屬於免除我們(保險人)責任的範圍，我們(保險人)依照保險合同的約定，對於超過港珠澳大橋香港跨境車輛內地交強險等效保險各分項賠償限額的部份負責賠償。	每次事故責任限額： 人民幣 2,000,000元 或 人民幣 3,000,000元 或 人民幣 5,000,000元
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C.3. 港珠澳大橋香港跨境車輛商業保險 – 機動車車上人員責任保險⁴

保險期間內，被保險人或其允許的合法駕駛人在使用被保險機動車過程中發生意外事故，致使車上人員遭受人身傷亡，且不屬於免除我們(保險人)責任的範圍，依內地 ⁵ 法例應當對車上人員承擔的損害賠償責任，我們(保險人)依照保險合同的約定負責賠償。	每次事故責任限額： 每人(駕駛人及乘客) 人民幣10,000元或 人民幣30,000元或 人民幣50,000元或 人民幣100,000元
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自選保障 (2) (只適用於廣東省及/或澳門境內)

D. 跨境車主責任延伸保障⁶

指定駕駛員駕駛投保汽車於廣東省及/或澳門境內發生意外所導致第三者人身傷亡及財物損毀之法律責任，而有關之第三者事後就意外於香港進行訴訟時，為您提供跨境車主責任延伸保障以應付此等索償。 (第三者財物損毀之自負額為每宗索償港幣10,000元。)	每年最高賠償限額： 港幣5,000,000元 (包括第三者財物損毀賠償額 港幣2,000,000元)
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註:

¹ 自負額待定。

² 24小時汽車支援服務由國際救援(亞洲)公司提供。

³ 投保人或駕駛者需自行負責有關費用。

⁴ 在廣東省境內發生保險事故並由保障 C.1、C.2 及/或 C.3 所涵蓋的理賠服務由中國人民財產保險股份有限公司廣東省分公司提供。

⁵ 「內地」指中華人民共和國。

⁶ 在此項延伸保障下：投保汽車於廣東省及/或澳門境內，必須由指定駕駛員駕駛方可獲得保障；「第三者人身傷亡」只適用於投保人/駕駛者/車輛註冊持有人/註冊車牌持牌人之僱員以外的任何人士。

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和決定權。

(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；惟就保障C.1、C.2 及 C.3 有任何歧異，概以中文版本為準。)

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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ASIA PRIVATE CAR (UNILATERAL RECOGNITION) PACKAGE INSURANCE PROPOSAL FORM 亞洲(等效先認)港車北上保險計劃投保書

Please complete the form in BLOCK CAPITALS and tick ☒ the appropriate boxes.
 請以正楷填寫，並在適當的空格內填上 ☒ 號。



亞洲保險
 ASIA INSURANCE

7/F & 8/F, 118 Connaught Road West, Sheung Wan, Hong Kong
 香港干諾道西118號7樓及8樓
 Tel: (852) 3606 9933 | Fax: (852) 2810 0218 | Email: mailbox@afh.hk
 asiainsurance.hk

I. Details of Proposer 投保人資料			
Name of the Proposer 投保人姓名 Please provide in both English and Chinese 請提供中、英文姓名)		Home Tel. 住宅電話號碼	
中文: _____ English: _____		<input type="checkbox"/> Mr 先生 <input type="checkbox"/> Ms 女士	Mobile No. 手提電話號碼
Age 年齡	HKID Card No. 香港身份證號碼	Nature of Business/Position 服務行業/職位	Email Address 電郵地址
Home Address 住宅地址 (Please provide in both English and Chinese 請提供中、英文地址)			
中文: _____ English: _____			
II. Particulars of Insurance Cover 投保細則			
If the Motor Car described in this Proposal Form is being covered by Asia Insurance Private Car Insurance Policy, please provide the existing Policy No. for the extension to "Asia Private Car (Unilateral Recognition) Package Insurance". 如本投保單所述之投保汽車現正由亞洲保險提供私家車保險保障，請提供現有亞洲保險保單號碼以伸延至「亞洲(等效先認)港車北上保險計劃」。			
Basic Cover of Insurance Policy 保單基本保障 (Within the territory of Hong Kong 在香港境內) <input type="checkbox"/> A. Third Party Legal Liabilities Insurance 第三者責任保險 <input type="checkbox"/> B. Comprehensive Insurance 綜合保險 If existing or new policy is Comprehensive Insurance, "Motor Car Damage in Guangdong Province and Macao Extension" will be included. (Additional premium will be charged and excess for this extension will be applied.) 如現有或新投保保單保障為綜合保險，「跨境汽車於廣東省及澳門的損失及毀壞延伸保障」將會被包括在內。(需加收保費及另設有與此保障相關的自負額。) For New Proposer, please provide the Estimated Value of the Motor Car including Accessories (Sum Insured). 新投保客戶請提供汽車連配件之現時估值(投保額)。 HK\$ 港幣 _____ 元			
For Existing Private Car Insurance Policyholder 供現有私家車保險保單持有人填寫 Existing Policy Period 現有保單保險期 From 由 _____ D日 _____ M月 _____ Y年 To 至 _____ D日 _____ M月 _____ Y年 Existing Policy No. 現有保單號碼: _____		For New Proposer 供新投保客戶填寫 Proposed Effective Date 建議保險生效日期 From 由 _____ D日 _____ M月 _____ Y年 (for 12 months 開始起計12個月)	
Cross Border Vehicle Cover 跨境車輛保障 (Within the territory of Guangdong Province 在廣東省境內) (All the following covers must be insured with "Basic Cover" A Third Party Legal Liabilities Insurance or B Comprehensive Insurance. 以下所有保障必須與「基本保障」A 第三者責任保險或 B 綜合保險一同投保。) <input checked="" type="checkbox"/> C.1. Compulsory Auto Liability Insurance for HZMB Hong Kong Cross Border Vehicle under Unilateral Recognition ^ 港珠澳大橋香港跨境車輛內地交強險等效保險 ^			
Limit of Liability 責任上限: <input checked="" type="checkbox"/> RMB人民幣200,000		Limit of Liability 責任上限: <input checked="" type="checkbox"/> RMB人民幣200,000	
^ The Limit of Liability under Cover C.1 is limited to RMB200,000, Proposer is liable to undertake the amount that exceeds this limit. For your best interest, you may select the below "Supplementary Insurance for HZMB Hong Kong Cross Border Vehicle" section as add-on to obtain a wider range of cover for Third Party Legal Liabilities. 保障C.1的第三者責任上限為人民幣200,000，若超出此上限，投保人需自行負責承擔責任。為了充分保障閣下的利益，閣下可選擇附加以下「港珠澳大橋香港跨境車輛商業保險」保障以獲取範圍更廣的第三者責任保障。			

Optional Cover 自選保障 (1) (Within the territory of Guangdong Province 在廣東省境內) Please tick ☒ the appropriate boxes 請在適當的空格內填上 ☒ 號

<input type="checkbox"/> C.2. Supplementary Insurance for HZMB Hong Kong Cross Border Vehicle – Third Party Liability Insurance 港珠澳大橋香港跨境車輛商業保險 – 機動車第三者責任保險	Limit of Liability 責任上限： <input type="checkbox"/> RMB人民幣2,000,000 <input type="checkbox"/> RMB人民幣3,000,000 <input type="checkbox"/> RMB人民幣5,000,000
<input type="checkbox"/> C.3. Supplementary Insurance for HZMB Hong Kong Cross Border Vehicle – Liability Insurance for Passengers and/or Driver on Board 港珠澳大橋香港跨境車輛商業保險 – 機動車車上人員責任保險	<input type="checkbox"/> RMB人民幣10,000 (per person 每人) <input type="checkbox"/> RMB人民幣30,000 (per person 每人) <input type="checkbox"/> RMB人民幣50,000 (per person 每人) <input type="checkbox"/> RMB人民幣100,000 (per person 每人)
<input type="checkbox"/> Driver 司機 <input type="checkbox"/> All Passengers 所有乘客 <input type="checkbox"/> Driver and All Passengers 司機及所有乘客	

Optional Cover 自選保障 (2) (Within the territories of Guangdong Province and/or Macao 在廣東省及/或澳門境內) Please tick ☒ the appropriate boxes 請在適當的空格內填上 ☒ 號

☐ **D. Motor Car Contingent Liability Extension 跨境車主責任延伸保障**
 Limit of Liability: HK\$5,000,000 (inclusive of HK\$2,000,000 third party property damage)
 責任上限: 港幣5,000,000元 (包括第三者財物損毀賠償額港幣2,000,000元)

Additional premium will be charged. 需加收保費。(NCD and any other discounts are not applicable 無索償紀錄折扣及任何其他折扣均不適用)

Proposed Period of Insurance of "Cross Border Vehicle Cover" C.1 and/or "Optional Cover" C.2 and/or C.3 and/or D (if selected)
「跨境車輛保障」C.1及/或「自選保障」C.2及/或C.3及/或D (如選擇投保) 之建議保險期

☐ **Annual Cover* 全年保障*** : From 由 _____ D日 _____ M月 _____ Y年 for 12 months 開始起計12個月
☐ **30 Days' Short Period Cover 30天短期保障** : From 由 _____ D日 _____ M月 _____ Y年 for 30 days 開始起計30天

* For existing private car insurance policyholder, Period of Insurance of "Basic Cover" A Third Party Legal Liabilities Insurance or B Comprehensive Insurance will be extended to align with the above coverages and an additional premium will be charged. For new proposer, Proposed Period of Insurance shall be same as "Basic Cover".
 現有私家車保險保單持有人的「基本保障」A第三者責任保險或B綜合保險的保險期將會被延長至與以上保障項目相同，並需加收保費。新投保客戶的建議保險期應與「基本保障」相同。

III. Particulars of Motor Car to be insured 投保汽車資料

Existing Private Car Insurance Policyholder is required to fill in the following fields with # only 現有私家車保險保單持有人只須填寫以下有#號之項目

HK Registration Mark 香港車輛登記號碼	Vehicle Make/Model 車輛製造商/型號	Year of Manufacture 製造年份	Cylinder Capacity/ Rated Power 汽缸容量/額定功率	No. of Door 車門數量	Seating Capacity (excl. driver) 座位數額 (司機除外)
Type of Vehicle # 機動車種 # Private Car (Vehicle length below 6M) 客車 (車長6米以下) <input type="checkbox"/> below 6 seats (incl. driver) 6座以下 (包括司機) <input type="checkbox"/> 6 to 8 seats (incl. driver) 6至8座 (包括司機)		Use of the Motor Car # 使用性質 # <input type="checkbox"/> For social domestic and pleasure purposes/ For the Proposer's business or profession 非營業個人/投保人業務或職業用途 <input type="checkbox"/> Others, please specify 其他用途，請說明: _____		Please declare non factory-fitted accessories with value over HK\$5,000 請列明任何超過港幣5,000元之非原廠安裝配件	
Type of Body 車身類型	Chassis No./V.I. No. 車身底盤號碼/車輛識別號碼		Engine No. 引擎號碼		
Date of First Registration (D/M/Y) 車輛首次登記日期 (日/月/年) _____/_____/____	Anti-Theft Alarm System (Model/Value) 防盜系統 (型號/價格)				
Hire Purchase Owner (if any) 貸款公司名稱 (如適用)		Usual parking place of the Motor Car 投保汽車通常停泊處			

IV. No Claim Discount (NCD) 「無索償紀錄折扣」，「與道路交通安全違法行為和道路交通事故相聯繫的浮動比率」，「商業險無賠款優待系數」

No Claim Discount 「無索償紀錄折扣」 (Applicable to Covers A and B 適用於保障A及B) (Existing Policyholder is not required to complete this field 現有保單持有人不用填報此項目)	%
「與道路交通安全違法行為和道路交通事故相聯繫的浮動比率」 (Applicable to Cover C.1 適用於保障C.1)	%
「商業險無賠款優待系數」 (Applicable to Covers C.2 and C.3 適用於保障C.2及C.3)	%
Name of Insurer 保險公司名稱	Present Policy No. 有效保單號碼
HK Registration Mark 香港車輛登記號碼	

V. Particulars of Drivers who will regularly drive the Motor Car 經常駕駛投保汽車人士之資料

Applicable to "Basic Cover" A Third Party Legal Liabilities Insurance or B Comprehensive Insurance Only 只適用於「基本保障」A 第三者責任保險或 B 綜合保險 (Within the territory of Hong Kong 在香港境內)

Please provide details of the Proposer and any other person who will regularly drive the Motor Car. The following person(s) will also be nominated as Named Driver(s) under the Policy. For more than 2 Named Drivers, an additional premium will be charged for each additional Named Driver. 請詳述投保人及其他經常駕駛投保汽車之駕駛人資料。下列人士亦將被提名為記名司機。如需在此保單上列明多於2位記名司機，每位額外記名司機需加收保費。

	Driver 駕駛人 1	Driver 駕駛人 2	Driver 駕駛人 3	Driver 駕駛人 4
Full Name of Driver (in English) 駕駛人姓名 (英文)	Proposer 投保人			
Relationship with Proposer 與投保人關係				
Occupation 職業	As above 同上			
Age 年齡	As above 同上			
No. of Years of Driving in Hong Kong 持續香港駕駛年資	As above 同上			

Applicable to "Cross Border Vehicle Cover" C.1 and/or "Optional Cover" C.2 and/or C.3 and/or D 適用於「跨境車輛保障」C.1及/或「自選保障」C.2及/或C.3及/或D (Within the territory of Guangdong Province 在廣東省境內)

	Driver 駕駛人 1	Driver 駕駛人 2
Full Name of Driver (in Chinese) 駕駛人姓名 (中文)		
Relationship with Proposer 與投保人關係		
Occupation 職業		
Age 年齡		
HKID Card No. 香港身份證號碼		
No. of Years of Driving in Hong Kong 持續香港駕駛年資		

VI. Please answer the following questions 請回答以下問題

(1) Has the Motor Car been modified in any way from manufacturer's standard specifications? 上述之投保汽車曾否經過任何改裝或裝置非原廠標準機件?	<input type="checkbox"/> Yes 是	<input type="checkbox"/> No 否
(2) Is the Motor Car used for carriage of passengers/goods for hire or reward, driving instruction purposes, or relating to motor trade? 上述之投保汽車是否用作於租賃載客/貨或教授駕駛或與銷售車輛有關用途?	<input type="checkbox"/> Yes 是	<input type="checkbox"/> No 否
(3) Have you or any person who to your knowledge may drive the Motor Car been convicted of motoring offence that involves deduction of driving offence points or suspension of driving licence during the last 3 years? 在過往3年內，閣下或任何有可能駕駛此投保汽車人士可曾觸犯交通條例而被扣分或被停牌?	<input type="checkbox"/> Yes 是	<input type="checkbox"/> No 否
(4) Are there any traffic accidents, claims or losses including motor car being stolen (whether to blame or not) in connection with any motor car owned or driven by you or any person who to your knowledge may drive the Motor Car in Hong Kong, Guangdong Province and/or Macao during the last 3 years? 在過往3年內，閣下或任何有可能駕駛此投保汽車之人士所擁有或駕駛的任何車輛，曾否在香港、廣東省及/或澳門涉及任何交通意外、索償或損失，包括汽車失竊 (不論承擔責任與否)?	<input type="checkbox"/> Yes 是	<input type="checkbox"/> No 否
(5) In respect of the Motor Insurance, have you or any person who to your knowledge may drive the Motor Car been declined such application, or been refused renewal, or been terminated such insurance, or been imposed terms on your/his/her policy by any insurance company? 在汽車保險方面，閣下或任何有可能駕駛此投保汽車人士曾被任何保險公司拒絕受保、拒絕續保、取消未到期之保險或附加特別之強制條款於保單內?	<input type="checkbox"/> Yes 是	<input type="checkbox"/> No 否
(6) Do you or does any person who to your knowledge may drive the Motor Car suffer from defective vision or hearing or from any physical or mental infirmity? 閣下或任何有可能駕駛此投保汽車人士有否視覺或聽覺不靈、任何身體部份殘缺或神智不正常?	<input type="checkbox"/> Yes 是	<input type="checkbox"/> No 否
If the answer to any of the above questions is "Yes", please supply details. 在上述問題中，若有答案為「是」者，請詳加說明。		

VII. Documents to be submitted 投保所需交付文件

- Copy of valid Vehicle Registration Document of the Motor Car. 投保汽車的有效車輛登記證副本。(Not applicable to Existing Policyholder 不適用於現有保單持有人)
- Copy of HKID Card of Proposer. 投保人的香港身份證副本。
- Copy of HKID Card and Hong Kong Driving Licence of all Designated Drivers and/or authorised legitimate drivers under the relevant regimes who can legally drive the Motor Car in the territory of Guangdong Province or Macao. 所有在相關制度下於廣東省或澳門境內合法駕駛投保汽車的指定駕駛員及/或其允許的合法駕駛人的香港身份證及香港駕駛執照副本。
- Documentary evidence of present Motor Insurance "No Claim Discount". 現正享有「無索償紀錄折扣」之汽車保險證明文件。(Not applicable to Existing Policyholder 不適用於現有保單持有人)
- Documentary evidence of present Motor Insurance with 「與道路交通安全違法行為和道路交通事故相聯繫的浮動比率」and 「商業險無賠款優待系數」。現正享有「與道路交通安全違法行為和道路交通事故相聯繫的浮動比率」及「商業險無賠款優待系數」之汽車保險證明文件。

VIII. 港珠澳大橋香港跨境車輛內地交強險等效保險免責事項說明書

(Applicable to Cover C.1 適用於保障 C.1)

尊敬的客戶：

歡迎您選擇亞洲保險有限公司投保港珠澳大橋香港跨境車輛內地交強險等效保險。當您投保本保險後，我公司將按照保險合同的約定，承擔相應的保險賠償責任。

風險是無處不在的。應對風險帶來的損失，您可以採取控制的方式消除或減少，可以採取自留的方式靠自身力量解決，還可以通過購買保險的方式將風險損失轉移給保險公司。但是，作為風險管理的技術之一，並不是所有的風險都適合或可以採用保險的方法來處理，只有可保風險才是保險公司所能接受承保的風險。保險公司一般通過保險條款中的保險責任條款和免除保險人責任條款對可保風險予以明確。免除保險人責任條款通過把保險人不承保的情形和事由予以排除，使保險費率保持在合理的水平，減輕消費者的投保壓力和保費負擔；同時有利於實現保險公司穩健經營。

本保險合同在保險責任的基礎上，從風險控制角度出發，設置了免除保險人責任條款，明確約定了保險人不承擔保險賠償責任的範圍，或減輕保險人保險賠償責任的情形、範圍和事由。為維護您的合法權益，在您填寫投保單前，我公司就保險合同中的免除保險人責任條款做出如下書面說明，請您注意閱讀。同時，我公司工作人員或持牌保險中介會針對本免責事項說明書的內容以及投保單所附港珠澳大橋香港跨境車輛內地交強險等效保險條款向您進行詳細說明。您也可以隨時向我公司工作人員或持牌保險中介提出詢問，或者電郵至 urmi@afh.hk 查詢，我們將悉心為您解答。

尊敬的客戶，當您已全面了解本免責事項說明書以及港珠澳大橋香港跨境車輛內地交強險等效保險條款的內容後，請在本免責事項說明書的投保人簽章處簽字或蓋章確認。祝您投保愉快！

責任免除條款

概念：責任免除是指保險合同約定的，而在保險責任內予以剔除的損失和事由。保險人承擔的保險賠償責任，是指屬於保險條款列明的保險責任，且不屬於免除保險人責任的範圍。

內容：根據我公司港珠澳大橋香港跨境車輛內地交強險等效保險條款的約定，不同險種的責任免除包括：

- 第十條** 下列損失和費用，港珠澳大橋香港跨境車輛內地交強險等效保險不負責賠償和墊付：
- (一) 因受害人故意造成的交通事故的損失；
 - (二) 被保險人所有的財產及被保險機動車上的財產遭受的損失；
 - (三) 被保險機動車發生交通事故，致使受害人停業、停駛、停電、停水、停氣、停產、通訊或者網絡中斷、數據丟失、電壓變化等造成的損失以及受害人財產因市場價格變動造成的貶值、修理後因價值降低造成的損失等其他各種間接損失；

- (四) 因交通事故產生的仲裁或者訴訟費用以及其他相關費用；
- (五) 被保險車輛所有人和授權駕駛人在內地發生交通意外而可能承擔的香港司法責任。

說明：上述第十條是損失和費用除外，即無論任何原因，該條所列舉的損失和費用，保險人均不負責賠償。

投保人聲明：

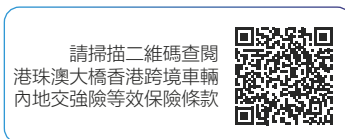
保險人已通過上述書面形式向本人詳細介紹並提供了投保險種所適用的條款，並對其中免除保險人責任的條款（包括責任免除條款、免賠額、免賠率等免除或者減輕保險人責任的條款），以及本保險合同中付費約定和特別約定的內容向本人作了書面明確說明，本人已充分理解並接受上述內容，同意以此作為訂立保險合同的依據。本人自願投保上述險種。

尊敬的客戶，為了充分保障您的權益，請您將以下黑體字內容，在方格內進行手書，以表明您已了解投保內容，並自願投保：

本人確認收到條款及《港珠澳大橋香港跨境車輛內地交強險等效保險免責事項說明書》。保險人已明確說明免除保險人責任條款的內容及法律後果。

本人確認收到條款及《港珠澳大橋香港跨境車輛內地交強險等效保險免責事項說明書》。

保	險	人	已	明	確	說	明	免
除	保	險	人	責	任	條	款	的
內	容	及	法	律	後	果	。	



投保人簽章處：

日期： 年 月 日

*** 3 MORE STEPS TO COMPLETE THIS FORM 尚有 3 步驟便可完成填寫此表格 ***

IX. 港珠澳大橋香港跨境車輛商業保險免責事項說明

(Applicable to Covers C.2 and C.3 適用於保障 C.2 及 C.3)

(Please continue in Part X if this coverage is not selected

如沒有選擇此保障，請跳至 X 部繼續)

尊敬的客戶：

歡迎您選擇亞洲保險有限公司投保港珠澳大橋香港跨境車輛商業保險。當您投保本保險後，我公司將根據您選擇投保的險種，按照保險合同的約定，承擔相應的保險賠償責任。

風險是無處不在的。應對風險帶來的損失，您可以採取控制的方式消除或減少，可以採取自留的方式靠自身力量解決，還可以通過購買保險的方式將風險損失轉移給保險公司。但是，作為風險管理的技術之一，並不是所有的風險都適合或可以採用保險的方法來處理，只有可保風險才是保險公司所能接受承保的風險。保險公司一般通過保險條款中的保險責任條款和免除保險人責任條款對可保風險予以明確。免除保險人責任條款通過把保險人不承保的情形和事由予以排除，使保險費率保持在合理的水平，減輕消費者的投保壓力和保費負擔；同時有利於實現保險公司穩健經營。

本保險合同在保險責任的基礎上，從風險控制角度出發，設置了免除保險人責任條款，明確約定了保險人不承擔保險賠償責任的範圍，或減輕保險人保險賠償責任的情形、範圍和事由。為維護您的合法權益，在您填寫投保單前，我公司就保險合同中的免除保險人責任條款做出如下書面說明，請您注意閱讀。同時，我公司工作人員或持牌保險中介會針對本免責事項說明書的內容以及投保單所附港珠澳大橋香港跨境車輛商業保險條款向您進行詳細說明。您也可以隨時

向我公司工作人員或持牌保險中介提出詢問，或者電郵至 urmi@afh.hk 查詢，我們將悉心為您解答。

尊敬的客戶，當您已全面了解本免責事項說明書以及港珠澳大橋香港跨境車輛商業保險條款的內容後，請在本免責事項說明書的投保人簽章處簽字或蓋章確認。祝您投保愉快！

第一部份 責任免除條款

概念：責任免除是指保險合同約定的，而在保險責任內予以剔除的損失和事由。保險人承擔的保險賠償責任，是指屬於保險條款列明的保險責任，且不屬於免除保險人責任的範圍。

原因：

1. 國家道路交通安全法律法規已有禁止性規定。如：「飲酒、吸食或注射毒品、服用國家管制的精神藥品或者麻醉藥」、「無駕駛證」、「駕駛與駕駛證載明的准駕車型不相符合的機動車」等。
2. 缺乏歷史統計數據積累，無法得出風險發生概率，缺少費率計算基礎。如「戰爭」、「軍事衝突」、「核反應」、「核輻射」等。
3. 屬於保險標的本身原因、自然變化或市場變化因素。如「車上人員因疾病、分娩、自殘、鬥毆、自殺、犯罪行為造成的自身傷亡」等。

內容：根據我公司港珠澳大橋香港跨境車輛商業保險條款的約定，不同險種的責任免除包括：

➢ 機動車第三者責任保險

第八條 在上述保險責任範圍內，下列情況下，不論任何原因造成的人身傷亡、財產損失和費用，保險人均不負責賠償：

- (一) 事故發生後，被保險人或駕駛人故意破壞、偽造現場，毀滅證據；
- (二) 駕駛人有下列情形之一者：
 1. 交通肇事逃逸；
 2. 飲酒、吸食或注射毒品、服用國家管制的精神藥品或者麻醉藥品；
 3. 無駕駛證，駕駛證被依法扣留、暫扣、吊銷、註銷期間；
 4. 駕駛與駕駛證載明的准駕車型不相符合的機動車；
 5. 非被保險人允許的駕駛人。
- (三) 被保險機動車有下列情形之一者：
 1. 發生保險事故時被保險機動車行駛證、號牌被註銷的；
 2. 被扣留、收繳、沒收期間；
 3. 競賽、測試期間，在營業性場所維修、保養、改裝期間；
 4. 全車被盜竊、被搶劫、被搶奪、下落不明期間。

第九條 下列原因導致的人身傷亡、財產損失和費用，保險人不負責賠償：

- (一) 戰爭、軍事衝突、恐怖活動、暴亂、污染（含放射性污染）、核反應、核輻射；
- (二) 第三者、被保險人或駕駛人故意製造保險事故、犯罪行為，第三者與被保險人或其他致害人惡意串通的行為；
- (三) 被保險機動車被轉讓、改裝、加裝或改變使用性質等，導致被保險機動車危險程度顯著增加，且未及時通知保險人，因危險程度顯著增加而發生保險事故的。

第十條 下列人身傷亡、財產損失和費用，保險人不負責賠償：

- (一) 被保險機動車發生意外事故，致使任何單位或個人停業、停駛、停電、停水、停氣、停產、通訊或網絡中斷、電壓變化、數據丟失造成的損失以及其他各種間接損失；
- (二) 第三者財產因市場價格變動造成的貶值，修理後因價值降低引起的減值損失；
- (三) 被保險人及其家庭成員、駕駛人及其家庭成員所有、承租、使用、管理、運輸或代管的財產的損失，以及本車上財產的損失；
- (四) 被保險人、駕駛人、本車車上人員的人身傷亡；
- (五) 停車費、保管費、扣車費、罰款、罰金或懲罰性賠款；
- (六) 超出內地《道路交通事故受傷人員臨床診療指南》和國家基本醫療保險同類醫療費用標準的費用部份；
- (七) 律師費，未經保險人事先書面同意的訴訟費、仲裁費；
- (八) 投保人、被保險人或駕駛人知道保險事故發生後，故意或者因重大過失未及時通知，致使保險事故的性質、原因、損失程度等難以確定的，保險人對無法確定的部份，不承擔賠償責任，但保險人通過其他途徑已經知道或者應當及時知道保險事故發生的除外；
- (九) 因被保險人違反本條款第十四條約定，導致無法確定的損失；

(2) 投保人提供的投保車輛信息，包括號牌號碼、號牌種類、號牌底色、廠牌型號、發動機號、車架號、初次登記日期、新車購置價、機動車種類、機動車使用性質、車身顏色、核定載客人數、核定載質量、整備質量、排量、已使用年限、歷史保險賠款次數、被保險人與機動車關係、車主性質等與投保車輛有關的信息。

(3) 投保人的投保險種、保險期限、保額、保費等與保險合同有關的其他信息。

二. 授權內容

鑑於本人同意亞洲保險有限公司(以下簡稱「貴公司」)及與貴公司具有合作關係的公司，可向本人分別或共同提供中華人民共和國境內公安機關允許經港珠澳大橋珠海公路口岸出入中國廣東省範圍行駛期間的保險相關服務，保險數據由亞洲保險有限公司傳送給中國人民財產保險股份有限公司，再傳送至廣東車輛數據綜合服務平台，並由廣東車輛數據綜合服務平台傳送至電子口岸公司。基於提供上述服務或提升服務質量的目的和需要，故本人特做出如下授權：

貴公司、第三方合作機構可分別或共同向合法知悉上述個人信息的任何主體收集相應個人信息並對此進行必要的使用或處理及信息共享，但均應嚴格履行保密義務。本授權的授權期限為自本人做出授權之日起至本人書面聲明徹底終止本服務之日止。

本授權書是本人做出的單方承諾，效力具有獨立性，不因本人與貴公司簽訂的其他合同解除、終止、被撤銷、無效而喪失法律效力。

三. 特別聲明

本人承諾：所提供的上述個人信息均真實、合法、有效，未提供虛假或非法信息，並保證對於個人信息的上述授權內容均經過所有信息權利人的充分、完全認可。否則，由此所產生的全部法律責任將由本人承擔，貴公司有權隨時暫停或終止對本人的全部或部份服務，並對此不承擔任何責任。

授權人聲明：本人已經仔細閱讀本授權書全部內容，對本授權書所有條款的含義及相應的法律後果已全部知曉並充分理解，本人同意並認可本授權書內容，對本人具有法律約束力。

投保人簽章處：

日期： 年 月 日

*** 1 MORE STEP TO COMPLETE THIS FORM 尚有 1 步驟便可完成填寫此表格 ***

XI. Declaration 聲明

I desire to insure with Asia Insurance Company Limited ("the Company") in respect of the Motor Car as detailed herein and hereby declare that: 本人擬向亞洲保險有限公司(「亞洲保險」)投保上述汽車並謹此聲明如下：

- the Motor Car is in good condition; 投保汽車性能良好；
- the Motor Car will not be driven by any person who to my knowledge does not hold a full valid driving licence or has been disqualified from holding such driving licence; 投保汽車將不會給予非持有有效駕駛執照或已被吊銷駕駛執照之人士駕駛；
- the Motor Car will only be driven by the Designated Driver(s) and/or authorised legitimate driver(s) under the relevant regimes when it is used in the territories of Guangdong Province and Macao; 在廣東省及澳門境內，投保汽車只會給予在相關制度下的指定駕駛員及/或其允許的合法駕駛人駕駛；
- the particulars given in this Proposal Form are true and nothing materially affecting the insurance risk has been concealed by me; 此投保單內所述各項資料均屬正確無誤，本人並無隱瞞事實或虛構；
- I hereby agree that this Proposal and Declaration shall be incorporated in and taken as the basis of the proposed contract between me and the Company; 本人同意此投保單及聲明將作為本人與亞洲保險訂立契約之根據；

- if any particulars or answers in this Proposal Form are not in my hand-writing, the person or persons filling in such particulars and answers shall be deemed to be my agent for that purpose; 此投保單內所述各項資料或答題如非本人親筆作答，填寫此表格者只視為本人之代理人論，其內容皆屬本人授權代答；
- I hereby agree to accept a policy in the Company's usual insurance policy form for this class of insurance; 本人同意接受亞洲保險所發給慣用之汽車保險單；
- I confirm having read, understood and signed the 《港珠澳大橋香港跨境境車輛內地交強險等效保險免責事項說明書》as accompanied with this Proposal. (Applicable to Cover C.1.) 本人確認已閱讀、明白及簽署隨本投保單附上的《港珠澳大橋香港跨境境車輛內地交強險等效保險免責事項說明書》。(適用於保障C.1。)
- I confirm having read, understood and signed the 《港珠澳大橋香港跨境境車輛商業保險免責事項說明書》as accompanied with this Proposal. (Applicable to Covers C.2 and C.3.) 本人確認已閱讀、明白及簽署隨本投保單附上的《港珠澳大橋香港跨境境車輛商業保險免責事項說明書》。(適用於保障C.2 及C.3。)
- I confirm having read, understood and signed the 《個人信息收集與使用授權聲明》as accompanied with this Proposal. (Applicable to Covers C.1, C.2 and C.3.) 本人確認已閱讀、明白及簽署隨本投保單附上的《個人信息收集與使用授權聲明》。(適用於保障C.1、C.2及C.3。)
- I confirm having read and understood the Company's Personal Information Collection Statement as accompanied with this Proposal. (Applicable to Covers A, B and D.) 本人確認已閱讀及明白隨本投保單附上的有關亞洲保險的《收集個人資料聲明》。(適用於保障A、B及D。)

XII. Important Notes to Proposer 投保人注意事項

- Any other facts known to you which are likely to affect acceptance or assessment of this insurance cover must be disclosed. If you have any doubt about what you should disclose, do not hesitate to check with the Company or your insurance intermediary. Failure to disclose such information may mean that your policy will NOT provide you with the cover you require and may even invalidate the policy altogether. 閣下必須盡己所知呈報可能影響亞洲保險於接納或釐定此保單條款的資料，如對資料應否透露有任何疑問，請即向亞洲保險或閣下的保險中介人查詢。閣下應如實呈報有關資料，否則此保單將可能無法提供閣下所需的保障，甚至可能導致此保單無效。
- Incomplete Proposal Form will delay your application. 未經填妥之投保單會延誤閣下之申請。
- This insurance will not be effective unless the Proposal has been officially accepted by the Company. 投保須經批核，方可生效。
- 24-Hour Vehicle Assistance Service provided under this policy is arranged by Inter Partner Assistance Hong Kong Limited. 本保單涵蓋的24小時汽車支援服務由國際救援(亞洲)公司提供。
- Claim service for accidents occurred in Guangdong Province under Covers C.1, C.2 and/or C.3 is provided by PICC Property and Casualty Company Limited Guangdong Provincial Branch. 在廣東省境內發生保險事故並由保障C.1、C.2 及/或 C.3 所涵蓋的理賠服務由中國人民財產保險股份有限公司廣東省分公司提供。
- Relevant information will be transferred to the 「廣東車輛數據綜合服務平台」and relevant government departments in China through the Company's insurance service provider in China, PICC Property and Casualty Company Limited Guangdong Provincial Branch, in order to meet the formalities of vehicles entering and leaving China and driving within the territory of Guangdong Province. 相關資料將通過亞洲保險中國內地合作的保險服務機構(中國人民財產保險股份有限公司廣東省分公司)傳送到「廣東車輛數據綜合服務平台」及相關政府部門進行信息共享，以滿足車輛輸入出境內地的手續和駕車上路的需要。

- Premium Levy payable to the Insurance Authority by policyholders has been imposed on relevant policy at the applicable rate and would be collected through insurance companies. For further information, please visit www.asiansurance.hk or contact: (852) 3606 9933. 保監局將透過保險公司向保單持有人根據訂明的徵費率按保單保費收取保費徵費。如要進一步資料，請瀏覽本公司網頁 www.asiansurance.hk 或致電 (852) 3606 9933。
- The Proposer understands, acknowledges and agrees that as a result of the purchasing and taking up this policy issued by the Company, the Company will pay the authorised insurance broker commission during the continuance of the policy including renewals, for arranging the said policy. Where the Proposer is a body corporate, the authorised person who signs on behalf of the Proposer further confirms to the Company that he or she is authorised to do so. The Proposer further understands that the above agreement is necessary for the Company to proceed with the application. 投保人明白、確知及同意，亞洲保險會就投保人購買及接受其簽發的保單，於保單有效期內(包括續保期)向負責安排有關保單的獲授權保險經紀支付佣金。假如投保人為法人團體，代表投保人簽署的獲授權人員須向亞洲保險確認他/她已獲該法人團體授權。投保人亦明白亞洲保險必須取得投保人以上的同意，才可以處理其保險申請。
- The exchange rate between RMB and HKD is as at the date of issue of insurance quotation and is valid within 30 days. 人民幣兌換港元之匯率，以保險報價當天作準，30 天內有效。
- If there is any conflict or inconsistency between the English and Chinese versions of this Proposal Form, the English version shall prevail. 本投保單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。(Only applicable to the part with English and Chinese versions. 只適用於有中英文譯本部份。)
- This leaflet is not a policy of insurance. Please refer to the policy document for full details of terms, conditions and exceptions. 此小冊子並非保單，詳情請參閱保單之條款細則及不承保範圍。

Signature of Proposer 投保人簽署

Name of Proposer 投保人姓名: _____

Date Signed 簽署日期: _____

Name of Licensed Insurance Intermediary 持牌保險中介人名稱



Sun Flower Insurance Brokers Limited
Room 1105-08, Hing Yip Commercial Centre, 282 Des Voeux Road Central, Hong Kong
Tel: 2521 1881 Fax: 2521 1919 Email: vip@sunflowergroup.com.hk www.sunflowerVIP.com
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.

Policy wording specimen can be viewed and downloaded from the links or by scanning the QR Codes as below. 從以下網站或掃描二維碼以查看及下載保單樣本。



Private Car Insurance
私家車保險

Link 連結: <https://www.asiainsurance.hk/private-car-policy-specimen-pdf>

(Policy Wording Code 保單代碼: MPC3)



Compulsory Auto Liability Insurance for HZMB Hong Kong
Cross Border Vehicle under Unilateral Recognition
港珠澳大橋香港跨境車輛內地交強險等效保險

Link 連結: <https://www.asiainsurance.hk/hzmb-compulsory-ins-policy-specimen-pdf>

(Policy Wording Code 保單代碼: MUR)



Supplementary Insurance for HZMB Hong Kong
Cross Border Vehicle
港珠澳大橋香港跨境車輛商業保險

Link 連結: <https://www.asiainsurance.hk/hzmb-supplementary-ins-policy-specimen-pdf>

(Policy Wording Code 保單代碼: MSI)

ASIA INSURANCE COMPANY LIMITED – PERSONAL INFORMATION COLLECTION STATEMENT (“PICS”)

1. Your personal information and particulars may be required by Asia Insurance Company Limited (the “Company”) in connection with our services and products. Failure to provide the necessary information and particulars may result in the Company being unable to provide or continue to provide these services and products to you.
2. The Company may also generate and compile additional personal data using the information and particulars provided by you. All personal data collected, generated and compiled by the Company about you from time to time is collectively referred to in this PICS as “Your Personal Data”.
3. “Your Personal Data” will also include personal data relating to your beneficiaries, dependents, authorised representatives and other individuals in relation to which you have provided information. If you provide personal data on behalf of any person you confirm that you are either their parent or guardian or you confirm that you have obtained that person's consent to provide that personal data for use by the Company for the purposes set out in this PICS.
4. As detailed in this PICS, Your Personal Data may also be processed by the Company's subsidiaries, holding companies, associated or affiliated companies and companies controlled by or under common control with the Company (collectively, “the Group”).
5. The Company may use the personal data the Company collect about you for the following purposes:
 - (a) processing and assessing of applications or requests for any insurance products and daily operation of the related services;
 - (b) administering your insurance policy and providing services in relation to your insurance policy;
 - (c) investigating, analyzing, processing and paying claims made under your insurance policy;
 - (d) exercising any right under the insurance policy including right of subrogation, if applicable;
 - (e) detecting and preventing fraud (whether or not relating to the policy issued in respect of this application);

- (f) developing insurance and other financial services and products;
 - (g) developing and maintaining credit and risk related models;
 - (h) carrying out and/or verifying any eligibility, credit, physical, medical, security, underwriting and/or identity checks in connection with our services and products;
 - (i) for statistical or actuarial research undertaken by the Company or any member of the Group;
 - (j) complying with the requirements under any law and regulation, industry codes, guidelines, requests from regulators, industry bodies, government agencies and court order;
 - (k) contacting you for any of the above purposes;
 - (l) other ancillary purposes which are directly related to the above purposes.
- (6) Your Personal Data may be transferred or disclosed to the following parties in Hong Kong or overseas for the purposes set out in the above paragraph:
 - (a) any insurance adjusters, agents and brokers, employers, healthcare professionals, hospitals, advisors, contractors or third party service providers who provide administrative, telecommunications, computer, payment, debt collection, security, data processing or storage or related services or any other company carrying on insurance or reinsurance related business, or an intermediary, or a claim or investigation or other service provider providing services relevant to insurance business, for any of the above or related purposes;
 - (b) organisations that consolidate claims and underwriting information for the insurance industry;
 - (c) fraud prevention organisations;
 - (d) other insurance companies (whether directly or through fraud prevention organisation or other persons named in this paragraph), the police and databases or registers (and their operators) used by the insurance industry to analyse and check information provided against existing information;
 - (e) any association, federation or similar organisation of insurance companies (“Federation”) that exists or is formed from time to time for any of the above or related purposes or to enable the Federation to carry out its regulatory functions or such other functions that may be assigned to the Federation from time to time and are reasonably required in the interest of the insurance industry or any member(s) of the Federation;
 - (f) any members of the Federation by the Federation for any of the above or related purposes;
 - (g) regulators;
 - (h) lawyers;
 - (i) accountants, financial advisors, auditors;
 - (j) other members of the Group;
 - (k) any assignee, transferee, participant or sub-participant of all or any substantial part of the Company's business;The Company undertakes to keep the information confidential and solely for the purposes set out in the above paragraph.
 7. If you do not agree to the use of Your Personal Data for above purposes, it would not be possible for the Company to process your policy and/or claim application and render the services.
 8. You have the right to ascertain the Company policies and practices in relation to personal data, obtain access to and to request correction of any personal information concerning yourself held by the Company and the Company has the right to charge you a reasonable fee for processing your data access request. Requests for such access or correction can be made in writing to the Personal Data Protection Officer, Asia Insurance Company Limited, 8/F, 118 Connaught Road West, Sheung Wan, Hong Kong SAR.
 9. In case of any discrepancies between the English and Chinese versions of this PICS, the English version shall apply and prevail.
 10. The Company reserves the right, at any time effective upon notice to you, to add to, change, update or modify this PICS.

亞洲保險有限公司 – 收集個人資料聲明

1. 亞洲保險有限公司（「本公司」）可能會要求閣下就本公司提供的服務及產品提供個人資料及詳情。如未能提供所需資料及詳情，可能會導致本公司無法向閣下提供或繼續提供有關服務及產品。
2. 本公司亦可以利用閣下提供的資料及詳情製作及匯編額外的個人資料。本公司不時收集、製作及匯編的所有個人資料，以下統稱為「閣下的個人資料」。
3. 「閣下的個人資料」亦包括由閣下提供有關閣下的受益人、受養人、獲授權代表及其他人士的資料。如閣下代表他人提供個人資料，代表閣下確認閣下乃是該等人士之父母或監護人或閣下確認已取得該等人士同意提供其之個人資料予本公司作本聲明之用途。
4. 如本聲明所述，閣下的個人資料亦可能被本公司的附屬公司、控股公司、聯營或聯屬公司或本公司控制的公司或與本公司受共同控制的公司（統稱「本集團」）處理。
5. 本公司將所收集閣下的個人資料，可能用作下列的用途：
 - (a) 處理及評估任何保險產品之申請或要求，及有關服務之日常運作；
 - (b) 管理閣下的保單及為閣下的保單提供相關服務；
 - (c) 閣下保單索償的調查、分析、處理及賠償；
 - (d) 行使有關保險單賦予的任何權利包括代位權，如適用；
 - (e) 偵測和防止欺詐行為（無論是否與就此申請而發出的保單有關）所需的目的；
 - (f) 發展保險及其他金融服務及產品；
 - (g) 發展及維持本公司信貸及風險之相關模型；
 - (h) 就本公司之服務及產品作出資格、信貸、身體、醫療、擔保、承保及/或身份核証；
 - (i) 作本公司或本集團的任何成員的統計或精算研究；
 - (j) 遵守及符合任何法例及條例規定的要求、行業手則、指引、監管機構、相關行業認可機構、政府機構及法庭頒令的要求；
 - (k) 為上述任何用途與閣下聯絡；
 - (l) 與上述用途直接有關之其他附帶的目的。
6. 閣下的個人資料可能會轉移或披露予下列各方在香港或海外單位作前段所述的用途：
 - (a) 任何保險理算人、代理和經紀、僱主、醫護專業人士、醫院、顧問、諮詢人、承辦商或提供行政、電訊、電腦、付賬、債務追討、保安、數據處理或儲存或有關服務的第三者服務供應人或任何其他從事與保險或再保險業務有關的公司，或中介人，或索償或調查或其他提供與保險業務有關的服務供應人，以達到任何上述或有關的用途；
 - (b) 整合保險業申索和承保資料的組織；
 - (c) 防欺詐組織；
 - (d) 其他保險公司（無論是直接地，或是通過防欺詐組織或本段中指名的其他人士）；警察；和保險業就現有資料而對所提供的資料作出分析和檢查的數據庫或登記冊（及其運營者）；
 - (e) 現存或不時成立的任何保險公司協會或聯會或類同組織（聯會），以達到任何上述或有關的用途，或以使聯會執行其監管職能，或其他基於保險業或任何聯會會員的利益而不時在合理要求下賦予聯會的職能；
 - (f) 或透過聯會提供予任何聯會的會員，以達到任何上述或有關的用途；
 - (g) 監管機構；
 - (h) 執業律師；
 - (i) 會計師、財務顧問、認可核數師；
 - (j) 本集團的其他成員；
 - (k) 任何承讓人、受讓人、本公司業務的任何實質部分的參與人或次參與人；本公司承諾將資料保密並純粹用作上述的用途。
7. 如果閣下不同意本公司使用閣下的個人資料於上述用途上，本公司可能不能處理閣下之保單及/或索償申請及為閣下提供服務。
8. 閣下有權查明本公司就個人資料的政策和實務，並有權要求查閱及更正由本公司持有有關閣下的個人資料，及本公司有權就處理閣下的查閱資料要求而收取合理費用。有關查閱或更正的要求，可致函香港上環干諾道西一百一十八號八樓亞洲保險有限公司的個人資料保護主任提出。
9. 中英文版本如有差異，將以英文版本為準。
10. 本公司保留隨時增補、更改、更新及修訂本聲明之權利，任何更改將於發出通知時起生效。