

According to the provisions of the Motor Vehicle Insurance (Third Party Risks) Ordinance, a motor vehicle cannot be used on a road unless there is a policy of motor insurance in force in respect of third party risks. With the motor vehicle insured, the owner will not only be able to protect themselves or third party against damage from any misfortune but also comply with the requirements of the law.

KINDS OF COVERAGE

1. Comprehensive Insurance

To indemnify the Insured against:-

- Any damage to the vehicle arising from accidental collision, fire, theft or even malicious acts;
- Liability in respect of death of or bodily injury to third party and third party property damage.

2. Third Party Liability Insurance (mandatory by law)

To indemnify the Insured against liability in respect of death of or bodily injury to third party and third party property damage.

RATE

1. For details, please enquire with the Company directly.
2. In the event that no claim is made under the policy during the period of insurance, the Insured is entitled to a No Claim Bonus at renewal provided that copy of the previous insurance records is submitted with the Proposal Form.

GENERAL EXCEPTIONS

The Company shall not be liable to any loss or damage arising out of the following situations:-

- 1 Outside the jurisdiction.
- 2 Failure to comply with the Limitations as to Use.
- 3 Use by any unauthorized drivers.
- 4 Under the influence of alcohol / drug.
- 5 War or warlike operations.
- 6 Nuclear disasters.
- 7 Terrorists attack.
- 8 Strike, riot and revolution, etc.
- 9 Failure to comply with regulations relating to the carriage of dangerous goods.
- 10 Any liability which attaches by virtue of an agreement which would not have attached in the absence of such agreement.
- 11 Any sum which the claimant would have been entitled to recover from any party but for an agreement between such person and such party.

PROPOSAL REQUIREMENTS

1. The Proposed Form must be filled in English.
2. The name and address of the vehicle owner and all other information concerning the vehicle must be consistent with those in the Vehicle Registration Document.
3. The occupation or business of the proposer must be indicated clearly.
4. The use of the proposed vehicle and coverage needed must be indicated clearly.
5. If you have applied for any motor vehicle insurance with another insurance company, the relevant information and copy of the policy must be attached.

6. If the proposed vehicle was entitled to a No Claim Discount, the expiry/renewal notice must be attached.
7. If the proposed vehicle is under a hire purchase agreement, the name of the interested finance company or bank must be indicated.
8. The name of the drivers and the number of years of driving experience in the driving license must be indicated.
9. If the insured vehicle is a goods carrying vehicle, its permitted gross vehicle weight must be indicated for the calculation of premium.
10. Copy of the Vehicle Registration Document (both sides) of the proposed vehicle must be enclosed.
11. Before the official cover note has been issued or the proposal has been accepted by the Company, the insurance will not be in force.

CLAIM PROCEDURE

1. Once an accident occurs, it must be reported to the traffic investigation unit of the police force of the place of accident as soon as practicable within 24 hours with full particulars, and the police statement should be retained for our reference.
2. Should the other party be responsible for the accident, the driver must lodge a complaint to the traffic investigation unit within 10 days for further investigation by the police.
3. The accident report should be filled in and returned to the Company together with the following documents within 14 days. (verbal report by telephone is not acceptable):
 - (a) Original letters of authorization for obtaining police statement
 - (b) photocopy of driver's identity card and driving licence
 - (c) photocopy of owner's identity card and driving licence
 - (d) the notice of report provided by the police (with report no. e.g. notice of intended prosecution)
 - (e) photocopy of Motor Vehicle Registration Document (both sides)
 - (f) photocopy of police statement and sketch plan
 - (g) drink driving procedure form Part I (Photocopy of screening breath test)
4. If the vehicle is insured on comprehensive coverage and you intend to claim against the Company for the repair fee, please submit the quotation prepared by the garage to the Company for our further proceeding. The Company will assign a loss adjuster to the garage for inspection of the vehicle and negotiation of a reasonable repair fee with the garage.
5. If the vehicle is inspected by the police after the accident, please submit the document concerning the result of the inspection.
6. Repair of the vehicle cannot be carried out without the prior consent of the Company. Otherwise, the Company will not be responsible for the repair fee.
7. In the absence of the Company's prior consent, no admission shall be made to any third party to claims of any nature.
8. If you receive any letter from the police or any third party (including summons from the court), you must notify the Company immediately and you must not answer it yourself.
9. Any late-reporting, admission of liability by the driver, settlement agreement or making any promise without the prior consent of the Company amounts to breach of the conditions of the policy which shall entitle the Company to deny liability under the policy.

* Any claim for compensation must comply with the conditions of the policy. Any breach of the above items may affect your interests.

* The Leaflet is intended as a general summary. Please refer to the policy for exact terms and conditions.



汽車保險 Motor Insurance



香港交通繁忙，人多車多，汽車在道路上行駛，隨時可能發生交通意外，引致車輛本身及第三者人身及財物等受損；即使駕車人士小心謹慎，車輛本身亦可能遭受盜竊、火焚或被惡意毀壞。

根據香港道路交通法例規定，任何車輛在本港道路上行駛，必須購買有效的汽車第三者責任保險，故車主投保汽車保險不單可以保障利益，減免自己或第三者因交通事故所帶來的損失，而且也符合法例之要求。

投保範圍

1. 綜合保險

- 保障車輛本身因意外碰撞、火焚、偷竊及惡意行為等所致的車身損失
- 第三者人身傷亡及財物損壞的賠償責任

2. 第三者責任保險 (法例規定)

- 承保第三者人身傷亡及財物損壞的賠償

費率

- 費率可向本公司直接詢問。
- 投保之汽車於過去一年之保險期內並無賠償發生，在保單續保時保戶可享有無賠償之折扣優惠，於投保時必須提供以前保險資料副本。

除外責任

本公司對下列各項情況所引致的損失、毀壞或責任概不賠償：

- 發生於地域範圍以外。
- 違反『汽車使用限制』。
- 由非授權司機駕駛。
- 醉酒/藥物駕駛。
- 戰爭或類似戰爭的行為。
- 核能災難。
- 恐怖主義襲擊。
- 罷工、暴動或革命等行為。
- 違反有關運載危險品的規定或條例。
- 任何額外合約規定而非載於保單之責任。
- 因訂有合約而未能獲得第三者賠償。

投保注意事項

- 投保書必須以英文填寫所有部份。
- 車主的姓名、地址及汽車之一切有關資料等必須與政府汽車登記文件相符。

- 投保人的職業或行業，必須填寫清楚。
- 投保汽車作何種性質之用途及需保何類險別，必須填寫清楚。
- 若閣下曾向其他保險公司投保任何汽車保險，請提供有關資料及保單副本。
- 若投保汽車享有無賠償折扣並轉入此投保，請提供有關續保書之副本。
- 如汽車是以“分期付款”方式購入，請告知有關財務公司或銀行名稱。
- 請填上駕駛人之姓名及其駕駛執照的年資。
- 若投保貨車，必須將其認可車輛總重註明，以便計算保費。
- 投保時請附政府汽車登記文件副本(正反面)。
- 在保險公司未發出正式暫保單或保險證，或未經本公司同意承保前，保險並未生效。

索賠手續

- 遇有意外事件須盡快(於24小時之內)通知當地交通部備案，將有關意外事件詳情報告警方，並保留警方口供以供保險公司備用。
- 如責任屬對方過失，司機必須於10天內向交通部作出投訴，以便警方再作跟進。
- 須於14天內填妥賠償申請書連同下述文件一併交回保險公司備案(電話備案恕不接受)：
 - 口供授權書正本
 - 司機身分證及駕駛執照副本
 - 車主身分證及駕駛執照副本
 - 警方發出之報案紙(詳列報案編號，例如：擬控告通知書)
 - 牌簿正背頁副本
 - 警方發出之口供連繪圖副本
 - 警方發出之酒後駕駛程序表格第一部分(檢查呼氣測試副本)
- 如購有綜合保險(全保)並需由保險公司負責支付維修費，請先提交維修車房估價單予保險公司處理，保險公司將指派公証人往車房查勘車輛並與車房議定有關車輛之合理維修費用。
- 如意外後警方曾扣車檢驗，請提供警方驗車結果之文件。
- 未經保險公司同意，切勿自行安排維修車輛，否則將不獲保險公司賠償。
- 未經保險公司同意，不得向第三者作任何責任或賠償之承諾。
- 收到任何由警方或第三者發出之信件時(包括法庭發出之傳票)，須即時通知保險公司，切不可私下回覆。
- 凡涉及遲報、司機私自認罪、私自協議賠償或作出承諾，均屬違反保單條款，保險公司可作拒賠處理。

*所有賠償要求需符合保單內載條文才獲得賠償，倘違反以上事項將可能影響閣下之利益。

*本單張只作一般性簡介，有關條文細節，應以保險單為準。

主要保險產品 Main Insurance Products

財產保險	Property Insurance
現金保險	Cash Insurance
盜竊保險	Burglary Insurance
家居保險	Domestic Care Homeplan
建築工程全險	Contractor's All Risks Insurance
安裝工程全險	Erection All Risks Insurance
公眾責任保險	Public Liability Insurance
樓宇綜合保險	Building Comprehensive Insurance
家傭綜合保險	Domestic Helper Insurance Package
僱員賠償保險	Employees' Compensation Insurance
僱員團體醫療保險	Employees' Group Medical Insurance
團體危疾保險	Group Critical Illness Insurance
中小企特選綜合醫療保險	SME Choice Medical Insurance
醫安真個人保險計劃	HealthCare Individual Insurance Scheme
太平自願醫療保險計劃	Taiping Voluntary Health Insurance Scheme
太平臻安環球醫療保險計劃	Taiping Global Prime Medical Insurance Scheme
太平臻康保個人危疾保險計劃	Taiping Prestige Individual Critical Illness Insurance Scheme
太平智康保危疾保險計劃	Taiping Smartcare Critical Illness Insurance Scheme
太平旅遊寶	Taiping Comprehensive Travel Insurance Scheme
意外急救醫療保險	Accidental Emergency Medical Insurance
人身平安保險	Personal Accident Insurance
學生人身平安保險	Student Personal Accident Insurance
貨運保險	Cargo Insurance
船舶保險	Marine Hull Insurance
運輸責任保險	Transport Liability Insurance
航天保險	Aerospace Insurance
汽車保險	Motor Insurance
自駕遊 - 跨境車主責任保險	Cross-Border Motor Vehicle Owner's Liability Insurance - Self-Drive
粵港跨境車主責任保險	Cross-Border Motor Vehicle Owner's Liability Insurance

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