

## Private Motor Car Insurance

### 私家車保險

#### No Claim Discount (NCD) Protector (applicable to Comprehensive Insurance only)

##### 無索償折扣保障 (只適用於綜合汽車保障)

You can maintain your existing No Claim Discount (NCD) at renewal even if you make a claim within a year if certain criteria are met.

即使閣下在一年內曾經作出索償，如果符合若干條件，在續保時閣下仍可保留原有的無索償折扣。

#### Windscreen Damage - Excess Waiver

##### 擋風玻璃保障 - 豁免墊底費

If the windscreen is damaged accidentally, and your claim does not exceed HK\$5,000, no excess will apply when we settle your claim.

若擋風玻璃因意外損毀，而修理費不超過港幣 5,000 元，當我們處理閣下的索償時，閣下將可獲豁免支付墊底費。

#### "New for Old" Replacement Vehicle

##### 新車賠償

If your car is less than one year old, no depreciation factor will be applied when we settle your claim subject to certain criteria being met.

若閣下的私家車車齡未足一年，在符合若干條件下，當我們處理閣下的索償時，均毋需扣除折舊率。

#### Motor Personal Accident and Medical Expenses Cover

##### 汽車個人意外及醫療費用保障

Personal accident covers up to HK\$100,000 per year, plus medical expenses coverage up to HK\$5,000 per event.

每年高達港幣 100,000 元的個人意外保障，另附每次高達港幣 5,000 元的醫療費用保障。

#### Coverage\*

##### 保障項目\*

<b>1. Own Damage or Loss Cover</b> <b>車輛損毀或損失險</b>	Cover loss of, or damage to, your car and/or accessories and/or its spare parts. 保障閣下的汽車和/或配件和/或其備件的損失或損毀。
<b>2. NCD Protector (applicable to Comprehensive Insurance only)</b> <b>無索償折扣保障 (只適用於綜合汽車保障)</b>	You can maintain your existing No Claim Discount (NCD) at renewal even if you make a claim within a year, provided that: <ul style="list-style-type: none"> <li>• not more than one claim is reported during the period of insurance;</li> <li>• after the application of excess, the claim amount does not exceed HK\$60,000 or 15% of the sum insured (whichever is the less); and</li> <li>• no third party bodily injury claim has been made.</li> </ul> 即使閣下在一年內曾經作出索償，在續保時閣下仍可保留原有的無索償折扣 (NCD)，只要： <ul style="list-style-type: none"> <li>• 在保險期內報告的索償不超過一項；</li> <li>• 扣除墊底費後，賠償額不超過港幣 60,000 元或投保額之 15% (以較低者計算)；及</li> <li>• 索償並不涉及第三者身體受傷。</li> </ul>
<b>3. Windscreen Damage - Excess Waiver</b> <b>擋風玻璃保障 - 豁免墊底費</b>	If the windscreen is damaged accidentally, and your claim does not exceed HK\$5,000, the claim will not be counted into the total claims when the NCD entitlement is calculated and no excess will apply. 若擋風玻璃因意外損毀，而修理費不超過港幣 5,000 元，則在計算無索償折扣資格時，該索償將不計入總索償額，並且可獲豁免墊底費。

<b>4. “New for Old” Replacement Vehicle</b> <b>新車賠償</b>	<p>If your car is less than 1 year old and the first registration has been made within 12 months from the date of manufacturing and sustains a total loss, we will pay in cash or give you a new one of the same model and make without deducting any amount for depreciation.</p> <p>如閣下的汽車在意外中完全損毀，而車齡不超過一年及首次登記已在製造日期後的 12 個月內完成，我們將以現金或同款新車作為賠償，而不扣除任何折舊金額。</p>
<b>5. Medical Expenses Cover</b> <b>醫療費用保障</b>	<p>Up to HK\$5,000 cover for medical expenses related to bodily injuries sustained by any authorized driver involved in an accident while driving your car.</p> <p>若任何授權司機在駕駛閣下的汽車時發生意外，導致身體受傷，可獲高達港幣 5,000 元之醫療費用賠償。</p>
<b>6. Motor Personal Accident</b> <b>汽車個人意外保障</b>	<p>HK\$100,000 compensation for death, loss of limbs or sight for you, or any named driver, in the event of an accident while driving your car.</p> <p>若閣下或保單上記名司機在駕駛閣下的汽車時發生意外，導致身亡、喪失肢體或失明，可獲港幣 100,000 元的賠償。</p>
<b>7. Vehicle Assistance Services</b> <b>汽車支援服務</b>	<ul style="list-style-type: none"> <li>• 24-Hour Emergency Roadside Assistance</li> <li>• 24-Hour Free Towing Service</li> <li>• Alternate Car - when your car has been stolen or immobilized for over 2 working days due to an accident</li> <li>• 24-Hour Claims Advisory Service</li> <li>• 24-Hour General Advisory Service</li> <li>• 24 小時路邊緊急維修</li> <li>• 24 小時免費拖車服務</li> <li>• 後備車輛服務－當閣下汽車被竊或因意外需要維修超過兩個工作天</li> <li>• 24 小時索償諮詢服務</li> <li>• 24 小時諮詢服務</li> </ul>
<b>8. Third Party Cover</b> <b>第三者法律責任保障</b>	<p>Cover the legal liability of you, or any authorized driver, arising from an accident while driving your car, including:</p> <ul style="list-style-type: none"> <li>• Death or bodily injury to third party (up to HK\$100,000,000)</li> <li>• Damage to third party property (up to HK\$2,000,000)</li> </ul> <p>保障閣下或任何授權司機在駕駛閣下的汽車時發生意外引致下列事項之法律責任：</p> <ul style="list-style-type: none"> <li>• 第三者死亡或身體受傷 (保障上限：港幣 100,000,000 元)</li> <li>• 第三者財物毀壞 (保障上限：港幣 2,000,000 元)</li> </ul>

**\*Remarks 備註：**

Items 1 to 8 in the coverage table apply to Comprehensive Insurance

保障項目表內第 1 至第 8 項適用於綜合汽車保障

Item 8 in the coverage table applies to Third Party Legal Liabilities Insurance

保障項目表內第 8 項適用於第三者法律責任保障

**Major Exclusions 主要不承保事項：**

1. Consequential loss  
後果損失
2. Depreciation wear and tear  
折舊損耗
3. Damage to tyres (unless damage is caused to other parts of the car at the same time)  
輪胎之損毀 (若汽車的其他部分同時遭受損毀除外)
4. Loss, damage or liability arising from an accident which the Insured or authorized driver is under the influence of alcohol (over the prescribed limit by law)  
受保人或授權司機於駕駛汽車時，因酒精影響 (超出法例所限) 引致之意外、損失、損毀或法律責任



**IMPORTANT NOTE 注意事項：**

1. The above insurance plans are underwritten by MSIG Insurance (Hong Kong) Limited ("MSIG"). MSIG reserves the right of final approval and amend the above products. In case of disputes, the decision of MSIG shall be final and binding.  
以上保險計劃由三井住友海上火災保險（香港）有限公司（「三井住友保險」）承保。三井住友保險保留最終批核及修訂以上產品的權利。如有任何爭議，三井住友保險保留最終決定權。
2. The above information is intended as a general summary. It is for reference only and is not an offer for subscription of any insurance product and does not constitute any part of the insurance contract. The policy may contain Terms and Conditions which are not detailed in the above. If there is any discrepancy between the information contained in the above and the Terms and Conditions of the policy, the Terms and Conditions of the policy shall prevail. For exact Terms and Conditions and details of the coverage and exclusions, please refer to the relevant policy or contact MSIG.  
本單張並非保單，僅供閣下參考，並非任何保險產品之認購要約，亦不構成保險合約的一部分。有關保單內的條件及條款可能未有於上文詳列。以上資料與保單條件及條款若有歧異，一切以有關保單條件及條款為準。有關保單內的條件及條款及保障範圍及不承保事項之詳情，請參閱有關之保單或致電三井住友保險。
3. Unless a written termination notice is given to MSIG by the Insured Person, this Insurance will be renewed automatically on a yearly basis upon policy expiry date and premium and the Levy will be deducted from the account provided by the Insured Person.  
本計劃將於每年保單到期日自動續保及在投保人指定之戶口內扣除保費及保費徵費，直至投保人以書面通知三井住友保險取消保障為止。
4. During the insured period, the Insured Person must inform MSIG immediately in case of any changes of Insured details such as address, otherwise MSIG reserves the right to decline any claims the Insured Person made.  
在投保期間，若投保人之資料有任何更改（如更改地址），投保人必須即時通知三井住友保險，否則，三井住友保險保留拒絕投保人索償之權利。
5. The Insurance Authority will collect a levy on insurance premiums (if any) from policyholders through MSIG Insurance (Hong Kong) Limited in accordance with the law. For further information about the levy imposed by the Insurance Authority, please refer to Insurance Authority Premium Levy introduction website [www.ia.org.hk/levy](http://www.ia.org.hk/levy) or Fubon Bank Premium Levy introduction website.  
保險業監管局將按照法例透過三井住友海上火災保險(香港)有限公司向投保人收取保費徵費（如有）。如欲得悉更多有關保險業監管局收取徵費的資料，請瀏覽 保險業監管局保費徵費相關網站 [www.ia.org.hk/levy](http://www.ia.org.hk/levy) 或 富邦銀行保費徵費相關網站。
6. The English version shall prevail in case of inconsistency between the English and Chinese versions.  
如中文譯本與英文有異，概以英文文本為準。

For enquiries, please call **Fubon Bank Enrollment Hotline 2806 5038** during office hours\* for more details.

如有查詢，請於辦公時間\*內致電**富邦銀行投保熱線 2806 5038** 了解詳情。

**\*Office hours: Monday to Friday: 9am to 9pm (except public holidays)**

**\*辦公時間：星期一至五：上午9時至下午9時（公眾假期除外）**