



## 為何選擇昆士蘭保險香港的汽車超級保險？

我們的汽車超級保險不單為駕駛而引致的財務損失作出全面保障，更為你提供免費的支援服務，讓你可安心享受駕駛樂趣。

### 綜合保險

除了法例規定的第三者保險，我們的綜合保險會支付維修費用、後備車輛的租車費甚至醫療費用。

### 無索償折扣保障

不論賠償次數，只要一年內總索償金額不超過100,000港元或汽車保額的20%（兩者中較低者），你便可保留原有的無索償折扣。

### 舊換新賠償

若受保車輛車齡不超過12個月而遭失竊或因意外導致完全損毀，你可獲同款新車作為賠償。

### 24小時緊急支援

無論何時何地，我們會提供免費24小時緊急支援例如路邊緊急維修及拖車服務。

### 跨境駕駛保障

需要經常在中國廣東省內駕駛？你可選擇加上廣東省車輛損毀延伸保障，倍添安心。



## 保障範圍

保障	最高賠償額 (港元)	
	綜合保險	第三者保險
1. 車輛損毀、火災及盜竊	✓	X
2. 第三者人身傷亡及財物損毀	✓	✓
3. 舊換新賠償 如果意外是在車輛首次註冊的12個月內發生，而首次註冊是在車輛製造日起12個月內完成	更換一輛同款新車	X
4. 無索償折扣保障 <b>全新</b> 保險期內不限索償次數，高達100,000港元或投保額的20% (兩者中較低者)	✓	X
5. 擋風玻璃豁免墊底費 <b>全新</b> 擋風玻璃及其他玻璃窗包括天窗；一次或多次	✓	X
6. 個人意外	200,000	X
7. 醫療費用	✓	X
8. 維修折舊率 如果意外是在車輛首次註冊的12個月內發生，而首次註冊是在車輛製造日起12個月內完成	豁免	X
9. 後備車輛	✓	免費轉介服務
10. 車房維修	自選	X
11. 24小時路邊緊急維修	✓	免費轉介服務
12. 24小時緊急拖車服務	✓	免費轉介服務
13. 24小時交通管制查詢	✓	✓
14. 24小時索賠服務中心	✓	✓
15. 追討賠償服務	✓	免費轉介服務
16. 廣東省車輛損毀延伸保障 (自選)	✓	X

### 保監局徵費

保險業監管局已按適用費率對相關保單（若干獲豁免保險類別除外）徵收徵費，有關徵費將按照訂明安排匯付。保單持有人／客戶應按法例繳交徵費。欲知進一步資訊，請瀏覽[www.qbe.com/hk](http://www.qbe.com/hk)或[www.ia.org.hk](http://www.ia.org.hk)。



## 如何申請？

請聯絡宏利了解保險計劃的保障詳情及投保方法。

注意：此小冊子只供參考之用，所有條款及細則概以保單為準。



Manulife 宏利

## Motor Supersurance 汽車超級保險

Providing you with extensive coverage on the road  
為你在道路上提供周全保障



Underwritten by QBE Hongkong & Shanghai Insurance Limited  
由昆士蘭聯保保險有限公司承保



## Why choose QBE Hong Kong's Motor Supersurance?

Our Motor Supersurance offers not only comprehensive protection against the financial losses arising from driving your car but also various free support services so that you can enjoy the most out of your driving experience.

### Comprehensive cover

In addition to the statutory Third-Party cover, our comprehensive cover will pay for the repair cost, rental charges of an alternative vehicle during repair and even medical expenses in the event of an accident.

### No Claim Discount Protector

Regardless of the number of claims you make, you could keep your No Claim Discount if the total amount claimed within one policy year is less than HK\$100,000 or 20% of the Sum Insured, whichever amount is lower.

### New for Old Replacement

If your Vehicle is less than 12-months old when it is stolen or written off due to an accident, we will replace it with a new car of the same make and model.

### 24-hour Emergency Services

We can provide you with free 24-hour emergency support such as roadside assistance and towing services anytime, anywhere.

### Cross-border Driving cover

Do you frequently drive within Guangdong province in China? If so, you can choose an optional cover to extend own damage coverage for additional protection.



## Coverage

BENEFITS	MAXIMUM LIMIT (HK\$)	
	Comprehensive	Third-party
1. <b>Own Damage, Fire and Theft Cover</b>	✓	X
2. <b>Third Party Bodily Injury and Property Damage</b>	✓	✓
3. <b>New for Old Replacement</b> If the loss occurs within 12 months of initial registration and initial registration is within 12 months of the date the Vehicle was manufactured	Replacement of a new vehicle of the same make and model	X
4. <b>No Claim Discount Protection</b> <b>NEW</b> Unlimited number of claims within one policy year, Up to HK\$100,000 or 20% of Sum Insured, whichever is lower	✓	X
5. <b>Windscreen Excess Waiver</b> <b>NEW</b> Front and other glass windows, including roof; multiple incidents	✓	X
6. <b>Personal Accident</b>	200,000	X
7. <b>Medical Expenses</b>	✓	X
8. <b>Depreciation on Repairs</b> If the loss occurs within 12 months of initial registration and initial registration is within 12 months of the date the Vehicle was manufactured	Waived	X
9. <b>Alternative Vehicle</b>	✓	Free referral service
10. <b>Motor Vehicle Repairer</b>	Free choice	X
11. <b>24-Hour Emergency Roadside Assistance</b>	✓	Free referral service
12. <b>24-Hour Emergency Towing Assistance</b>	✓	Free referral service
13. <b>24-Hour Traffic Regulation Enquiry</b>	✓	✓
14. <b>24-Hour Claims Service Centre</b>	✓	✓
15. <b>Claims Recovery Services</b>	✓	Free referral service
16. <b>Extension of Own Damage Coverage Guangdong Province, PRC (Optional)</b>	✓	X

### IA Levy

IA levy collected by the Insurance Authority has been imposed on relevant policy (except for certain exempted insurance classes) at the applicable rate and would be remitted in accordance with the prescribed arrangements. Policyholders/customers should pay the levy in accordance with the law. For further information, please visit [www.qbe.com/hk](http://www.qbe.com/hk) or [www.ia.org.hk](http://www.ia.org.hk).



## How do I apply?

Please contact Manulife to understand the details of this insurance coverage and the application procedure.

Remarks: This brochure is only a summary. Please refer to the Policy for full terms and conditions.

### Company Profile 公司簡介

**QBE Hongkong & Shanghai Insurance Limited (QBE Hong Kong)**, part of the QBE Insurance Group, offers a comprehensive range of general insurance products. QBE has had a presence in Hong Kong since 1920 and its customers include individuals, small to mid-sized businesses, large companies and multinational corporations.

**QBE Insurance Group** is a leading global general insurance and reinsurance company with operations in key insurance markets. Tracing its origin back to 1886, QBE Insurance Group is listed on the Australian Securities Exchange and is headquartered in Sydney.

**Manulife (International) Limited** (incorporated in Bermuda with limited liability) ("Manulife") and QBE Hongkong & Shanghai Insurance Limited ("QBE Hong Kong") have entered into an Exclusive Distribution Agreement by which Manulife shall be engaged in the marketing and promotion of QBE Hong Kong general insurance products. While appropriate, Manulife's licensed individual insurance agents shall be appointed and registered as QBE Hong Kong licensed individual insurance agents to distribute QBE Hong Kong general insurance products.

This product brochure has been prepared by and the product (s) described in this product brochure are solely underwritten by QBE Hong Kong.

昆士蘭聯保保險有限公司 (昆士蘭保險香港) 屬昆士蘭保險集團一分子，提供全面的一般保險方案。昆士蘭保險香港成立於1920年，其客戶包括個人、中小型企業、大型公司和跨國公司。

昆士蘭保險集團為一家全球領先的一般保險和再保險公司，於主要保險市場營運業務。昆士蘭保險集團的起源可追溯至1886年，於澳洲證券交易所上市，總部位於悉尼。

宏利人壽保險 (國際) 有限公司 (於百慕達註冊成立之有限責任公司) (「宏利」) 與昆士蘭聯保保險有限公司 (「昆士蘭保險香港」) 達成獨家分銷協議，宏利將為昆士蘭保險香港的一般保險產品進行營銷和推廣工作。在合適的情況下，宏利持牌個人保險代理人將被委任並註冊為昆士蘭保險香港的持牌個人保險代理人，以分銷昆士蘭保險香港的一般保險產品。

此產品小冊子由昆士蘭保險香港編製，小冊子內所述的產品由昆士蘭保險香港獨家承保。



# QBE

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