

# financial loss in the event of a traffic accident / we provide all-in-one protection and assistance service



The answer to all your private motor car insurance needs

SmartDrive Private Car



## available coverage

### comprehensive coverage

- (1) Loss of or Damage to your motor car and/or its accessories or spare parts
- (2) Legal Liability for causing third party's death, bodily injury and/or property damage
- (3) Medical Expenses for the Named Driver(s) and any occupants up to \$5,000 per policy year

### OR

### third party legal liabilities coverage

- (1) Legal Liability for causing third party's death and/or bodily injury up to \$100,000,000
- (2) Legal Liability for causing third party's property damage up to \$2,000,000

### additional benefits

(applicable to comprehensive coverage only)

### personal accident

This provides you or any named driver(s) up to a maximum of \$100,000 per policy year in the event of accidental death or total permanent disablement in a traffic accident.

### no claim discount (NCD) protection

You can make claims up to a specific amount (maximum \$60,000) regardless of fault within a policy year, without affecting your NCD.

### new for old replacement vehicle

If your motor car is stolen or suffers total loss in an accident, a new car of the same make and model will be given as compensation, provided that the motor car is within the year of manufacture and the first 12 months of its first registration.

### windscreen replacement

Windscreen replacement is covered with no excess, up to a maximum of \$5,000 during the policy year and your NCD remains unaffected.

### emergency towing service

You will be reimbursed the towing service fees up to \$1,000 per policy year, if your motor car is immobilized, unfit or unsafe to be driven due to an accident or mechanical breakdown.

### rental vehicle

In the event of theft or accident which immobilize your vehicle and such a loss or the repairing time is over 48 hours, we will arrange for a substitute vehicle. We will bear 80% of the rental costs up to \$1,000 per day and \$5,000 per year.

## 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.

### nil depreciation on repairs

Should repairs be required, there will be no deduction for depreciation on the parts which need replacement, if the motor car is less than one year old at the time of the accident giving rise to a claim.

### 24-hour assistance hotline

A 24-hour assistance hotline service is provided to you for obtaining:

- (1) Emergency roadside assistance referral service
- (2) Rental vehicle referral service
- (3) Towing of vehicle referral service
- (4) General claim advisory service

### full cover for all named drivers

Full cover for up to 4 named drivers are provided under this plan.

### third party property damage excess waiver

(applicable to personal client policy only)

If at the time of accident, the policyholder is the driver and aged within 30 to 45 and holding a valid driving license for more than 2 years. Third Party Property Damage Excess will be waived.

### AXA Premium Workshops

AXA Premium Workshops are a group of specially selected and well-respected repairer partners. You will receive the highest quality workmanship on your vehicle as well as services to minimize your inconvenience whilst it is being repaired.

### Benefits are:

- (1) \$300 travelling expenses allowance\*
- (2) up to a maximum of \$3,000 for the depreciation on repair\*\*  
(subject to the final assessment on the total depreciation)
- (3) Free Towing Service
- (4) Priority Repair Service
- (5) Free Pre-Delivery Cleaning
- (6) Free Delivery Service
- (7) Six Months Repair Warranty

\* Not applicable for claims for windscreen replacement only

# The loss occurs within five years of the first registration of the motor car with the Transport Department

- NB
1. Common exclusions under this plan: Drink driving, War and terrorism.
  2. All benefits and premiums are in Hong Kong Dollars.
  3. Please refer to the policy for complete details. A specimen policy can be made available upon request.

## AXA: a world leader in financial protection

### AXA Group in 2008

- 91 billion euros in consolidated revenues
- 981 billion euros in assets under management
- 135,000 employees and distributors worldwide working to deliver the right solutions and top quality service to our customers
- 65 million customers across the globe have placed their trust in AXA to:
  - Insure their property (vehicles, homes, equipment)
  - Provide health and personal protection coverage for their families or employees
  - Manage their personal or corporate assets
- Standard & Poor's Rating: AA

### AXA General Insurance Hong Kong

- One of the top general insurers in Hong Kong
- Over 170 years of local experience in Asia
- Over 200 professional, well-trained and caring staff
- Wide range of SMART products for individual and business needs

To apply or for more details, please contact your agent or broker, or you can contact us on

**2523 3061**

**www.axa-insurance.com.hk**





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 Website: www.axa-insurance.com.hk

# 投保書

## Proposal Form

「卓越」優車樂

SmartDrive Private Car

請以英文正楷填寫，並在適當的空格內填上  Please fill in this form in English block letters and tick the boxes where appropriate

### 投保人資料 PROPOSER DETAILS

投保人姓名 - 姓 Name of Proposer - Surname		名 Given Name		性別 Sex
香港身份證號碼 HKID Card No	出生日期 (日/月/年) Date of Birth (dd/mm/yyyy)	婚姻狀況 Marital Status <input type="checkbox"/> 單身 Single <input type="checkbox"/> 已婚 Married	職業 Profession	工作性質 Job Nature
住宅地址 Residential Address				<input type="checkbox"/> 香港 HK <input type="checkbox"/> 九龍 KLN <input type="checkbox"/> 新界 NT
手提電話 Mobile No	公司電話 Office Tel	住宅電話 Home Tel	電郵地址 Email	

### 公司資料 COMPANY DETAILS (如以公司名義作為投保人 If the proposer is a business entity/company)

公司名稱 (與商業登記證相同) Company Name (as on Business Registration)	公司註冊號碼 Certificate of Incorporation No	業務性質 Business Type
公司地址 Company Address		<input type="checkbox"/> 香港 HK <input type="checkbox"/> 九龍 KLN <input type="checkbox"/> 新界 NT
公司聯絡人 Contact Person for Company	聯絡電話 / 傳真號碼 Tel No/Fax No	電郵地址 Email

### 通訊地址 CORRESPONDENCE ADDRESS (如與上述地址不同 If different from above mentioned address)

通訊地址 Correspondence Address	<input type="checkbox"/> 香港 HK <input type="checkbox"/> 九龍 KLN <input type="checkbox"/> 新界 NT
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### 投保細則 INSURANCE COVER

綜合保障 (簡稱全保) Comprehensive Cover  第三者責任保障 Third Party Cover Only

受保汽車是否需要於中國境內行駛?  
Is the Insured Vehicle required to be driven within China?  是 (請註明省份) Yes (Please specify Provinces) \_\_\_\_\_  否 No

\* 本保單由 \_\_\_\_\_ 日起 dd/月 mm/年 yyyy 起一年內有效 for one year

\* 此保單提供的保障，必須在本公司確定接納投保後，及收妥保費後，才能正式生效。有本公司曾簽發的暫保單者則除外。  
The liability of the Company does not commence until this proposal form has been accepted by the Company and the premium is received, except as provided by any official certificate issued by the Company.

### 投保汽車資料 CAR DETAILS

註：若空位不敷應用，請另加紙張填寫。NB: Should there be insufficient space, please continue on a separate sheet.

1 車輛登記號碼 Registration No	2 廠名 Make	3 型號 Model	4 汽缸容量 Cylinder Capacity	5 車身類型 Type of Body
6 出廠年份 Year of Manufacture	7 座位限額 (司機除外) Seating Capacity (excluding driver)	8 底盤號碼 Chassis No	9 引擎號碼 Engine No	

投保汽車裝置哪一類的防盜設備?  
Which type of theft alarm system has been installed in the car?

沒有裝置任何防盜設備 No alarm system installed  原廠防盜設備 Factory alarm system installed

原廠防盜設備及附加防盜系統 (請詳述) Factory alarm system plus extra anti-theft device (please specify)

投保汽車是否曾作任何形式的非法改裝?  
Has the Insured Vehicles been illegally modified?  是 Yes  否 No 若選擇「是」，請詳述 If "Yes", please specify

投保汽車是否用分期付款方式購入? (本公司會提供多一份保單以便閣下轉交按揭公司)  
Is the car under a hire purchase agreement? (An extra copy of the policy will be sent to you for forwarding to your hire purchase company)

是 Yes  否 No 若選擇「是」，請註明 按揭公司或銀行名稱 借貸餘額  
If "Yes", please specify Name of Mortgagee/Bank Outstanding Loan Amount

\_\_\_\_\_ \$ \_\_\_\_\_

### 汽車用途 CAR USE

投保汽車是否會接載乘客或貨物而作租用或取酬用途?  
Will passengers or goods be carried for hire or reward?  是 Yes  否 No 若選擇「是」，請詳述 If "Yes", please specify

請列明投保汽車的主要用途?  
What is the main use of the car?  私人用途 Personal  業務用途 Business

### 「無賠償折扣」 NO CLAIM DISCOUNT

投保者是否享有「無賠償折扣」?  
Are you entitled to a "No Claim Discount" from previous insurers?  是 Yes  否 No 若選擇「是」，請詳述 If "Yes", please specify

無賠償折扣 NCD \_\_\_\_\_ % 到期日 Expiry Date \_\_\_\_\_

前次承保的保險公司 Name of previous Insurer \_\_\_\_\_

車牌 Registration No \_\_\_\_\_ 保單號碼 Policy Reference \_\_\_\_\_

## 駕駛者資料 DRIVERS DETAILS

請列明所有經常操作此車輛之駕駛者。 Please specify all drivers who regularly operate the vehicle.

姓名 Full Name	性別 Sex	香港身份證號碼 HKID Card No	出生日期 Date of Birth	職業 Occupation	婚姻狀況 Marital Status	與投保人關係 Relationship to Proposer	實際駕駛年數 No. of Years Actual Driving
主要駕駛者 Main Driver			DD / MM / YY				
1			DD / MM / YY				
2			DD / MM / YY				
3			DD / MM / YY				
4			DD / MM / YY				

以上列名的駕駛者，是否曾在過去 24 個月內被吊銷執照或被記錄違例駕駛分數超過 12 分？若有此記錄者，請詳述

Have any of the above drivers ever been disqualified or accumulated more than 12 driving offence points in the past 24 months? If "Yes", please specify

是 Yes  否 No

以上列名的駕駛者，是否曾在過去 3 年內因汽車意外而向保險公司作出索償？若有此記錄者，請詳述

Have any of the above drivers made a motor claim in the past 3 years? If "Yes", please specify

是 Yes  否 No

## 投保人聲明 DECLARATION

請細閱下列各項條文及投保人須知，然後在指定空位內簽署。本人聲明

Please read the following statements and Important Notes to Proposer carefully and sign in the space provided. I declare that

- 據本人所知悉範圍內，所有曾被拒絕投保或續保汽車保險的人士，或因駕車而引致有索償個案或被定罪的人士，或身體有缺陷或體弱有病的人士，將不會駕駛本車。  
The car will not be driven by any person who to my knowledge has been refused motor insurance, or continuance thereof, or has had any claims or convictions in connection with any motor vehicle, or who suffers from any physical defect or infirmity.
- 本人從未遭受任何保險公司拒絕受理投保、續保或取消本人的保單或要求提高保費及附加特別條件始允承保。  
No insurer has ever cancelled, declined, refused to renew or imposed special terms or conditions on any policy held by myself.
- 本人已填報一切重要的有關資料，絕無隱瞞或保留，並同意將本投保書和聲明作為與安盛保險有限公司和本人所訂合約的根據，並以保單上各條款為準則。  
I have not withheld any material information and accept that this proposal form and declaration shall be the basis of, and be incorporated in, the contract between AXA General Insurance Hong Kong Limited and myself.

\_\_\_\_\_  
投保人簽署 Proposer's Signature  
(請勿於空白投保書上簽署 Do not sign a blank form)

\_\_\_\_\_  
日期 Date  
(日 / 月 / 年 dd/mm/yyyy)

## 付款方式 PAYMENT METHOD

本人選擇以下列方式繳交保費港幣

I wish to pay my premium HK\$ \_\_\_\_\_ 元正 by

支票抬頭請填「安盛保險有限公司」Cheque payable to **AXA General Insurance Hong Kong Limited**

VISA 咭  萬事達咭 MasterCard

信用咭號碼 Credit Card No \_\_\_\_\_ 信用咭有效期至 Credit Card Expiry Date \_\_\_\_\_ 月 mm 年 yyyy

持咭人姓名 Cardholder's Name \_\_\_\_\_

本人授權安盛保險有限公司從本人上述的信用咭賬戶支取有關保險保單的保費。

I hereby authorize AXA General Insurance Hong Kong Limited to charge my above credit card for the insurance premiums of this insurance policy.

\_\_\_\_\_  
持咭人簽署 Cardholder's Signature

\_\_\_\_\_  
日期(日 / 月 / 年) Date(dd/mm/yyyy)

## 投保人須知 Important Notes to Proposer

- 在意外索償時，本公司將依據本保單之條件及有關之「自負金額」計算賠償金額，惟該金額將不超過投保汽車在意外時之「合理市值」。  
In the event of a claim for loss of or damage to the car, the maximum amount of our payment, subject to the terms and conditions of the insurance policy, and including any claims excesses that may apply, is limited to the reasonable market value of the car at the time of its loss or damage.
  - 閣下必須在其知悉範圍內提供所有有關影響保險公司於接納或釐定此保單條文的資料，如對應透露的資料有任何疑問，請即向本公司或閣下的保險代理 / 經紀查詢。我們建議閣下將有關的資料作記錄 (包括信件副本)，以備日後作參考之用。為確保閣下的利益，閣下應如實呈報所有有關資料，否則此保單將可能無法提供閣下所需的保障，甚至可能會導致此保單無效。  
Any other facts known to you which are likely to affect acceptance or assessment of the insurance cover you are requesting must be disclosed. Should you have any doubt about what you should disclose, do not hesitate to ask us or your insurance agent / broker. We recommend you keep a record (including copies of letters) for your future reference of any additional 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 you with the cover you require and may even invalidate the policy altogether.
  - 收集個人資料聲明  
閣下提供的資料，為本公司提供保險業務所需，並可能使用於下列目的：
    - 任何與保險或財務有關的產品或服務，或該等產品或服務的任何更改、變更、取消或續期；
    - 任何索償、或該等索償的調查或分析；及
    - 行使任何代位權；
    - 任何續領車輛牌照；及可能移轉予：
    - 任何有關的公司，或任何其他從事保險或再保險業務有關的公司，或與保險業務有關的中介人或索償或調查或其他服務提供者，或運輸署，以達到任何上述或有關目的；
    - 現存或不時成立之任何保險公司的協會或聯會或類同組織 (「聯會」)，以達到任何上述或有關目的，或以使「聯會」執行其監管職能，或其他基於保險業或任何「聯會」會員的利益而不時在合理要求下賦予「聯會」的職能；及
    - 或透過「聯會」移轉予任何「聯會」的會員，以達到任何上述或有關目的。此外，在此授權安盛保險有限公司由「聯會」從保險業內收集的資料中查閱及 / 或核對閣下任何資料。  
閣下有權查閱及要求更正由本公司持有閣下的個人資料，如有需要，可向本公司的個人資料(私隱)條例監察主任提出。  
Personal Information Collection Statement  
The information you provide to us is collected to enable us to carry on insurance business and may be used for the purpose of:
    - any insurance or financial related product or service or any alterations, variations, cancellation or renewal of such product or service;
    - any claim or investigation or analysis of such claim; and
    - exercising any right of subrogationand may be transferred to:
    - any related company or any other company carrying on insurance or reinsurance related business or an intermediary or a claim or investigation; or other service provider providing services relevant to insurance business or Transport Department, for any of the above or related purposes;
    - any association, federation or similar organization of insurance companies ("Federation") that exists or is formed from time to time for any of the above or related purposes or to enable the Federation to carry out its regulatory functions or such other functions that may be assigned to the Federation from time to time and are reasonably required in the interest of the insurance industry or any member(s) of the Federation; and
    - any members of the "Federation" by the "Federation" for any of the above or related purposes.Moreover, AXA General Insurance Hong Kong Limited is hereby authorized to obtain access to and/or to verify any of your data with the information collected by the Federation from the insurance industry. You have the right to obtain access to and to request correction of any personal information concerning yourself held by our Company. Requests for such access can be made to our Personal Data (Privacy) Ordinance Compliance Officer.
- 4 本公司致力發展及改良產品的質素，務求滿足閣下個人保險上的需要。作為本公司的寶貴客戶，我們會時刻為閣下提供新產品及服務的最新消息。倘若閣下日後不希望收到此等資料，請來信通知本公司。Our Company is committed to developing products to meet your personal insurance requirements. As you are a valued customer of our Company, we will keep you informed of new products and services when they become available. If you do not want to receive this information either now or in the future, please write and tell us.

[ 註：本中文簡譯，概以英文原文為準 ]