



Motorplus  
Insurance Plan



車護保  
汽車保險計劃





## Motorplus Insurance Plan

Motorplus Insurance Plan provides comprehensive protection for car owners. In addition to the basic protection for own damage of your motor car and your legal liability, Motorplus Insurance Plan also provides you many features of free benefits.

### NCB protection

No matter how many claims you make, if the total amount claimed within one year is less than HK\$50,000, you will keep your existing No Claim Bonus (NCB). This will add up to great savings over the years!

### Front windscreen excess waiver

You know the usual story - your front windscreen is so easily broken, yet it is not covered because it is below the excess limit. But with Motorplus Insurance Plan, front windscreen replacement is covered with no excess for the first HK\$4,000, and your NCB will not be affected.

### Free 24-hour emergency roadside repair service

If your car suffers a mechanical breakdown, accident or flat tyre on-road, or you run out of fuel, just call Zurich 24-hour hotline. The emergency assistance team is on-call to repair your vehicle and get you safely back on the road as soon as possible.

### Claims recovery service

In the event of an accident caused by a third party, Zurich will seek recovery of compensation from the liable third party on your behalf, saving your time and trouble. If the process is successful, the amount covered will be reimbursed against the excess amount already paid by you and you will continue to enjoy the benefits of your NCB.

### Free 24-hour towing service

If your vehicle cannot be repaired on the spot, we will immediately arrange a tow, to your home or a designated garage. It is another example of the real benefits of Motorplus Insurance Plan - solving your problems and saving a lot of your money.

### 24-hour traffic regulations & claims enquiry service

If you have any doubts about traffic regulations, deductions for offences, or claims details, simply call Zurich 24-hour hotline. Our delegated staff have the answers to your questions and will provide all the details you need. It is free!

### New for old compensation

You know that as soon as you use your brand new vehicle, it normally depreciates by 15% - 20%. Now, in a revolutionary move, Motorplus Insurance Plan 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.

### Substitute vehicle

In the event of an accident which immobilizes your vehicle, or if it is stolen, after 48 hours we can arrange for an alternative vehicle, provided exclusively for Motorplus Insurance Plan. We will bear 80% of the rental costs up to HK\$4,000, getting you back on the road for your convenience - practical assistance when you need it most.

#### Notes:

1. For details of Motorplus Insurance Plan coverage or enrolment procedures, please contact your insurance agent or broker directly.
2. The above free benefits are especially for comprehensive private motor policyholders. Motorplus benefits for third party policyholders include free 24-hour traffic regulations & claims enquiry service and claims recovery service.

This leaflet is only a summary and does not constitute any part of the contract. For full terms and conditions and exclusions please refer to the policy document itself. Zurich Insurance Company Limited reserves the right of final approval.



Zurich Insurance Group (Hong Kong) is part of Zurich Financial Services Group, the world's largest Swiss insurance-based financial services provider<sup>1</sup> and a Fortune Global 500 company<sup>2</sup>. The Group achieved business operating profit of over HK\$40 billion in 2008<sup>3</sup>. Our financial strength is built on a prudent and focused business strategy. We are rated "AA-" by Standard & Poor's<sup>4</sup>. In Hong Kong we offer a full range of general insurance solutions for individuals as well as companies.

<sup>1</sup> Measured by a composite ranking for sales, profits, assets and market value, source: The Forbes Global 2000, April 2009  
<sup>2</sup> In terms of revenue, source: Fortune Global 500, July 2008  
<sup>3</sup> Zurich Annual Report 2008  
<sup>4</sup> As of 4th August 2009

Zurich Insurance Company Limited  
(a company incorporated in Switzerland)  
24-27/F, One Island East,  
18 Westlands Road, Island East, Hong Kong  
Telephone: (852) 2968 2288  
Fax: (852) 2968 0639  
<http://www.zurich.com.hk>

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## 「車護保」 汽車保險計劃

「車護保」汽車保險計劃為各車主提供全面的保障。除了一般的汽車損毀及車主責任保障外，「車護保」汽車保險計劃還提供了以下的免費保障。

### 「無索償折扣」保障

不論賠償次數若干，只要一年內之索償金額不超過港幣50,000元，受保車主便可保留原有的無索償折扣(NCB)，續享保費優惠，節省開支。

### 前擋風玻璃賠償不設「墊底費」

汽車的前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NCB，而寧願自掏腰包維修。「車護保」汽車保險計劃提供首港幣4,000元的前擋風玻璃破爛賠償，不設「墊底費」，亦不必扣減NCB。

### 免費24小時中途急修服務

萬一汽車於路上因交通意外、機械故障或爆呔、缺油等事故而無法行駛，受保車主只需致電蘇黎世24小時熱線，中途緊急支援隊伍便會趕赴現場搶修，讓您繼續安全上路。

### 助您追討第三者責任賠償

若意外乃由第三者汽車引起，蘇黎世會以受保人的名義向肇事的第三者車主追討賠償。若追討成功，受保車主更可獲退回已付的「墊底費」，並可繼續保留原有的無索償折扣優惠。

### 免費24小時拖車服務

倘若汽車無法當場修妥，我們即會安排拖車服務，將車輛拖至車主的居所或指定車房。上述中途急修及拖車服務專為「車護保」汽車保險計劃保戶提供，確保專業可靠，費用全免，為您救急解困，節省金錢。

## 24小時交通條例及賠償諮詢熱線

車主若因事故急需查詢交通條例及違例扣分等問題，或想了解汽車保險的賠償細則，可隨時致電蘇黎世24小時熱線查詢，我們有專人為您提供詳盡資料，解答您的疑難。

## 同款新車賠償不折舊

一般情況下，新車落地即會損失15% - 20%折舊率，「車護保」汽車保險計劃卻突破傳統，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。

## 提供代用車服務

車輛若於本港範圍內被竊或因意外無法行駛，「車護保」汽車保險計劃可於事發48小時後為客戶提供代用車，供受保車主使用，並代付高達80%的租金至最高限額港幣4,000元，使車主續享駕駛的方便與樂趣。

#### 注意事項：

1. 如欲查詢保障詳情或投保事宜，請直接與蘇黎世保險代理/經紀聯絡。
2. 以上免費優惠專為私家車綜合保險客戶而設，第三者保險投保人亦獲兩項免費服務，包括第三者責任賠償查詢及24小時交通條例及賠償諮詢熱線。

本宣傳資料只供參考之用，並不構成保險合約的一部份，有關此項保障計劃的內容及細則及不承保事項將詳列於保單之內，蘇黎世保險有限公司保留最終批准權。

### 關於 蘇黎世

蘇黎世保險集團(香港)是蘇黎世金融服務集團轄下之機構，蘇黎世金融服務集團歷史悠久，乃全球最大的瑞士保險金融服務集團<sup>1</sup>及財富雜誌《Fortune》全球500大企業<sup>2</sup>。2008年業務經營盈利超過400億港元<sup>3</sup>。集團的財務實力建基於穩健及專注的業務發展策略，財務實力更獲標準普爾給予“AA-”評級<sup>4</sup>。蘇黎世保險集團(香港)致力為個人及各大公司團體客戶提供全面一般保險方案。

<sup>1</sup> 以銷售額、盈利、資產及市值聯合計算。資料來源：2009年4月福布斯雜誌《Forbes》全球2000大企業排行榜

<sup>2</sup> 以收益計算。資料來源：2008年7月財富雜誌全球500大企業排行榜

<sup>3</sup> 2008年度蘇黎世年報

<sup>4</sup> 截至2009年8月4日

蘇黎世保險有限公司  
(於瑞士註冊成立之公司)  
香港港島東華蘭路18號港島東中心24 - 27樓  
電話：(852) 2968 2288  
傳真：(852) 2968 0639  
<http://www.zurich.com.hk>

  
**ZURICH**<sup>®</sup>  
蘇黎世

## 「車護保」汽車保險計劃投保表格

查詢電話 Enquiry no.: (852) 2903 9391 傳真 Fax: (852) 2968 0639

請以英文正楷大寫填報 Please complete in BLOCK LETTERS.

請✓適用方格及\*刪去不適用者 Please tick the appropriate box and \* delete whichever is inappropriate.

### 投保人資料 Proposer's information

英文姓名 先生/太太/女士/公司\*   
Name in English Mr./Mrs./Ms./Co.\*  
(姓名須與汽車牌照上相同 Name in which vehicle is registered)

出生日期  日  月  年  香港身份證/護照號碼\*   
Date of birth  D  M  Y HKID card/ passport no.\*

通訊地址 室/單位\*  樓  座   
Correspondence address Flat/ Rm.\* Floor Block

大廈   
Building

屋苑名稱/街名及門牌/地段\*   
Estate name/ street no. & name/ lot no.\*

地區  香港/九龍/新界\*  
District HK/ KLN/ NT\*

日間聯絡電話  手提電話號碼   
Day time tel. no. Mobile phone no.

晚間聯絡電話  電郵地址   
Night time tel. no. E-mail address

受聘公司名稱  職業(全職/兼職)   
Name of employer Occupation (Full/ Part-time)

### 保險資料 Insurance information

投保類別  綜合保險  第三者保險  
Cover required Comprehensive Third party

保險日期 由  日  月  年  至  日  月  年   
Period of insurance From To

### 車輛細節 Vehicle information

車牌  製造年份  廠名及型號   
Registration mark Year of manufacture Make & model

車身類型  座位額(包括司機)  汽缸容量或噸數  C.C.  
Type of body No. of seat (incl. driver) Cubic capacity or tonnage

引擎號碼  底盤號碼   
Engine no. Chassis no.

投保價(現值包括冷氣機及音響裝置)  港幣/元   
Insured value (Present value including accessories like air conditioner and audio) HK\$

### 其他資料 Other information

1. 汽車是否有防盜系統裝置?  是 Yes  否 No  
Any alarm installed?

若「是」,請註明廠名及型號   
If "Yes", please state the make & model

2. 汽車是否曾作任何形式的改裝或修飾?  是 Yes  否 No  
Has your vehicle been modified in any way?

若「是」,請註明   
If "Yes", please state the details

3. 車輛是否「分期付款」買入?  是 Yes  否 No  
Hire purchase?

若「是」,請填寫按揭公司名稱   
If "Yes", please write down the name of hire purchase company

購價  港幣/元   
Purchase price HK\$

### 駕駛人資料 Driver's information

請填上經常駕駛上述車輛之駕駛人資料(包括閣下在內)。超過2名駕駛者,每位駕駛者須加收附加費(只適用於綜合險)。

Please fill in the details of regular drivers including yours. For more than two drivers, an additional premium will be charged per driver (applicable to Comprehensive Cover only).

	主要駕駛者一 Regular driver 1	主要駕駛者二 Regular driver 2	主要駕駛者三 Regular driver 3	主要駕駛者四 Regular driver 4
駕駛者姓名 Driver's name 全名 Full name				
職業 Occupation (全職或兼職 Full/ Part-time)				
出生日期 Date of birth (日/月/年 mm/yy)				
性別 Sex	男Male / 女Female*	男Male / 女Female*	男Male / 女Female*	男Male / 女Female*
與投保人關係 Relationship with proposer				
駕駛牌照類別 Type of driving licence				
考試合格年份 Year passed driving test	年 Year	年 Year	年 Year	年 Year
駕駛年數(香港) No. of years driving in Hong Kong	年 Year	年 Year	年 Year	年 Year
駕駛年數(外地),請註明 No. of years driving in elsewhere, please state	年 Year	年 Year	年 Year	年 Year

### 車輛的用途 Class of use

投保車輛由投保人駕駛用作私人商務或普通用途均屬保障範圍內。  
The proposer in person for business or professional purposes are covered in all cases.

	是 Yes	否 No
1. 該車輛是否會由他人作商業上之用途? Will the vehicle be used by any other people for business purposes?	<input type="radio"/>	<input type="radio"/>
2. 業務用途,並由自己/配偶駕駛? Business purposes by yourself/ your spouse?	<input type="radio"/>	<input type="radio"/>
3. 租賃載客/貨用途? The carriage of passengers or goods for hire or reward?	<input type="radio"/>	<input type="radio"/>
4. 教授駕駛用途? Driving instruction purposes?	<input type="radio"/>	<input type="radio"/>
5. 與銷售車輛有關用途? Any purpose in connection with the motor trade?	<input type="radio"/>	<input type="radio"/>

### 最近期的保險詳細資料 Latest insurance details

閣下現在/以前是否曾向其他保險公司投保汽車保險?  是 Yes  否 No  
Are you now, or have you ever been insured in other insurance companies?  
(若「是」,請回答以下問題。If "Yes", please answer the following.)

前保險公司名稱   
Latest insurance company

保單號碼   
Policy no.

保險日期 由  日  月  年  至  日  月  年   
Period of insurance Form To

車牌號碼  是否享有無索償折扣?  是 Yes  否 No  
Vehicle registration no. Entitled to No Claim Bonus (NCB)?

若「是」,請填寫 (1) 無索償折扣  % (2) 無意外年期   
If "Yes", please state No Claim Bonus entitlement No. of years free of accident

若「否」,請列明原因   
If "No", please state the reason

## Motorplus Insurance Plan Enrolment Form

### 駕駛經驗 Driving experience

若「是」者,請指出及詳細列明事件細節及日期。  
If your answer is "Yes", please provide full details in the space provided.

請在下列說明閣下及其他駕駛人詳情 State whether you and/or any person who to your knowledge will drive the vehicle	是 Yes	否 No
1. 於過往3年間是否曾發生意外、失竊或索償事項或現時是否被警方傳召或起訴? Have had any accidents, losses or claims in the past 3 years or are there any police enquiries or prosecutions pending? <input type="text"/>	<input type="radio"/>	<input type="radio"/>
2. 是否曾在最近兩年內觸犯交通規則而被起訴或扣分超過5分? Have been prosecuted or deducted more than 5 driving offence points in total in the last 2 years? <input type="text"/>	<input type="radio"/>	<input type="radio"/>
3. 是否曾患心臟病、糖尿、癲癇或患有視力或聽覺上的缺陷或身體或精神上的毛病? Have suffered/ been suffering any heart disease, diabetes, epilepsy or suffer from defective vision or hearing or from any physical or mental infirmity? <input type="text"/>	<input type="radio"/>	<input type="radio"/>
4. 是否曾被拒絕投保汽車保險? Have had any motor insurance refused? <input type="text"/>	<input type="radio"/>	<input type="radio"/>
5. 過往3年內是否曾向其他保險公司提出汽車保險索償? Have made any motor claims against other insurance companies in the past 3 years? <input type="text"/>	<input type="radio"/>	<input type="radio"/>

### 聲明 Declaration

- 本人/吾等現投保蘇黎世「車護保」汽車保險計劃(「此計劃」),謹此聲明上列各細節均屬無訛,更絕未作任何事實之隱瞞。
- 本人/吾等謹此承認本投保表格為本人/吾等與蘇黎世保險有限公司(「貴公司」)訂立此保險契約以及續約之根據,並願意接受此計劃條上所刊載一切條款。若本投保表格經由他人代寫,均屬已經本人認可及授權。
- 本人/吾等同意授權貴公司將本保險申請的資料或其他有關資料給予運輸署用作車輛牌照服務之用途。
- 本人/吾等同意一切由貴公司所收集或持有的個人資料,不論以任何方式獲取,均可供貴公司使用或向在香港境內或境外之任何人或機構披露作以下用途:(i) 詳核此項申請,(ii) 提供貴公司及關連機構的推廣資料,(iii) 用作資料配對及(iv) 處理保險的索償或有關之分析。
- 本人/吾等明白本人/吾等可向貴公司之個人資料私隱主任要求查閱及/或更改由貴公司持有有關本人/吾等的個人資料,地址為香港島東區畢離路18號港島東中心24-27樓。

- I/We hereby apply for Zurich Motorplus Insurance Plan ("this Plan"). I/We declare that to the best of my/our knowledge and belief the foregoing answers are true and all material particulars affecting the assessment of the risk have been disclosed.
- I/We agree that all the personal information collected or held by the Company, howsoever obtained, may be used by or disclosed to any individual or organization within or outside Hong Kong for the following purposes: (i) to assess and service this application, (ii) to provide marketing material of the Company or its associated companies, (iii) data matching and (iv) to conduct insurance claims or analysis.
- I/We agreed to authorize the Company to pass the information in this insurance application or other relevant information to Transport Department for vehicle licensing purpose.
- I/We understand that I/we may contact the Company's Personal Data Privacy Officer at 24-27/F, One Island East, 18 Westlands Road, Island East, Hong Kong for any request to access to and/or correct my/our personal information held by the Company.

此保險申請須待貴公司覆核,接納投保費及繳訖保費後才能生效。  
This insurance application will not be in force until it has been accepted by the Company and the premium has been paid.

投保人簽署  日期   
Signature of proposer Date

特許保險代理/經紀   
Authorized agent/ broker

  
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