bolttech
Insurance

Motor Insurance

汽車保險

THE POWER OF CONNECTION

bolttechinsurance.hk

Motor Insurance
汽車保險

bolttech Insurance Motor Insurance provides comprehensive protection for car owners including the basic protection for own damage of vehicle and your legal liability with Extra Benefits at no extra cost.

Third Party Cover

To protect you against legal liability for damages consequent upon accidental

- Death or bodily injury to Third Parties
- Loss of or damage to the property of Third Parties arising out of the use of your motor vehicle

Comprehensive Cover

In addition to Third Party risks, the cover protects you against loss of or damage to the motor vehicle resulting from any causes, such as collision, fire, theft and other accidental losses.

Extra Benefits
(For Private Car - Comprehensive Cover Only)

A. No Claim Discount Protection

B. "New for Old" Replacement Vehicle

C. Windscreen Excess Waiver

D. Claims Recovery Service

E. Alternative Vehicle

What's More......
Just pick-up the phone and you can get:

F. 24-Hour Free Emergency Roadside Assistance

G. 24-Hour Free Emergency Towing Assistance

A. No Claim Discount Protection

No matter how many claims you make, if the total amount claimed within one year does not exceed HK$60,000 or 15% of estimated car value (whichever is the less), your No Claim Discount (NCD) entitlement will not be discounted. This will add up to great savings over the years!

B. "New for Old" Replacement Vehicle

You know that as soon as you use your brand new vehicle, it normally depreciates by 20%. Now, in a revolutionary move, bolttech Insurance Motor Insurance provides 100% compensation for vehicles less than one year old. If the car is stolen or involved in an accident causing it to be written off, a new car of the same make and model will be given as compensation. This saves you thousands of dollars.

C. Windscreen Excess Waiver

You know the usual story, your windscreen is so easily broken, yet it's not covered because it's below the excess limit. With bolttech Insurance Motor Insurance, replacement of windscreen is covered with no excess for the first HK$5,000 and your NCD won't be affected.

D. 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.

E. Alternative Vehicle*

In the event that your vehicle is immobilized by an accident and the required repairs take more than 48 hours in a garage, or if it is stolen for more than 48 hours, we can arrange for an alternative vehicle. The cost of the vehicle rental will be borne by bolttech Insurance Motor Insurance up to the maximum of HK $5,000 (subject to HK$1,000 per day and an excess of 20%), getting you back on the road and minimising your inconvenience when you need it most.

* This benefit applies only if the towing service is arranged by our 24-hour Assistance Service.

F. Free 24-Hour Emergency Roadside Assistance

If your vehicle suffers a mechanical breakdown or an accident, just call the 24-hour hotline. The emergency assistance team is on-call to help you and your vehicle to get safely back on the road as soon as possible. Maximum benefit for each accident is HK$2,000.

G. Free 24-Hour Towing Service

If your vehicle is beyond repair on the spot, we'll immediately arrange a towing service to a designated garage. Another example of the real benefits of bolttech Insurance Motor Insurance - solving your problems and saving a lot of your money & time. Maximum benefit for each accident is HK$2,000.

Items E), F) & G) are arranged by Worldwide Emergency Assistance service.

Notes

1. For details of bolttech Insurance coverage or enrolment procedures, please contact your insurance agent or broker directly.
2. The above free benefits are especially for comprehensive private motor policyholders.
3. This brochure gives only an outline of the terms and conditions of the insurance cover and any information given herein is subject to the precise terms and conditions in our Policy, a specimen copy of which will be furnished to you on request.

保特保險汽車保險為各車主提供全面的保障，包括一般的汽車損毀及車主責任，更提供免費的額外保障。

- **第三者保險**
  保障閣下因使用車輛時的疏忽而引致第三者傷亡或財物損毀所須承擔法律上之賠償責任。
- **綜合保險**
  除保障第三者責任外，更為閣下提供有關汽車損毀的保障，例如碰撞、火災、盜竊及各種意外事故所引致的損失。

額外保障 (只適用於私家車"綜合保險")

A. 無索償折扣保障

B. 「新換舊」賠償保障

C. 擋風玻璃豁免「墊底費」

D. 第三者責任追討服務

E. 後備車輛服務

還有更多......

祇需一個電話，閣下便可以得到:

F. 24小時免費路邊緊急維修服務

G. 24小時免費拖車服務

A. 無索償折扣保障

不論賠償次數，只要一年內之索償金額不超過 60,000 港元或汽 車保額之15%(以較低者為準)，受保車主便可保留原有的無索償折扣(NCD)，續享保費優惠，節省開支。

B. 「新換舊」賠償保障

一般情況下，新車落地即會損失 20% 折舊率，保特保險汽車保險計劃 會為車齡不超過一年的車輛提供十足賠償。該等車輛若失竊或 因意外導致完全損毀，車主可獲同款新車作為賠償，不扣減折舊，節省購回新車的可觀金額。

C. 擋風玻璃豁免「墊底費」

汽車的擋風玻璃通常較易破損，車主卻往往因為要自負「墊底費」， 及賠償後會被扣減 NCD，而寧願自掏腰包維修。保特保險汽車保險計劃 提供首 5,000 港元的擋風玻璃破爛賠償，不設「墊底費」，亦不必扣減 NCD。

D. 第三者責任追討服務

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 代車主向該第三者追討「墊底費」索償。

E. 後備車輛服務 *

如汽車被竊，於 48 小時內未能尋回或因意外後閣下座駕無法行 駛及需要維修超過 48 小時，保特保險汽車保險計劃將為車主安排後 備車輛，並支付租車費用，最高可達5,000 港元(每日限額 1,000 港元，閣下須自付每次租車費用的 20%)。

* 拖車服務必須由本計劃安排。

F. 24 小時免費路邊緊急維修服務

若汽車於路上因交通意外、機械故障等事故而無法行駛，受保車 主只需致電 24 小時熱線，緊急支援隊伍便會安排現場搶修，讓您繼續安全上路。每次事故保障額為 2,000 港元。

G. 24 小時免費拖車服務

倘若汽車無法當場修妥，我們即會安排拖車服務至車主的居所 或指定車房。上述中途緊急維修及拖車服務專為保特保險汽車保險 保戶提供，確保專業可靠，費用全免，為閣下救急解困，節省金錢。每次事故保障額為 2,000 港元。

項目 E), F)及 G)由我們所委任的服務機構提供。

注意

1. 如欲查詢詳情或投保事宜，請直接與代理人 / 經紀聯絡。
2. 以上免費優惠專為私家車綜合保險客戶而設。
3. 本小冊子乃保障條款及規定之摘要，僅供參考之用。有關保障條款及規定一概以保單內容為準。如閣下需要保單樣本，請向本公司索取。

Motor Insurance Application Form 汽車保險投保書

Please complete in BLOCK LETTERS and tick where appropriate.
請以英文正楷填寫並於適當空格內加上「✓」號。

(I) Details of Applicant 申請人資料

Full Name of Applicant 申請人姓名:

☐ Mr. 先生 ☐ Miss 小姐
☐ Ms.女士 ☐ Co. 公司

Date of Birth (DD/MM/YY) 出生日期(日/月/年):

_______DD日 _______MM月_______YY年

HKID Card/B.R.No. 香港身份證/商業登記證號碼:

Contact No. 聯絡電話:

Email Address 電子郵件:

Business or Profession 行業或職業:

Correspondence Address 通訊地址:

Flat 室 _____ , Floor 樓_____ , Block 座 __________
Building 大廈名稱: ____
Street 街道: ____
HK 香港 / Kowloon 九龍 / NT新界
☐ ☐ ☐

Period of Insurance Required 要求保單生效日期:

From由 _______DD日 _______MM月_______YY年
To 至 _______DD日 _______MM月_______YY年

Cover Required 保險類别

☐Comprehensive 綜合保險 ☐Third Parties 第三者保險

(III) Payment Method 付款方法

Cheque should be crossed and made payable to"Bolttech Insurance (Hong Kong) Company Limited"
劃線支票抬頭請寫:「保特保險(香港)有限公司」

☐ Cheque No. 支票 ☐ Visa ☐ MasterCard

Credit Card No. 信用卡號碼

☐☐☐☐ ☐☐☐☐ ☐☐☐☐ ☐☐☐☐

Cardholder's Name 持卡人姓名

Card Expiry Date
信用卡有效期至

☐☐ — ☐☐
M月 Y年

____

I here by authorize Bolttech Insurance (Hong Kong) Company Limited to charge my credit card account specified for this insurance.

本人茲授權保特保險(香港)有限公司從本人列明的信用卡賬戶支取此保險所應繳之保費

______________________ ______________________
Cardholder's Signature 持卡人簽署 Date 日期

The payer and the policyholder must be the same person. No third party payment is accepted.
付款人及保單持有人必須為同一人。第三者付款將不獲接納。

(II) Particulars of Car to be Insured 投保汽車詳情

Registration No. 車牌號碼:	Makers Name & Chassis No. 汽車牌子及車身底盤號碼	Engine Capacity c.c / Tonnes 汽缸容積/噸:	Year of Manufacture 製造年份:
Type of Body 車型:	Proposer's Estimate of Present Value (including accessories) 市價(連零件在內):	Date of Purchase by Proposer 購買日期:	Seating Capacity (including Driver) 座位數量(連駕駛人在內):
☐ Automatic 自動(自動波) ☐ Manual 手動(棍波) ☐ Automatic & Manual 兼具自動及手動性能(半自動波)	No. of Door 車門數量 ☐ Coupe 雙門 ☐ 4-Door Sedan 四門 ☐ 3-Door Hatchback ☐ 三門揭背 5-Door Hatchback 五門揭背		Anti-Theft Alarm System (Model / Value) 防盜系統(型號/價格):

Compulsory excess applies to all claims for accidental damage to your car whilst it is being driven by anyone other than a driver who has been accepted by the Company and is specially named in the policy. Please complete the following for each of the drivers you wish to be named. 如駕駛人並未列名於下，投保人須負責額外之汽車意外損壞賠額。請列出駕駛人名單。

Full Name 姓名:	(Proposer 投保人:)			
Relationship with Proposer 與被保人關係:	Self 本人			
Occupation 職業:				
Date of Birth (DD/MM/YY) 出生日期 (日/月/年):				
香港身份證號碼:				
In which year did the driver(s) named get a full driving license in Hong Kong? (e.g. 2015) 駕駛人取得香港正式駕駛執照的年份? (例: 2015年)				

NOTE: The premium for comprehensive terms relates to TWO named drivers only. The Policy may be extended to provide for up to TWO additional drivers (a maximum of 4 named drivers in all) subject to payment of an additional premium at a rate of 10% at the total premium for each additional driver.
注意: 綜合保險保費只包括兩名記名駕駛人士，記名駕駛人可增多兩名即記名駕駛人共四名，每增多一名所須加付保費為百份之十。

1. Is the car owned by, or registered in the name of, some one other than the proposer?該汽車是否由他人擁有?	☐ Yes 是 ☐ No 否
2. Is a Hire Purchase Company interested? If "Yes" , please provide name of Hire Purchase Company. 現時是否仍有任何 "分期付款" 合約? 如 "有" , 請提供財務公司名稱	☐ Yes 是 ☐ No 否
3. Have you or any person who to the best of your knowledge will drive 該汽車駕駛人中	
a. been incurred more than 8 driving offence points in the last 2 years? 在過去兩內被扣多於八分?	☐ Yes 是 ☐ No 否
b. been involved in any motor accident or loss within the last 3 years? 在過去三年內曾否牽涉交通意外?	☐ Yes 是 ☐ No 否
c. been refused motor insurance, renewal or had any special terms or conditions imposed by any insurer? 在過去三年內曾否被拒絕汽車投保、續保，或投保時須接受任何特別條件?	☐ Yes 是 ☐ No 否
d. been disqualified from driving in the last 5 years? 在過去五年內曾否被罰停牌?	☐ Yes 是 ☐ No 否
e. suffered or is suffering from any defective vision or hearing, fits or any other physical defects or infirmity? 是否患有不良視力或聽覺、羊癇症、其他疾病或其他缺陷?	☐ Yes 是 ☐ No 否
4. Has the Motor Vehicle been modified in any way from manufacturer's standard specification? 上述投保之汽車曾否經過任何改裝或裝置非原裝標準機件?	☐ Yes 是 ☐ No 否
5. Have you held or do you now hold a motor insurance policy? 現時是否有任何汽車保險?)	☐ Yes 是 ☐ No 否
6. Are you entitled to a "No Claim Discount"? If "Yes" , please provide proof of "No Claim Discount" (e.g. your last renewal notice) 是否持有「無索償折扣優惠」? 如 "有" , 請附有關證明文件(如續保通知書)	☐ Yes 是 ☐ No 否

Name of the Company 保險公司名稱	Registration Number 車牌號碼	Policy No. 保單號碼	Expiry Date 滿約日期	NCD 無索償折扣

7. Purpose of use: Will the car車輛用途:該車輛	
For Private Car(私家車)	
a. be used only for social domestic and pleasure purposes and for your business or profession?只用於私人或投保人業務上用途?	☐ Yes 是 ☐ No 否
b. be used for hire or reward racing pace-making reliability trial speed testing or for any purpose in connection with the Motor Trade?用於出租、賽事或汽車行業?	☐ Yes 是 ☐ No 否
c. the carriage of goods for hire or reward ? 租賃載貨用途?	☐ Yes 是 ☐ No 否
For Commercial Vehicle(商用車)	
a. the carriage of passengers for hire or reward? 租賃載客用途?	☐ Yes 是 ☐ No 否
b. the carriage of explosive, inflammable or volatile nature? 裝載易燃、爆炸或危險物品?	☐ Yes 是 ☐ No 否
If answer is "Yes" for the above question(s), please give full details except for question 5 & 7a 如答「是」請列細節，問題 5 及 7a 除外	☐ Yes 是 ☐ No 否

Declaration 聲明

I/we hereby declare and agree that:

1. I/We have read and understood the product brochure and the terms and/or conditions of the policy provisions of the product in this application.
2. The information and particulars provided on this application form are accurate, true and complete and are given to the best of my knowledge and belief. I/We have not withheld any material information and accept that this application and declaration shall form the basis of the contract between Bolttech Insurance (Hong Kong) Company Limited ("the Company") and me/us. I hereby acknowledge that failure to supply true and accurate answers to this application or inform the Company of all material information about this application may render the Company unable to accept or process this application or the insurance policy void.
3. The insurance coverage applied for shall only take effect when this application has been accepted by the Company and I/ We have paid the required premium.
4. I/We have read, understood and accepted the Personal Information Collection Statement of the Company ("PICS"). By signing below, I/We confirm this application and agree that the Company may use and disclose all personal data about me/us that the Company currently or subsequently hold for the purposes as set out in the PICS, and I understand I can scan the QR code below for review of the PICS or else I can request a copy of the PICS by calling the Company's Customer Service Hotline at 3123 3344.

   English

5. If you do not agree to the use and provision of your personal data for direct marketing as set out in paragraphs 8 and 9 of the PICS, please tick the box below and we will not use your personal data for direct marketing.
   ☐ I/We do not agree with the use and provision of my/our personal data for direct marketing purposes and do not wish to receive any promotional and direct marketing materials.
6. (If applicable) I/We have obtained the authorisation from the insured person to provide the information requested in this application and to deal with and receive or request information concerning the insured person from the Company in relation to any matters arising from this application. I/We further acknowledge that the insured person has been explicitly informed and agrees that his/her personal data will be transferred to the Company for the purpose of this application and has been informed of his/ her rights under the PICS (see paragraph 4 above).
7. Where the Applicant(s) has/have an Insurance Broker:
   I/We understand, acknowledge and agree that, as a result of the purchasing and taking up the policy by me/us, with the policy issued by the Company, the Company will pay my/our authorized insurance broker commission during the continuance of the policy including renewals, for arranging the said policy.(If applicable) Where the applicant is a body corporate, I/We am/ are the authorized person(s) signing on behalf of the applicant and I/We further confirm to the Company that I/We am/are authorized to do so. I/We understand that the above agreement is necessary for the Company to proceed with the application.

本人/我們，謹此聲明並同意：

1. 本人/我們已參閱並明白有關此申請之產品小冊子及保單條款。
2. 此申請表格內所提供的資料及細節均是準確無誤，真實及為事實之全部，並且是盡本人/我們所知及所信而作答的。本人/我們 並沒有隱瞞任何重要資料及同意此申請表格之內容及聲明將成為保特保險(香港)有限公司("本公司")及本人/我們之保險合約之承保根據。本人/我們在此確認，如未能提供真實及準確無誤之資料或通知本公司任何有關此保險申請之重要資料，將可能導致本公司不能接受或處理此保險申請或令本保單失效。
3. 保障一概必須在本申請獲本公司接納後及本人/我們已繳交應付保費後始可生效。
4. 本人/我們已閱讀、明白及接受本公司的收集個人資料聲明。透過以下簽名，本人/我們確認此申請並同意本公司可根據收集個人資料聲明列出之目的使用及披露本公司目前或將來持有的關於本人/我們的所有個人資料，並理解本人可以掃描以下二維碼查看本公司的收集個人資料聲明，或可致電本公司的客戶服務熱線3123 3344 索取收集個人資料聲明副本。

   中文

5. 如閣下不同意本公司根據收集個人資料聲明第8和9段使用及提供本人的個人資料以作直銷目的，請在以下有關方格內加上剔號。
   ☐ 本人/我們不同意本公司使用及提供本人的個人資料以作直銷目的，並不願意接收任何推廣訊息或直銷資訊。
6. (如適用) 本人/我們已獲受保人授權提供本申請所需之一切資料，並就本申請之相關事宜，與本公司進行交涉，並向其接收或索取與受保人有關之資料。本人/我們並確認受保人已獲明確通知及同意，其個人資料將會轉介予本公司作辦理本申請之用，亦已 獲通知其在收集個人資料聲明下所享有的權利（見上文第4段）。
7. 如申請人有保險經紀：
   本人/我們明白、確知及同意，本公司會就本人/我們購買及接受其簽發的保單，於保單有效期內（包括續保期）向負責替本人/我們安排有關保單的獲授權保險經紀支付佣金。（如適用）假如申請人為法人團體，本人/我們為代表申請人簽署的獲授權人員並向本公司確認本人/我們已獲該法人團體授權。

本人/我們亦明白本公司必須取得申請人的上述同意，才可以處理其保險申請。

Signature of Applicant / Individual to whom the Personal Information Collection Statement of the Company is given
申請人 /獲發收集個人資料聲明人士簽署 ______________________

Name of Agent / Broker/ Technical Representative
代理人/ 經紀/ 業務代表 ______________________

Date (DD / MM / YYYY)
日期（日/月/年） ______________________

Account Code
賬戶號碼 ______________________

Should there be any discrepancy between the English and the Chinese versions of this application form, the English version shall apply and prevail.
本申請表格的中英文版本如有差異，以英文版本為準。

About bolttech Insurance

Bolttech Insurance (Hong Kong) Company Limited, previously FWD General Insurance Company Limited, is an established general insurance company authorised by the Hong Kong Insurance Authority. bolttech Insurance offers a wide range of general insurance solutions to meet the evolving needs of individual and business customers. In 2023, bolttech Insurance was rebranded and renamed as part of the international insurtech group, bolttech.

For more information, please visit bolttechinsurance.hk

關於保特保險

保特保險(香港)有限公司前身為富衛保險有限公司，獲保險業監管局授權的一般保險業務公司。保特保險提供多元化的一般保險方案，以滿足個人和企業客戶的需求。保特保險於2023年將品牌重塑並易名，是國際保險科技集團保特集團的其中一員。

如需更多資訊，請瀏覽bolttechinsurance.hk網站。

Personal Information Collection Statement (“PICS”) 收集個人資料聲明

Please scan the following QR code for review of Bolttech Insurance (Hong Kong) Company Limited’s (the “Company”) PICS. You can also request a copy of the PICS by calling the Company’s Customer Service Hotline at 3123 3344.

請掃描以下二維碼查看保特保險(香港)有限公司(「本公司」)的收集個人資料聲明。您亦可致電本公司的客戶服務熱線 3123 3344 索取收集個人資料聲明副本。

English　　中文

Important Notes

The Applicant (i.e. You are) is required to disclose all material facts which you know Bolttech Insurance (Hong Kong) Company Limited (the “Company”) as an insurer would regard them as likely to influence the acceptance and assessment of this proposal. If you are in doubt whether certain facts are material you should disclose them. We recommend you to keep a record (including a copy of completed proposal) for your future reference of all information given. Providing correct answers and making sure we are informed is for your own protection, as failure to disclose such information may mean that your policy will not provide with the cover you require and may even invalidate the policy altogether.

重要事項

申請人(即你)必須提供所有可能影響保特保險(香港)有限公司(「本公司」)接受承保及評估之重要事實，如未能確定這項事實是否具有實質性的關係，應將該等事實填報，我們建議你將有關的資料(包括此投保書副本作紀錄)，以備日後作參考之用。為確保你的利益，你應如實呈報所有有關資料，否則此保單將可能無法提供你所需的保障，甚至可能會導致此保單無效。

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