

永明(港車北上) 保險計劃

SUN (NORTHBOUND TRAVEL) PRIVATE CAR INSURANCE



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SUN (NORTHBOUND TRAVEL) PRIVATE CAR INSURANCE

This insurance plan is specially designed for you as an owner of cross border private car in Hong Kong. Hong Kong private cars entering Guangdong Province via the Hong Kong-Zhuhai-Macao Bridge must comply with both the Hong Kong and Mainland authorities' statutory motor insurance requirements for third party risks. For your convenience, the coverage of this insurance plan is extended to:

- cover third party liabilities incurred in Guangdong Province, which is equivalent to "Compulsory Traffic Accident Liability Insurance" in Mainland;
- provide extra limit of compensation for third party liabilities, which is equivalent to "Mainland Commercial Third Party Liability Insurance";
- provide an additional optional cover of Motor Car Contingent Liability Extension for claim arisen if you or Designated Driver encounter a traffic accident in Guangdong Province while driving and subsequently face a trial in the court of Hong Kong put forward by the concerned third party.

Sun (Northbound Travel) Private Car Insurance provides you with a one-stop service arrangement, which you can insure Hong Kong and Mainland statutory motor insurance at one time. Enjoy your worry-free driving in Hong Kong and Guangdong Province with us.

PERIOD OF INSURANCE

Insurance Cover	Period of Cover
Basic Covers A, B and Optional Cover D	Annual Cover (12 months)
Covers C.1, C.2 and C.3	Alt. (1) Annual Cover (12 months) • Period of Insurance is the same as Basic Cover.
	Alt. (2) Short Period Cover • Options: 30, 60, 90, 120, 150, 180 days. • Short Period Cover can be provided within the Period of Insurance of Basic Cover subject to 3 working days' prior notice. • Premium will be calculated on a pro rata basis.

SUMMARY OF COVERAGE

BASIC COVER (Applicable to the territory of Hong Kong only)
A. Third Party Legal Liabilities Insurance
To protect you and/or insured driver against legal liability for the death or bodily injury of third party and also third party's property damage arising out of the use of the insured motor car.
B. Comprehensive Insurance
In addition to third party legal liabilities insurance, it provides protection against accidental loss of or damage to the insured motor car and/or its accessories or spare parts resulting from any causes, such as fire, collision, theft, and other accidental losses.

Free Additional Benefit (Applicable to the territory of Hong Kong and Comprehensive Insurance only)	
1. New for Old Vehicle Replacement Protection If the insured 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.	Up to estimated value of the insured motor car (Sum Insured)
2. 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 the insured motor car (whichever is the lower), your NCD shall be protected and remains unchanged for the immediately subsequent renewal of your policy.	✓
3. Windscreens/Windows Damage Protection In the event of accidental damage to windscreen or windows of the insured motor car but without damage to other parts of the insured 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.	Maximum HK\$5,000 per event
4. 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 for death or loss of limbs or loss of sights.	HK\$100,000 per event
5. Claims Recovery Service 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.	✓
6. Rental of Replacement Car Protection In case the insured motor car sustains a partial loss due to a traffic accident resulting in immobilization, we will pay for your cost of rental of replacement car from a car rental company, after the first 48 consecutive hours of the repairing time, necessarily and reasonably incurred during the loss of the use of the insured motor car.	Up to HK\$300 each complete day/ HK\$3,000 per year
7. 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 year

<p>8. Accidental Medical Expenses Protection</p> <p>We will pay for the necessary and reasonable medical expenses if you or insured driver or passengers of the insured motor car sustains bodily injury due to an accident.</p>	Up to HK\$10,000 per event
<p>Extension (Applicable to the territory of Guangdong Province and/or Macao only)</p>	
<p>Motor Car Damage in Guangdong Province and Macao Extension¹</p> <p>Protects the insured motor car for the accidental loss of or damage in Guangdong Province and/or Macao.</p>	Up to estimated value of the insured motor car (Sum Insured)

<p>Free Additional Benefit (Applicable to Third Party Legal Liabilities Insurance and Comprehensive Insurance)</p>	
<p>24-Hour Vehicle Assistance Service Hotline²</p> <p>In case of emergency, you can call the 24-hour vehicle assistance service hotline for following assistance:</p> <ul style="list-style-type: none"> Emergency Towing Service³ (Territories of Hong Kong and/or Guangdong Province and/or Macao) Emergency Roadside Repair Service³ (Territories of Hong Kong and/or Guangdong Province and/or Macao) Emergency Medical Assistance Service³ (Territory of Guangdong Province and/or Macao) HK Traffic Regulation Enquiry Service (Territory of Hong Kong) HK Claim Enquiry Service (Territory of Hong Kong) 	<p>Referral Service</p> <p>Referral Service</p> <p>Referral Service</p> <p>Enquiry Service</p> <p>Enquiry Service</p>

<p>CROSS BORDER VEHICLE COVER (Applicable to the territory of Guangdong Province only)</p>	
<p>C.1. Compulsory Auto Liability Insurance for HZMB Hong Kong Cross Border Vehicle under Unilateral Recognition⁴</p>	
<p>If you or authorised legitimate driver is involved in a traffic accident during the use of the insured motor car, causing the victim to suffer bodily injury, death or property loss, and shall be responsible for damages in accordance with the law in Mainland⁵ we shall, in accordance with the provisions of the insurance contract, pay the following items :</p> <ul style="list-style-type: none"> Death and injury limit Medical expenses limit Property damage limit Death and injury limit ("non-liability") Medical expenses limit ("non-liability") Property damage limit ("non-liability") <p>Aggregate Limit:</p>	<p>Maximum limit per event:</p> <p>RMB180,000</p> <p>RMB18,000</p> <p>RMB2,000</p> <p>RMB18,000</p> <p>RMB1,800</p> <p>RMB100</p> <p>RMB200,000</p>

<p>OPTIONAL COVER (1) (Applicable to the territory of Guangdong Province only)</p>	
<p>C.2. Supplementary Insurance for HZMB Hong Kong Cross Border Vehicle - Third Party Liability Insurance⁴</p>	
<p>During the insurance period, if you or authorised legitimate driver has an accident during the use of the insured motor car, causing the third party to suffer bodily injury or death or property damage, and shall be liable for damages to the third party in accordance with the law in Mainland⁵, subject to the exclusions of the insurance, we shall, in accordance with the insurance contract, be responsible for compensation for the part exceeding the compensation limit of each item of the Compulsory Auto Liability Insurance for HZMB Hong Kong Cross Border Vehicle under Unilateral Recognition.</p>	<p>Maximum limit per event:</p> <p>RMB2,000,000; or</p> <p>RMB3,000,000; or</p> <p>RMB5,000,000</p>
<p>C.3. Supplementary Insurance for HZMB Hong Kong Cross Border Vehicle - Liability Insurance for Driver and/or Passengers on Board⁴</p>	
<p>During the insurance period, in the case where you or authorised legitimate driver has an accident during the use of the insured motor car, causing bodily injury or death to the person on the insured motor car and shall be liable according to law in Mainland⁵ subject to the exclusions of the insurance, we shall be responsible for compensation in accordance with the insurance contract.</p>	<p>Maximum limit per event per person (driver and passenger):</p> <p>RMB10,000; or</p> <p>RMB30,000; or</p> <p>RMB50,000; or</p> <p>RMB100,000</p>

<p>OPTIONAL COVER (2) (Applicable to the territory of Guangdong Province and/or Macao only)</p>	
<p>D. Motor Car Contingent Liability Extension⁶</p>	
<p>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 the insured motor car in Guangdong Province and/or Macao. (An excess of third party property damage at HK\$10,000 for any one claim shall apply.)</p>	<p>Maximum limit:</p> <p>HK\$5,000,000 per year (inclusive of HK\$2,000,000 third party property damage)</p>

Remarks :

¹ Excess to be confirmed.

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

³ All costs and expenses shall be paid by the Insured &/or Insured Driver &/or Legitimate Driver &/or Designated Driver &/or Passengers on Board.

⁴ Claim service for accidents occurred in Guangdong Province and covered under Covers C.1, C.2 and/or C.3 is provided by PICC Property and Casualty Company Limited Guangdong Provincial Branch.

⁵ "Mainland" shall mean The People's Republic of China (PRC).

⁶ Under this extension, the insured motor car must be driven by the Designated Driver(s) 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 the insured 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 under Covers C.1, C.2 and C.3 of this document, the Chinese version shall prevail. If there is any conflict or inconsistency between the English and Chinese versions under other parts of this document, the English version shall prevail.)

SCF Insurance Management Limited (License no.: FA2147) is acting as the agent of this Insurance plan, which is underwritten by Asia Insurance Company Limited. If you have any queries, please call SCF Customer Hotline at (852) 3658 8833.

永明(港車北上)保險計劃

本保險計劃專為是粵港跨境私家車車主的您而設。因應香港私家車經港珠澳大橋進入廣東省境內必須同時符合香港和內地當局對第三者風險的法定汽車保險規定，本保險計劃的保障範圍擴大至：

- 涵蓋廣東省境內的第三者責任，等同於內地的「機動車交通事故責任強制保險」；
- 包括內地的機動車商業保險，以提供額外的第三者責任賠償額；
- 提供跨境車主責任延伸保障以應付若香港車主或指定司機於廣東省境內發生交通意外，而第三者事後就意外於香港進行訴訟的索償。

永明(港車北上)保險計劃為您提供一站式服務安排，可同時投保香港及內地的法定汽車保險，讓您無論在香港或廣東省路上，皆可盡享無憂駕駛之樂。

保險期

保障項目	保障期
基本保障項目 A、B 及自選保障項目 D	一年保障
保障項目 C.1、C.2 及 C.3	選擇 (1) 一年保障 • 保險期與基本保障相同。 選擇 (2) 短期保障 • 選項: 30, 60, 90, 120, 150, 180日 • 在基本保障的保險期內提供短期保障，惟須提前3個工作天通知。 • 保費按比例計算。

保障摘要

基本保障 (只適用於香港境內)
A. 第三者責任保險 保障您及/或受保駕駛者使用投保汽車時，因疏忽導致第三者死亡、身體受傷及財物損毀而須承擔的法律責任。
B. 綜合保險 除提供第三者責任保險外，保障範圍還包括盜竊或意外引致的汽車損毀。

免費額外保障 (只適用於香港境內及綜合保險)	
1. 「以新換舊」保障 如投保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。	不超過投保汽車估值 (投保額)
2. 「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投保汽車的投保額之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」。	✓
3. 擋風玻璃及車窗保障 倘若投保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。	每次事故上限為港幣5,000元
4. 個人意外保障 當您或其他受保駕駛者於駕駛投保汽車時，不幸遇上交通意外引致死亡或永久性傷殘，我們將提供額外保障。	每次事故港幣100,000元
5. 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。	✓
6. 租用代替車輛費用保障 若投保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逾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。	上限為每日港幣300元/全年港幣3,000元
7. 個人衣物損毀保障 投保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。	全年不超過港幣2,000元

8. 意外醫療費用保障 倘若您或受保駕駛者或乘客於乘坐投保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。	每次事故上限為港幣10,000元
延伸保障 (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¹ 保障投保汽車於廣東省境內被盜竊或意外引致的汽車損毀。	不超過投保汽車估值 (投保額)

免費額外保障 (適用於第三者責任保險及綜合保險)	
24小時汽車支援服務熱線² 如發生緊急事故，您只需致電24小時汽車支援服務熱線，即可獲取以下服務： • 緊急拖車服務 ³ (香港及/或廣東省及/或澳門境內) • 中途緊急維修服務 ³ (香港及/或廣東省及/或澳門境內) • 緊急醫療支援服務 ³ (廣東省及/或澳門境內) • 香港一般交通條例諮詢 (香港境內) • 香港索償程序諮詢 (香港境內)	轉介服務 轉介服務 轉介服務 諮詢服務 諮詢服務

跨境車輛保障 (只適用於廣東省境內)	
C.1. 港珠澳大橋香港跨境車輛內地交強險等效保險 ⁴	
被保險人或其允許的合法駕駛人在使用被保險機動車過程中發生交通事故，致使受害人遭受人身傷亡或財產損失，依內地 ⁵ 法例應當由被保險人或其允許的合法駕駛人承擔的損害賠償責任，我們(保險人)按照保險合同的約定對每次事故在下列賠償限額內負責賠償： • 死亡傷殘賠償限額 • 醫療費用賠償限額 • 財產損失賠償限額 • 無責任死亡傷殘賠償限額 • 無責任醫療費用賠償限額 • 無責任財產損失賠償限額 總賠償額：	每次事故賠償限額： 人民幣 180,000元 人民幣 18,000元 人民幣 2,000元 人民幣 18,000元 人民幣 1,800元 人民幣 100元 人民幣 200,000元

自選保障 (1) (只適用於廣東省境內)	
C.2. 港珠澳大橋香港跨境車輛商業保險 – 機動車第三者責任保險⁴	
保險期間內，被保險人或其允許的合法駕駛人在使用被保險機動車過程中發生意外事故，致使第三者遭受人身傷亡或財產直接損毀，依內地 ⁵ 法例應當對第三者承擔的損害賠償責任，且不屬於免除我們(保險人)責任的範圍，我們(保險人)依照保險合同的約定，對於超過港珠澳大橋香港跨境車輛內地交強險等效保險各分項賠償限額的部份負責賠償。	每次事故責任限額: 人民幣 2,000,000元 或 人民幣 3,000,000元 或 人民幣 5,000,000元
C.3. 港珠澳大橋香港跨境車輛商業保險 – 機動車車上人員責任保險⁴	
保險期間內，被保險人或其允許的合法駕駛人在使用被保險機動車過程中發生意外事故，致使車上人員遭受人身傷亡，且不屬於免除我們(保險人)責任的範圍，依內地 ⁵ 法例應當對車上人員承擔的損害賠償責任，我們(保險人)依照保險合同的約定負責賠償。	每次事故責任限額: 每人(駕駛人及乘客) 人民幣10,000元或 人民幣30,000元或 人民幣50,000元或 人民幣100,000元

自選保障 (2) (只適用於廣東省及/或澳門境內)	
D. 跨境車主責任延伸保障⁶	
指定司機駕駛投保汽車於廣東省及/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時，為您提供跨境車主責任延伸保障以應付此等索償。 (第三者財物損毀之自負額為每宗索償港幣10,000元。)	每年最高賠償限額: 港幣5,000,000元 (包括第三者財物損毀賠償額 港幣2,000,000元)

註:

¹ 自負額待定。

² 24小時汽車支援服務由國際救援(香港)有限公司提供。

³ 投保人及/或受保駕駛者及/或合法駕駛人及/或指定司機及/或車上人員需自行負責有關費用。

⁴ 在廣東省境內發生保險事故並由保障項目 C.1、C.2 及/或 C.3 所涵蓋的理賠服務由中國人民財產保險股份有限公司廣東省分公司提供。

⁵ 「內地」指中華人民共和國。

⁶ 在此項延伸保障下：投保汽車於廣東省及/或澳門境內，必須由指定司機駕駛方可獲得保障；「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和決定權。

(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；惟就保障項目C.1、C.2 及 C.3 有任何歧異，概以中文版本為準。)

**此保險計劃由錦豐保險管理有限公司 (牌照號碼: FA2147)
代理，亞洲保險有限公司為承保公司。如有任何查詢，
歡迎致電錦豐客戶服務熱線 (852) 3658 8833。**