

MOTORGUARD

車主樂

PRIVATE CAR INSURANCE
私家車保險

MOTORGUARD

Allied World's Private Motor Insurance is an all-in-one private car insurance package providing round-the-clock protection, including a suite of free extra benefits, to give you true peace of mind.

Item	Benefits	Comprehensive	Third Party
1	Own Damage, Fire and Theft Cover	✓	✗
2	Third Party Bodily Injury and Property Damage	✓	✓
3	No Claim Discount (NCD) Protection	Maintain your NCD at renewal so long as total amount claimed within one policy year does not exceed HK\$80,000 or 20% of the estimated car value (whichever is less)	✗
4	No limit on Windscreen, Window Glass and Roof Glass Claim Frequency (Nil Excess)	HK\$5,000 per accident	✗
5	New for Old	✓	✗
6	Waiver of Depreciation on Repairs	✓	✗
7	Free Choice of Repairers	✓	✗
8	Free Personal Accident Cover for Named Drivers	HK\$100,000	✗
9	Medical Expenses	HK\$2,000 per accident	✗
10	Replacement Car Service*	HK\$5,000 per accident in rental charges (Up to HK\$1,000 per day)	Free Referral Service
11	Claims Recovery Service	Free Recovery Service	Free Advisory Service
12	24-hour Assistance Services**		
	• Emergency Towing	HK\$2,000 per accident	Free Referral Service
	• Emergency Roadside Repairs	HK\$2,000 per accident	Free Referral Service
	• Traffic Regulation Enquiry	Free	Free
	• Claims Centre	Free	Free

* Provided by our 24-hour Assistance Services when:

- the car is immediately immobilised due to an accident or mechanical breakdown, and
- the towing service is arranged by our 24-hour Assistance Service, and
- required repairs will take more than 48 hours in a garage, or
- the car has not been found within 48 hours after being discovered stolen (with evidence of a police report)

** 24-hour Assistance Services are provided by Inter Partner Assistance Hong Kong Limited

PRIVATE MOTOR INSURANCE

Comprehensive Cover

Protects you against not only Third Party risks, but also loss of or damage to your car due to collision, fire, theft or other accidents.

Third Party Cover

Protects you against legal liability for causing Third Party's

- death or bodily injury up to HK\$100 million, and
- property damage up to HK\$2 million.

FREE EXTRA BENEFITS

No Claim Discount (NCD) Protection

No matter how many claims you make, if the total amount claimed within one policy year does not exceed HK\$80,000 or 20% of the estimated car value (whichever is less), your NCD will be maintained if you renew with us. You can enjoy immense savings over the years.

No limit on Windscreen, Window Glass and Roof Glass Claim Frequency (Nil Excess)

Repair or replacement of windscreen, window glass and roof glass is covered up to HK\$5,000 per accident, with no limit on claim frequency. Not only is there no excess, your NCD will also not be affected.

Special Cover for Brand New Car

• New for Old

You will be compensated with a new car of the same grade if your car is less than one year old and sustains a total loss or is damaged beyond economical repair.

• Waiver of Depreciation on Repairs

You will not be charged for any depreciation on spare parts which need replacement if your car is less than one year old.

Free Choice of Repairers

You are free to select any garage for repairs – even dealer workshops!

Free Personal Accident Cover for Named Drivers

We provide HK\$100,000 cover for bodily injury sustained by any of the named drivers due to an accident which results in death or permanent total disablement.

Medical Expenses

We will pay up to HK\$2,000 per accident towards medical expenses incurred by the named driver and passenger(s) resulting from an accident.

Replacement Car Service*

If your car is stolen and not found within 48 hours, or requires repairs after an accident for more than 48 hours, our assistance service shall arrange and pay for a replacement car. You will be paid car rental costs of up to HK\$5,000 per accident (subject to a daily limit of HK\$1,000).

Claims Recovery Service

In the event of an accident caused by the Third Party's fault, we offer claim recovery services to pursue recovery for your excess losses.

24-hour Assistance Services**

We offer emergency towing, roadside repair, traffic regulation enquiry and claims enquiry services.

Premium

Premium depends on the type of motor car, your age and your driving experience, etc. For a competitive quotation, please contact your agent, broker or our office.

車主樂

Allied World 世聯誠意獻給您一個全面的私家車保險計劃，讓您在享受駕駛樂趣之餘，獲得全日24小時周全保障，兼享多項免費額外保障。

項目	保障	綜合保險	第三者保險
1	車輛損毀、火災及盜竊	✓	×
2	第三者人身傷亡及財物損毀	✓	✓
3	「無索償折扣」(NCD) 保障	只要一年內索償金額不超過港幣80,000元或保額20%（以較低者為準）您可保留原有的「無索償折扣」	×
4	車頭擋風、車窗及車頂玻璃索償次數不限（不設「墊底費」）	每次意外港幣5,000元	×
5	新車首年新換舊保障	✓	×
6	新車首年維修零件豁免折舊	✓	×
7	自選汽車維修中心	✓	×
8	記名司機免費意外保險	港幣100,000元	×
9	醫療費用	每次意外港幣2,000元	×
10	後備車輛服務*	租車費每次意外港幣5,000元（每日高達港幣1,000元）	免費轉介服務
11	第三者責任追討服務	免費追討服務	免費諮詢服務
12	24小時支援服務**		
	• 緊急拖車	每次意外港幣2,000元	免費轉介服務
	• 路邊緊急維修	每次意外港幣2,000元	免費轉介服務
	• 交通條例查詢	免費	免費
	• 理賠服務	免費	免費

* 由24小時支援服務提供並適用於：

- 車輛因意外或機械故障導致無法即時在道路上行駛，及
- 拖車服務由本公司24小時支援服務提供，及
- 需要在車房維修多於48小時，或
- 汽車被盜而且超過48小時無法尋回（須有警方報告作實）

** 24小時支援服務由國際救援（亞洲）公司提供

私家車保險

綜合保險

同時提供第三者責任及多項汽車損毀保障，例如碰撞、火災、盜竊及其他意外等。

第三者保險

保障駕駛時因疏忽引致第三人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高達港幣100,000,000元
- 第三者財物損毀賠償高達港幣2,000,000元

免費額外保障

「無索償折扣」(NCD) 保障

不論賠償次數，只要一年內索償金額不超過港幣80,000元或保額20%（以較低者為準），您與我們續保時可保留原有的「無索償折扣」，續享保費優惠，節省開支。

車頭擋風、車窗及車頂玻璃索償次數不限（不設「墊底費」）

無限次車頭擋風、車窗及車頂玻璃索償，每次意外賠償高達港幣5,000元，不設「墊底費」，也不影響「無索償折扣」。

特級新車保障

- 新換舊保障
以新換舊，新車首年內如遇全損，可獲償全新同款車輛。
- 維修零件豁免折舊
如新車首年內發生意外，更換零件時豁免折舊。

自選汽車維修中心

您享有絕對自由，可以選擇原廠或任何車房為您意外損毀的汽車進行維修。

記名司機免費意外保險

倘若記名司機在駕駛時不幸發生意外，引致死亡或永久完全傷殘，保障額高達港幣100,000元。

醫療費用

駕駛途中若遇上交通意外，引致司機及乘客受傷，可獲醫療費用賠償，每次意外達港幣2,000元。

後備車輛服務*

因失車或意外損毀維修超過48小時，租用後備車輛費用，每次意外可獲高達港幣5,000元（每日上限港幣1,000元）。

第三者責任追討服務

如第三者須依法負上交通意外責任，您可獲代行向第三者作出追討，支付您承擔的自負額。

24小時支援服務**

我們提供24小時拖車、路邊緊急維修、交通條例查詢及保險理賠查詢等服務。

保費

所需保費會根據投保人提供的資料計算，包括受保車輛的類別、投保人的年齡及駕駛經驗等。如需報價，請聯絡您的保險代理或本公司。

註：本小冊子只為一般簡介，僅供參考之用。有關承保範圍之條款及細則和不受保項目，概以保單所載為準。如中文譯本與英文有異，以英文文本為準。

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歡迎透過下列途徑，了解我們可如何助您管理風險：

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Coverage will be underwritten by the Hong Kong branch office of Allied World Assurance Company, Ltd, which is regulated by the Insurance Authority. Coverage is only offered subject to local regulatory requirements. Actual coverage is subject to the terms, conditions and exclusions of the actual policy issued.

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