

汽車保障

Motor Insurance



Unit 8E Golden Sun Centre 223 Wing Lok St Sheung Wan HK

Tel. (852) 2530 2530 Fax (852) 2530 2535 Email: crew@navigator-insurance.com

www.navigator-insurance.com







無論您如何小心保養座駕,交通意外卻難以避免,為閣下帶來諸多不便。 一旦不幸遇上交通事故,不單您心愛的座駕會受到損毀,您更可能因此而 要對第三者作出賠償。有見及此,保誠財險有限公司特推出更全面的汽車 保障計劃-保誠精選「駕駛寶」,隨時協助您解決交通意外所引起的問題。

免費附加保障

即使在保險期內曾申請賠償,只要總賠償金額不超過您投保的「汽車賠 額」的 15% 或港幣 60,000 元 (以較低者為準),您便可保留原有的「無賠

「零丨巴仙折舊率

如投保汽車為新車(即閣下為首位註冊車主)及車齡不超過一年,而又不 幸地被盜竊或在意外中完全損毀,我們將賠償一輛全新同型號的汽車給 您,無須扣除折舊率。

若意外中損毀了擋風玻璃,而賠償修理費用不超過港幣 5,000元,您便可豁 免支付「自負額」,而「無賠償折扣」亦不會受影響。

二十四小時免費拖車服務

如您的車輛在路上因意外或機件故障不能啟動而又未能即時維修,我們可為您安排及支付二十四小時免費拖車服務,將您的座駕送回最近或閣下指 定的車房。每次最高賠償額為港幣 2,000 元。

當您的車輛因意外導致部份損毀,而在道路上無法繼續行駛,經我們為您 安排的二十四小時免費拖車服務,把車輛拖至本地車房進行維修,若維修 超逾四十八小時,我們將由第三天開始支付每日港幣 200 元予閣下作為交 通費用津貼,每年最高賠償額為港幣 2.000 元。

如您或在申請表中列明的「主要駕駛者」在駕駛投保車輛時不幸遇上意外 而身亡,我們將提供高達港幣 100,000 元的額外保障。

第三者責任賠償追討服務

如與索償有關的交通意外是由第三者引致的,我們會助您向第三者追討賠 款。若追討成功,您可獲退回「自負額」,並可保留應有的「無賠償折

二十四小時賠償諮詢服務

您可透過二十四小時電話熱線查詢有關索償的程序及需注意的事項。 (以上之免費附加保障,只適用於購買私家車綜合保險的投保人士。)

申請人須知

- (一)申請人在本申請表中所申報之「汽車賠額」,將被用作計算綜合保險之保費。此外,在意外索償時,本公司將依據本保單之條文計算賠款,惟該金額在未扣除「自負額」前將不超過:
 - (甲)投保汽車在意外時之「合理市值」(享有「零」巴仙折舊率優惠者除外並以投保汽車相同型號之新車在意外時之「合理市值」計算);或
 - 申請人在本申請表中所申報之「汽車賠償」,並以較低者為準。申請人請確保所申報之「汽車賠償」準確無誤,以避免若因低估投保額而影響汽車 全損的賠償金額。
- (二)透露-申請人必須就申請表內所有問題作出確實回答,並就申請需要提供一切有關資料,如有懷疑請向本公司或有關理財顧問/經紀查詢。如作出不確實回答或提供不正確資料,會令本保單作廢及不能生效。請保留申請表副本(包括信件影
- (三) 如有需要,本公司可提供保單原文及申請表副本以作參考。
- (四) 上述保障及不保範圍並未包括所有細節,詳情請參閱保單。
- (五) 申請表必須由年滿18歲或以上的申請人簽署。

PRUchoice Motor Insurance

No matter how well you look after your car, accidents always happen. Besides suffering loss of money on the repairing costs of your car, you may also be liable to compensate any third parties involved. To help you cope with the unexpected misfortune, Prudential General Insurance Hong Kong Limited now offers you a comprehensive motor insurance with wider cover and the most ready assistance.

Free Additional Benefits

PRUchoice NCD Protector

If the total claim amount incurred in any one period of insurance with an amount not exceeding HK\$60,000 or 15% of the "Limit of Indemnity" (whichever is the lesser), your No Claim Discount (NCD) shall be protected and remains unchanged for the immediately subsequent renewal of the policy.

'Zero %' Depreciation

If you sustain a total loss of your car that is brand new (i.e. firstly registered under your name) and less than one year old at the time of an accident or a theft, we will replace a new car of the same model without deduction of any depreciation.

Windscreen Cover

In the event of accidental damage to the windscreen alone and repair cost not exceeding HK\$5,000 per claim, no excess will be applied and your No Claim Discount will not be affected, either.

24-Hour Free Towing Service

If your car is immobilized and cannot be repaired at the roadside following an accident or mechanical breakdown, we can arrange and pay for the car to be towed to the nearest repairer or any other repairer as requested up to HK\$2,000 for each and every case.

Transportation Cost Subsidy

If your car sustains partial loss due to accident and is immobilized at roadside and it is towed to a local repairer for repair over 48 hours by our 24-Hour Free Towing Service, we will subsidise you for HK\$200 for each complete day thereafter for the transportation cost incurred during the loss of use of your car up to HK\$2,000 any one year.

Personal Accident

We will provide you as the Policyholder or the Named Driver an additional benefit of HK\$100,000 in case of death in a traffic accident when driving the insured car.

Claims Recovery Service

We will undertake to pursue a recovery on your behalf from the liable third party, if any, in case of a traffic accident claim. If successful, we will refund to you the amount of excess paid and your No Claim Discount will be reinstated as well.

24-Hour Claims Advisory Service

A 24-hour hotline is available to you providing advice on claims procedure and other important points to be observed in lodging a claim.

(All the above Free Additional Benefits are applicable to Private Comprehensive Insurance only.)

Important Notes to Applicant

- The "Limit of Indemnity" you supply in this Application Form will be used for premium calculation for Comprehensive Insurance. In case of a claim for loss of or damage to the Motor Car, the maximum amount of our payment, subject to the terms and conditions of the insurance policy including any claims excesses that may apply, is limited to:
 - (a) the reasonable market value of the Motor Car at the time of its loss or damage (except for the car that is entitled to the 'Zero %' Depreciation Benefits where the reasonable market value of a new car of the same model at the time of loss or damage is taken into account); or
 - (b) the "Limit of Indemnity" that you supply in this Application Form, whichever is the lesser amount. Please ensure that the "Limit of Indemnity" you supply is adequate. By doing so you will guard against any under insurance which could affect the amount of claim settlement in the event of a total loss.
- 2. Disclosure The applicant is requested to disclose any other facts known to the applicant which are likely to affect acceptance or assessment of the insurance cover the applicant is applying for. Should the applicant have any doubts about what should be disclosed, please feel free to contact us or your financial consultant/broker. The applicant is recommended to keep a record (including copies of letters) of any additional information given for the applicant's future reference. Failure to disclose may mean that the Policy will not provide with the cover the applicant require, or perhaps may invalidate the Policy altogether.
- 3. A specimen copy of the Policy and a copy of your completed Application Form will be supplied on request.
- 4. All benefits and exclusions are only briefly outlined here. For further details, please refer to the Policy.
- 5. The application form must be signed by a person who has attained age 18 or above.

Comprehensive Products to Cater for Your Needs

Prudential General Insurance Hong Kong Limited takes care of your everyday needs by providing a comprehensive range of products, Including:

- PRUchoice Card Protection Plus
- PRUchoice China Accidental Emergency Medical
- PRUchoice Clinic
- PRUchoice Golfers
- PRUchoice HealthCare
- PRUchoice HealthCheck
- PRUchoice Home
- PRUchoice Home Deluxe
- PRUchoice Maid
- PRUchoice Medical
- PRUchoice MediExtra
- PRUchoice Motor
- PRUchoice Personal Accident
- PRUchoice Personal Accident Plus
- PRUchoice Travel
- PRUchaice BMX (Building Management Xtra)
- PRUchoice BOX (Business Owners Xtra)
- PRUchoice SOX (Small Office Xtra)
- PRUchoice Group Medical
- PRUchoice Group Life
- Fire Insurance

and many other insurance products.

To know more about our products, just call us or your financial consultant/broker.

產品服務 全面周到

保誠財險有限公司為您提供以下一系列的保險服務,全面保障您的每一天。

保誠精選 - 失卡寶

保誠精選 — 中國意外急救醫療保險

保誠精選 — 中國意 保誠精彈 — 診療寶

保誠精撰 — 高球樂

保誠精選 — 康春寶

保誠精選 — 康檢寶

保誠精選 - 家居寶

保誠精選 - 名家寶

保誠精選 — 僱傭寶

保誠精選 — 醫療寶

保誠精選 — 健康寶

保誠精選 — 駕駛寶

保誠精選 — 安健寶

保誠精選 — 倍安寶

保誠精選 - 旅遊樂

保誠精選 — 樓宇寶

保誠精選 — 商舗寶 保誠精選 — 興業寶

保誠有選 — 興業質 保誠精選 — 團體醫療寶

保誠精選 — 團體人壽寶

火險

及其他各類的保險服務

如欲查詢以上保險服務詳情,請致電本公司或您的理財顧問/經紀。

For further information, please contact:

Prudential General Insurance Hong Kong Limited

(A member of Prudential plc group)

3/F, Berkshire House, 25 Westlands Road, Quarry Bay, Hong Kong Tel: (852) 3656 8362 Fax: (852) 2164 8445

如有查詢,請致電或親臨本公司,地址如下:

保誠財險有限公司

(英國保誠集團成員)

香港鰂魚涌華蘭路25號栢克大廈3樓

www.prudential.com.hk

- Note: This Brochure is for reference only and does not constitute any contract or any part thereof between Prudential General Insurance Hong Kong Limited and any other parties. Reparting other details and the terms and conditions of this insurance, please refer to the policy document. Prudential General Insurance Hong Kong Limited will be happy to provide a specimen of the policy document upon your request.
- 註 :此小冊子只作參考之用,不能作為保誠財險有限公司與任何人士或團體所訂立之任何合約或合約之任何部分,有關本保險之其他詳情及條款及條件,請參閱保單。如有需要,保臧財險有限公司樂意提供保單樣本以供關下參考,所有中文簡潔。如與英文有異,概



GI3/BR0012B/P01 (09/14)

Important Notes to Applicant 申請人須知

 The "Limit of Indemnity" you supply in this Application Form will be used for premium calculation for Comprehensive Insurance. In cases of a claim for loss of or damage to the Motor Car, the maximum amount of our payment, subject of the terms and conditions of the insurance policy insluding any claims excesses that may apply, is limited to:

申請人在本申請表中所申報之「汽車賠額」,將被用作計算綜合保險之保費。此外,在意外索償時本公司將依據本保單之條文計算賠款,惟該金額在未扣除「自負額」前將不超過:

(a) the reasonable market value of the Motor Car at the time of its loss or damage (except for the car that is entitled to the 'Zero %' Depreciation Benefits where the reasonable market value of a new car of the same model at the time of loss or damage is taken into account); or

投保汽車在意外時之「合理市值」(享有「零」巴仙折舊率優惠者除外,並以投保汽車相同型號 之新車在意外時之「合理市值」計算);或

(b) the "Limit of Indemnity" that you supply in this Application Form, whichever is the lesser amount. Please ensure that the "Limit of Indemnity" you supply is adequate. By doing so you will guard against any under insurance which could affect the amount of claim settlement in the event of a total loss.

申請人在本申請表中所申報之「汽車賠償」,並以較低者為準。申請人請確保所申報之「汽車賠償」,並以較低者為準。申請人請確保所申報之「汽車賠償」,並以避免若因低估投保額而影響汽車全損的賠償金額。

2) Disclosure - The applicant is requested to disclose any other facts known to the applicant which are likely to affect acceptance or assessment of the insurance cover the applicant is applying for. Should the applicant have any doubts about what should be disclosed, please feel free to contact us or your financial consultant/broker. The applicant is recommended to keep a record (including copies of letters) of any additional information given for the applicant's future reference. Failure to disclose may mean that the Policy will not provide with the cover the applicant require, or perhaps may invalidate the Policy attacking the provide with the cover the applicant require, or perhaps may invalidate the Policy attacking the provide with the cover the applicant require.

透露。申請人必須菸申請表內所有問題作出確實回答,並就申請需要提供一切有關資料,如有懷疑請 向本公司或有關理財顧問/經紀查詢。如作出不確實回答或提供不正確資料,會令本保單作廢及不能 生效。請保留申請表副本(包括信件影印本)以作日後參照。

3) A specimen copy of the Policy and a copy of your completed Application Form will be supplied on request.

如有需要,本公司可提供保單原文及申請表副本以作參考。

4) All benefits and exclusions are only briefly outlined here. For further details, please refer to the Policy.

上述保障及不保範圍並未包括所有細節,詳情請參閱保單。

5) The application form must be signed by a person who has attained age 18 or above. 申請表必須由年滿18歲或以上的申請人簽署。

PERSONAL INFORMATION COLLECTION STATEMENT 收集個人資料聲明

1. Purpose of Collection 收集資料之目的

We may use your Personal Information for the following purposes: (a) to process your application; (b) to administer and process insurance policies, insurance claims and medical, security and underwriting checks; (c) to process payment instructions; (d) to verify your eligibility for insurance, financial or wealth management products and services; (e) to design and provide you with insurance, financial and related services and products; (f) to communicate with you; (g) to provide you with promotional materials relating to insurance of financial services or relatied wealth management products of the Company, and those of other entities whose ultimate parent company is Prudential pic ("companies within the Prudential Group") or partnering financial institutions; (h) to perform a policy review or needs analysis; (f) to conduct research and statistical analysis; and (f) to meet disclosure requirements imposed by law or regulatory authorities.

我們可能會使用關下的個人資料作下列用途:(a) 處理關下的申請;(b) 管理和處理保單、保險素價、醫療、抵押和承保檢查;(c) 處理付款指示;(d) 核實閣下申請保險、金产或以下管理產品及服務的資格;(e) 說好及為閣下提供保險、金融及相關的服務和產品;(f) 與關下進行過光。;(d) 內國下提供原始、金和公司以及其他母公司為英國保減集團的實體(「保**結集團內的公司**」)或夥伴金融機構的保險或金融服務或相關的財富管理產品的推廣材料,;(h) 進行保單審查或需求分析;(i) 進行研究和統計分析;及(j) 符合法律或監管當局實施的披露要求。

2. Classes of Transferees 被資料轉交者的類别

We may disclose your Personal Information to third parties (within or outside Hong Kong) for the purposes outlined at Section 1 above, including without limitation the following third parties: (a) insurance agents: (b) re-insurance companies: (c) other companies within the Prudential Group; (d) claims investigation companies; (e) third party administrators; (f) third party service providers (including without limitation insurers, bankers, lawyers, accountants, and other third party service providers who provide administrative, telecommunications, computer, payment, printing, redemption or other services to us to enable us to operate our

business); (g) industry associations and federations; (h) medical bill review companies; (f) professional advisors; (f) researchers; (k) credit reference agencies; (f) debt collection agencies; (m) partnering financial institutions; (n) regulators and government agencies; (o) law enforcement agencies; (o) the Courts.

We may transfer your name, contact information and information about the products you have purchased (including the sales channel from which such products were purchased) to other componies within the Prudential Group, and other partnering financial institutions, for the purpose of providing you with promotional materials relating to those entities' insurance or financial services or related wealth management products. However, we will not disclose your Personal Information to any other third parties for direct marketing purposes without your consent.

We may transfer your Personal Information in connection with a transaction with another company which affects the control, governance, structure and/or management of all or a substantial part of our business, or if required to satisfy applicable legal or regulatory requirements

為達到上述第一部分所列明之目的,我們可能會向第三方(在香港境內或境外)透露閣下的個人資料,包括但不限於以下第三方:(a) 保險代理;(b) 再保險公司;(c) 其他保誠集團內的公司;(d) 案債調查公司;(e) 第三方管理人;(f) 第三方服務代庫商(包括但不限於保險公司、銀行,徵的、會計師,以及其他提供行政、電訊、電腦、付款、印刷、贖回或其他服務以令我們的業務可以運作的第三方服務供應商;(g) 行業協會及聯會;(f) 醫療帳單審查公司;(f) 專業顧問;(f) 研究人員;(k) 信貸資料服務機構;(f) 收賬代理;(m) 夥任金融機構;(n) 監管機構及政府機構;(g) 執法機構;(b) 法院。

我們可能將關下的姓名、聯絡資料和關下已購買的產品資料(包括購買該等產品的銷售渠道),轉交 其他保誠集團內的公司及其他夥伴金融機構,以向閣下提供有關這些實體的保險、金融服務或相關的 財富管理產品的有關推展材料。然而,我們不會未經閣下的同意,向任何其他第三方透露閣下的個人 資料作,該使經知時。

在有關影響到我們全部或重大部分業務的控制權、治理、結構和/或管理的交易時,或在必須符合適用的法律或影管要求下,我們可能會轉交閣下的個人資料。

3. Consequence of failing to provide Personal Information 未能提供個人資料的影響

Unless otherwise specified by us, it is mandatory for you to provide the Personal Information requested by us. In the event that any such Personal Information is not provided, we may be unable to provide you with the services or carry out the activities outlined at Section 1 above

除非我們另有規定,否則閣下必須提供我們所要求的個人資料。若未能提供任何此等個人資料,我們可能無法為閣下提供服務或進行上述第一部分所列出的活動。

4. Access and Correction Rights 查閱和更正的權利

Under the Personal Data (Privacy) Ordinance (the "Ordinance"), you have the right to request access to and correction of any Personal Information that you provide to us. You may make such a request by writing to our Data Protection Officer at 3/F Berkshire House, 25 Westlands Road, Quarry Bay, Hong Kong, In accordance with the Ordinance, we have the right to charge a reasonable fee for the processing of any Personal Information access or correction request.

根據《個人資料(私隱)條例》(「**條例**」),閣下有權要求查閱及更正任何閣下提供給我們的個人資料。閣下如欲查閱或更正個人資料,請向我們的資料保護主任作出書面要求,地址是香港鰂魚涌華蘭路25號栢克大慶3樓。根據條例的規定,我們有權就處理查閱及更正任何個人資料的要求,收取合理的費用。

Opting-out Marketing Communications or Materials 拒絕接受促銷信息或資料

We intend to send you marketing communications or materials (as set out in the above Personal Information Collection Statement), but we cannot do so without your consent. In the event that you do not wish to receive such marketing communications or materials, please let us know by ticking the opt-out box below, and returning the form to us in person or at 3/F Berkshire House, 25 Westfands Road, Quarry Bay, Hong Kong.

我們有意向閣下發送(載於上述收集個人資料整明的)促銷信息或資料,但未經閣下的同意,我們不能這複數。假若閣下不希望收到該等促銷信息或資料,請在以下拒絕接受方格內劃上「✓」號以讓我們知道閣下的意向,並親身受四本表格改送父本表格至香港臘魚海華蘭路25號和倉大廈3樓。

□ Opt-out box 拒絕接受方格

The Applicant / Policyholder / Insured Person hereby confirm understanding of and agreement to the contents in this Part entitled 'Personal Information Collection Statement'.

申請人/保單持有人/受保人特此確認明白並同意在題為「收集個人資料聲明」之本部份中的內容。

Signature of Applicant 申請人簽署	
X	
Name in BLOCK LETTERS 姓名 (請以英文正楷填寫)	Date 日期
Financial Consultant's Name 理財顧問名稱 (Please complete in BLOCK LETTERS 請用正楷填寫)	
Financial Consultant's Division and Code 理財顧問組別及編號	
Mobile Number 流動電話號碼	Office Location 辦公室地點
	ES1/FTW/PT/PT2/CC/CRB/EWT /F
Account Executive's Name to provide Quotation 提供報價之業務主任名稱	



Application Form for PRUchoice Motor Insurance

保誠精選「駕駛寶」汽車保障計劃

申請表

For further information, please contact:

Prudential General Insurance Hong Kong Limited

(A member of Prudential plc group)

3/F, Berkshire House, 25 Westlands Road, Quarry Bay, Hong Kong

Tel: (852) 3656 8362 Fax: (852) 2164 8445

如有查詢,請致電或親臨本公司,地址如下:

保誠財險有限公司

(英國保誠集團成員)

www.prudential.com.hk

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