

亞洲(粵港澳跨境)
私家車保險



ASIA (CROSS BORDER)
PRIVATE CAR INSURANCE



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ASIA (CROSS BORDER) PRIVATE CAR INSURANCE

Asia (Cross Border) Private Car Insurance plan is specially designed for you as an owner of cross border private car in Hong Kong. This plan provides holistic insurance protection for accidents that occur within Hong Kong, it can also provide an optional protection for the loss of or damage to your private car in Guangdong Province and/or Macao. In addition, if you and 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, this plan can provide an option for additional cover of Motor Car Contingent Liability Extension to cater for such claims. Let you enjoy the worry-free driving in Hong Kong, Guangdong Province and Macao.

SUMMARY OF BENEFITS

Benefits (Applicable to the territory of Hong Kong only)		Comprehensive Cover	Third Party Legal Liabilities Cover
1.	Own Damage, Fire and Theft Cover	✓	✗
2.	Third Party Bodily Injury and Property Damage	✓	✓
3.	New for Old Vehicle Replacement Protection	✓	✗
4.	Windscreens/Windows Damage Protection	HK\$5,000 per event	✗
5.	Personal Accident Protection	HK\$100,000	✗
6.	No Claim Discount (NCD) Protection	✓	✗
7.	Claims Recovery Services	✓	✗
8.	Rental of Replacement Car Protection (pay the cost after 48 hours of repairing time)	HK\$300 each complete day/ HK\$3,000 per year	✗
9.	Clothing and Wearing Apparels Protection	HK\$2,000 per year	✗
10.	Accidental Medical Expenses Protection	HK\$10,000 per event	✗
11.	24-Hour Vehicle Assistance Service Hotline ¹ which provides the following services: • Emergency Towing Service ² • Emergency Roadside Repair Service ² • Hong Kong Traffic Regulation Enquiry Service • Claim Enquiry Service	Referral Service Referral Service Enquiry Service Enquiry Service	Referral Service Referral Service Enquiry Service Enquiry Service
Optional Cover (Applicable to the territories of Guangdong Province and/or Macao only)		Comprehensive Cover	Third Party Legal Liabilities Cover
12.	Motor Car Damage in Guangdong Province and Macao Extension	✓	✗
13.	Motor Car Contingent Liability Extension	✓	✓

14.	24-Hour Vehicle Assistance Service Hotline ¹ which provides the following services: • Emergency Towing Service ² • Emergency Roadside Repair Service ² • Emergency Medical Assistance Service ²	Referral Service Referral Service Referral Service	Referral Service Referral Service Referral Service
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BASIC COVER

(Applicable to the territory of Hong Kong only)

Comprehensive Insurance Cover³ 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.
Third Party Legal Liabilities Insurance Cover³ To protect you and/or Insured Driver against third party legal liability arising out of the use of your motor car: • Limit for Death of or Bodily Injury to Third Party: HK\$100 million; and • Limit for Damage to Property of Third Party: HK\$2 million

FREE ADDITIONAL PROTECTIONS

(Applicable to the territory of Hong Kong 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.
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.
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.
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 Hotline¹

In case of emergency, you can call the 24-hour vehicle assistance service hotline for referral assistance including emergency towing service² and emergency roadside repair service². You can also call the 24-hour hotline for Hong Kong traffic regulation enquiry and claim enquiry.

OPTIONAL COVER

(Applicable to the territories of Guangdong Province and/or Macao only)

Motor Car Damage in Guangdong Province and Macao Extension³

Protects your motor car for the accidental loss or damage in Guangdong Province and/or Macao up to the estimated value of your motor car.

Motor Car Contingent Liability Extension⁴

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 your motor car in Guangdong Province and/or Macao. The maximum limit of indemnity is up to HK\$5,000,000 for any one occurrence and any one period of insurance, inclusive of HK\$2,000,000 third party property damage for any one occurrence and any one period of insurance. (An excess of third party property damage at HK\$10,000 for any one claim shall apply.)

24-Hour Vehicle Assistance Service Hotline¹

Offers free referral assistance² of emergency towing service, emergency roadside repair service and emergency medical assistance service.

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

² All costs, expenses, fees and charges shall be paid by the Insured, Insured Driver or Designated Driver.

³ Excess to be confirmed.

⁴ Under this extension, your motor car must be driven by the Designated Driver(s) named in the Policy 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 your 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 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.

亞洲(粵港澳跨境)私家車保險

亞洲(粵港澳跨境)私家車保險計劃專為作為本港的粵港澳跨境私家車車主的您而設。除了為在香港境內所發生的事故提供妥善的保障外，更可為您的私家車於廣東省及/或澳門境內之損失或毀壞提供保障。此外，若香港車主及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，本保險計劃亦可為您提供跨境車主責任延伸保障以應付此等索償。讓您無論於香港、廣東省及澳門路上，盡享無憂駕駛之樂。

保障摘要

保障項目 (只適用於香港境內)		綜合保險	第三者責任保險
1.	車輛損毀、火災及盜竊保障	✓	✗
2.	第三者人身傷亡及財物損毀	✓	✓
3.	「以新換舊」保障	✓	✗
4.	擋風玻璃及車窗保障	每次索償修理費 港幣5,000元	✗
5.	個人意外保障	港幣100,000元	✗
6.	「無索償紀錄折扣」保障	✓	✗
7.	第三者責任追討服務	✓	✗
8.	租用代替車輛費用保障 (賠償由 進行維修48小時後開始)	每日港幣300元/ 全年港幣3,000元	✗
9.	個人衣物損毀保障	全年港幣2,000元	✗
10.	意外醫療費用保障	每宗事故 港幣10,000元	✗
11.	24小時汽車支援服務熱線 ¹ ， 提供以下服務： • 緊急拖車服務 ² • 中途緊急維修服務 ² • 香港一般交通條例諮詢 • 索償程序諮詢	轉介服務 轉介服務 諮詢服務 諮詢服務	轉介服務 轉介服務 諮詢服務 諮詢服務
自選附加保障 (只適用於廣東省及/或澳門境內)		綜合保險	第三者責任保險
12.	跨境汽車損失及毀壞延伸保障	✓	✗
13.	跨境車主責任延伸保障	✓	✓
14.	24小時汽車支援服務熱線 ¹ ， 提供以下服務： • 緊急拖車服務 ² • 中途緊急維修服務 ² • 緊急醫療支援服務 ²	轉介服務 轉介服務 轉介服務	轉介服務 轉介服務 轉介服務

基本保障範圍 (只適用於香港境內)

綜合保險³ 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。
第三者責任保險³ 保障您及/或受保駕駛者使用您的汽車時，因疏忽導致第三者人身傷亡及財物損毀，而須承擔的法律責任： • 第三者人身傷亡賠償限額：港幣100,000,000元；及 • 第三者財物損毀賠償限額：港幣2,000,000元。

免費額外保障 (只適用於香港境內)

「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。
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。
「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」。
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¹

如發生緊急事故，您只需致電24小時汽車支援服務熱線，即可獲取緊急拖車轉介服務²及中途緊急維修轉介服務²。您也可致電服務熱線以查詢香港一般交通條例及索償程序。

自選附加保障 (只適用於廣東省及/或澳門境內)

跨境汽車損失及毀壞延伸保障³ 保障您的汽車於廣東省及/或澳門境內之損失或毀壞。最高賠償額為您的汽車之投保額。
跨境車主責任延伸保障⁴ 指定駕駛員駕駛您的汽車於廣東省及/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，本保險計劃可為您提供跨境車主責任延伸保障以應付此等索償。賠償金額高達每宗事故/每保險期內港幣5,000,000元，包括第三者財物損毀賠償額每宗事故/每保險期內港幣2,000,000元。(第三者財物損毀之自負額為每宗索償港幣10,000元。)
24小時汽車支援服務熱線¹ 提供緊急拖車轉介服務 ² 、中途緊急維修轉介服務 ² 及緊急醫療支援服務 ² 。

¹ 24小時汽車支援服務由國際救援(香港)有限公司提供。

² 投保人、受保駕駛者或指定駕駛員需自行負責所有相關費用及開支。

³ 自負額待定。

⁴ 在此項延伸保障下：您的汽車於廣東省及/或澳門境內，必須由保單上列明之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。**