



安盛

汽車保險
「卓越」優車樂

為你所需而設



® **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.

產品說明書

綜合保障計劃

1. 受保汽車及/或其配件或零件因被盜竊或在交通意外中的損毀
2. 因疏忽導致第三者死亡或身體受傷而須負上的法律責任，最高賠償金額為100,000,000港元
3. 因疏忽導致第三者財物損毀的最高賠償金額為2,000,000港元
4. 保障你或其他受保駕駛者及乘客因交通意外受傷後，需支付的診治及藥物等費用，補償金額最高可達5,000港元

或

第三者法律責任保障計劃

1. 因疏忽導致第三者死亡或身體受傷而須負上的法律責任，最高賠償金額為100,000,000港元
2. 因疏忽導致第三者財物損毀的最高賠償金額為2,000,000港元

額外保障

(只適用於投保綜合保障計劃)



人身意外

當你或其他受保駕駛者於駕駛時不幸遇上交通意外而引致死亡或完全永久性傷殘，將可獲得高達100,000港元的人身意外賠償



「無賠償折扣」還原保障¹⁾

若於受保期間的賠償總額不超過60,000港元或汽車市值的20% (以較低者為準)，續保時，你便可繼續保留你現有的「無賠償折扣」



同款新車賠償

如受保汽車在首次登記後的十二個月內，而製造年份與首次登記年份相同，因被盜竊或在交通意外中完全損毀，你便可獲「同款新車賠償」保障



更換擋風玻璃

若受保汽車的擋風玻璃因意外而破爛，可獲免費更換優惠並無需支付任何「墊底費」，而你原有的「無賠償折扣」亦不會受影響。此項保障優惠的最高賠償金額為5,000港元



緊急拖車服務

若受保汽車因交通意外後毀壞或在一般機件故障情況下不能駕駛而需緊急拖車服務，你所支付的拖車服務費用將可獲得賠償，每年最高總額為1,000港元



臨時代用車服務

若受保汽車因被盜竊或意外引致無法行駛，而此損毀或維修時間超過48小時，本公司將為你提供代用車輛，並代支付高達80%租金，每日的賠償限額為1,000港元，而每年最高總額為5,000港元



追討索償服務

如第三者被證實為應負上造成交通意外責任的一方，本公司將代你向該第三者追討「墊底費」索償



「零」折舊率修理賠償

若受保汽車在遇上交通意外時，其車齡少於一年，意外後需更新之零件均不會被扣除折舊率而得到全數賠償



24小時諮詢熱線服務

你能隨時獲得這項特設的24小時諮詢熱線服務：

1. 路邊緊急維修轉介服務
2. 臨時代用車轉介服務
3. 拖車轉介服務
4. 一般索償諮詢服務



「指定」駕駛者同享全面保障

本計劃可提供同樣的全面保障予多至四名「指定」駕駛者



豁免第三者財物墊底費

(只適用於個人客戶保單)

如保單持有人在事發時為駕駛者，及年齡在30至45歲內，並同時持有2年以上有效的駕駛執照，第三者財物損失墊底費將被豁免



安盛特許維修服務

安盛特許維修服務的維修商是由一隊經過嚴格挑選及具有信譽保證的汽車修理匠組成。免除你於汽車維修時的煩惱，亦帶給你優質卓越的汽車維修服務

專享優惠：

1. 交通津貼: 300港元²⁾
2. 補貼所需承擔之折舊率高達3,000港元^{2), 3)}
(以最終折舊率評估為準)
3. 免費拖車服務
4. 優先維修服務
5. 免費清潔服務
6. 免費還車服務
7. 六個月維修保養

¹⁾ 不適用於個別汽車類型

²⁾ 不適用於更換擋風玻璃的賠償服務

³⁾ 只適用於在運輸署辦理汽車首次登記的五年內，因車禍而導致的損失

保費徵費

保費已按適用之徵費率徵收保險業監管局的有關徵費。保單持有人必須繳付徵費以避免任何法律後果。欲了解更多詳情，請瀏覽 www.axa.com.hk/ia-levy 或致電AXA安盛 (852) 2523 3061。

備註：

1. 一般不受保項目包括：酒後或藥物影響下駕駛、戰爭及恐怖份子活動。
2. 所有金額均以港幣計算。
3. 一切條款以保單為準，如有需要，可向本公司索取保單樣本以作參考。

產品說明書上所列之保費及理賠金額僅供參考。實際保費及理賠金額或會因核保及索償決定而調整。

以上資料僅供參考，並非是適用條款和細則的完整描述。您亦可以向本公司索取保單內文樣本或瀏覽本公司網頁，以了解所有保障和不保項目的條款及細則。

如您不願意接收 AXA 安盛的宣傳或直接促銷材料，敬請聯絡香港黃竹坑黃竹坑道 38 號安盛匯 5 樓安盛保險有限公司個人資料保護主任。AXA 安盛會在不收取任何費用的情況下確保不會將您納入日後的直接促銷活動中。

您的寶貴意見能讓我們日後提供更優質的服務。您可通過以下方式聯繫我們：

電郵：feedback@axa.com.hk

郵寄：香港黃竹坑黃竹坑道 38 號安盛匯 5 樓

電話：(852) 2523 3061 (星期一至星期五上午九時正至下午五時半，公眾假期除外)

(只供香港特別行政區使用)

此中文譯本只供參考之用，如有歧異，概以英文版本為準。



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Car Insurance
SmartDrive Private Car

Packaged to fit your needs



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Product brochure

Comprehensive coverage

1. Loss of or damage to your motor car and/or its accessories or spare parts
2. Legal liability for causing third party's death and/or bodily injury up to HKD100,000,000
3. Legal liability for causing third party's property damage up to HKD2,000,000
4. Medical expenses for the named driver(s) and any occupants up to HKD5,000 per policy year

or

Third party legal liabilities coverage

1. Legal liability for causing third party's death and/or bodily injury up to HKD100,000,000
2. Legal liability for causing third party's property damage up to HKD2,000,000

Additional benefits

(Applicable to comprehensive coverage only)



Personal accident

This provides you or any named driver(s) up to a maximum of HKD100,000 per policy year in the event of accidental death or total permanent disablement in a traffic accident



No claim discount (NCD) protection¹⁾

You can maintain your existing No Claims Discount (NCD) at renewal even if you make the claim(s) within a year provided that the total claim amount does not exceed HKD60,000 or 20% of the car market value (whichever is the lesser)



New for old replacement vehicle

If your motor car is stolen or suffers total loss in an accident, a new car of the same make and model will be given as compensation, provided that the motor car is within the year of manufacture and the first 12 months of its first registration



Windscreen replacement

Windscreen replacement is covered with no excess, up to a maximum of HKD5,000 during the policy year and your NCD remains unaffected



Emergency towing service

You will be reimbursed the towing service fees up to HKD1,000 per policy year, if your motor car is immobilised, unfit or unsafe to be driven due to an accident or mechanical breakdown



Rental vehicle

In the event of theft or accident which immobilise your vehicle and such a loss or the repairing time is over 48 hours, we will arrange for a substitute vehicle. We will bear 80% of the rental costs up to HKD1,000 per day and HKD5,000 per year



Claims recovery service

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 excess losses



Nil depreciation on repairs

Should repairs be required, there will be no deduction for depreciation on the parts which need replacement, if the motor car is less than one year old at the time of the accident giving rise to a claim



24-hour assistance hotline

A 24-hour assistance hotline service is provided to you for obtaining:

1. Emergency roadside assistance referral service
2. Rental vehicle referral service
3. Towing of vehicle referral service
4. General claim advisory service



Full cover for all named drivers

Full cover for up to 4 named drivers are provided under this plan



Third party property damage excess waiver (Applicable to personal client policy only)

If at the time of accident, the policyholder is the driver and aged within 30 to 45 and holding a valid driving license for more than 2 years. Third Party Property Damage Excess will be waived



AXA Premium Workshops

AXA Premium Workshops are a group of specially selected and well- respected repairer partners. You will receive the highest quality workmanship on your vehicle as well as services to minimize your inconvenience whilst it is being repaired

Benefits are:

1. HKD300 travelling expenses allowance²⁾
2. Up to a maximum of HKD3,000 for the depreciation on repair^{2), 3)}
(subject to the final assessment on the total depreciation)
3. Free Towing Service
4. Priority Repair Service
5. Free Pre-Delivery Cleaning
6. Free Delivery Service
7. Six Months Repair Warranty

¹⁾ Not applicable for specific type of vehicle

²⁾ Not applicable for claims for windscreen replacement only

³⁾ The loss occurs within five years of the first registration of the motor car with the Transport Department

Levy on insurance premium

Levy collected by the Insurance Authority through the Company will be imposed on the policy at the applicable rate. Policyholders must pay the levy in order to avoid any legal consequences. For further information, please visit www.axa.com.hk/ia-levy or contact AXA at (852) 2523 3061

Remarks:

1. Common exclusions under this plan: Drink or Drug driving, War and Terrorism.
2. All amounts are in Hong Kong Dollars.
3. Please refer to the policy for complete details. A specimen policy can be made available upon request.

The above information is a general summary for reference only and not a complete description of the applicable terms, conditions, and exclusions. Please refer to the policy wording for details, which will be made available by AXA upon request and can be downloaded from AXA website.

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We value your feedback which will help us serve you better. You may reach us at:
Email: feedback@axa.com.hk
Mail: 5/F, AXA Southside, 38 Wong Chuk Hang Road, Wong Chuk Hang, Hong Kong
Phone: (852) 2523 3061 (9:00am to 5:30pm Monday to Friday, except public holidays)

(Only for use in Hong Kong Special Administrative Region)