

# Motor Supersurance Policy

## 汽車超級保險單



QBE Hongkong & Shanghai Insurance Ltd.

昆士蘭聯保保險有限公司

A member of the worldwide QBE Insurance Group 澳洲昆士蘭保險集團成員

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### (1) INSURING CLAUSE

The Insured and the Company agree:

- the Proposal and Declaration is incorporated in and is the basis of this insurance contract;
- the Insured will pay the Premium specified in the Schedule;
- the Company will provide the insurance subject to the terms and conditions of this Policy in respect of any Event occurring during the Period of Insurance specified in the Schedule; and
- the following shall be conditions precedent to any liability of the Company:
  - observance of the terms and conditions of this Policy relating to anything to be done or not to be done or to be complied with by the Insured or any other person claiming to be indemnified; and
  - the truth of the Proposal and Declaration.

This Policy will not be in force unless it has been signed in the Schedule by a person authorised by the Company.

### (2) GENERAL DEFINITIONS

For the purpose of this Policy:

- "The Company" means **QBE Hongkong & Shanghai Insurance Ltd.**
- "Event" means any one event or series of events arising out of one common cause or source in connection with the Motor Vehicle.
- "Geographical Area" means the territories of Hong Kong and includes its territorial waters for the purpose of the transit of the Motor Vehicle by sea including incidental loading or unloading.
- "The Insured" means the person specified as such in the Schedule.
- "Insured Driver" means the Insured or any other person who is driving on the Insured's order or with his permission provided that the Insured or the person driving holds a licence to drive the Motor Vehicle or has held and is not disqualified from holding or obtaining such a licence. The term "licence" means a licence or other permit required under the laws or regulations or by the licensing authority of the Geographical Area.
- "The Motor Vehicle" means the motor car specified in the Schedule.
- "The Policy" means this Motor Supersurance Policy the Schedule and any memoranda and endorsements contained herein or endorsed hereon which shall be read as one document and any word or expression to which a specific meaning has been assigned shall bear such meaning throughout.
- "The Proposal and Declaration" means any signed proposal form and declaration and any information supplied by or on behalf of the Insured in addition thereto or in substitution therefor.
- "The Schedule" means the pages attached to this Policy specifying the terms and details of this insurance contract.
- In this Policy, unless the context otherwise requires, the singular includes the plural and vice versa, and a reference to one gender includes a reference to the other gender.

### (3) OPERATIVE INSURANCE COVER

The insurance provided by this Policy will be either one of the following covers as specified in the Policy Schedule.

Cover	Operative Sections
Comprehensive	Sections (I), (II) and (III)
Third Party Fire & Theft	Section (I) as amended by sub-section (d) and Section (II)
Third Party Legal Liabilities	Section (II)

### (4) LIMITATIONS AS TO USE OF THE MOTOR VEHICLE

The insurance coverage under any part of this Policy is operative only when the Motor Vehicle is used for social domestic and pleasure purposes or for the Insured's business or profession.

This Policy will not operate when the Motor Vehicle is used for hire or reward racing pacemaking reliability trial speed testing or used for any purpose in connection with the Motor Trade.

### (5) SECTION (I) INSURANCE - AGAINST LOSS OF OR DAMAGE TO THE MOTOR VEHICLE

- The Company will indemnify the Insured against loss of or damage to the Motor Vehicle and/or its accessories and/or its spare parts whilst thereon. The Company may, at its option, repair reinstate or replace the Motor Vehicle and/or its accessories and/or its spare parts or pay in cash the amount of such loss or damage.

The Company's indemnity pursuant to this paragraph 5(a) is limited to:

- the reasonable market value of the Motor Vehicle at the time of its loss or damage; or
  - the Limit of Indemnity as specified in the Schedule; whichever is the lesser amount.
- If the Motor Vehicle is disabled by reason of loss or damage insured by this Policy, the Company will additionally pay the reasonable cost of:
    - protection and removal of the Motor Vehicle to the nearest repairer; and
    - redelivery after repair to the Insured's address within the Geographical Area where the loss or damage was sustained;
 provided that the amount recoverable hereunder shall not exceed 20% of the agreed cost of repairs to the Motor Vehicle.

- In the event of loss of or damage to the Motor Vehicle and/or its accessories and/or its spare parts necessitating the supply of a part not obtainable from stock held in the Geographical Area in which the Motor Vehicle is held for repair or in the event of the Company exercising the option to pay in cash the amount of the loss or damage the liability of the Company in respect of any such part will be limited to the price quoted in the latest catalogue or price list issued by the manufacturer or his agents for the Geographical Area in which the Motor Vehicle is held for repair or, if no such catalogue or price list exists, the price last obtaining at the manufacturer's works plus the reasonable cost of transport otherwise than by air to the Geographical Area in which the Motor Vehicle is held for repair and the amount of the relative import duty and the reasonable cost of fitting such part.

- If the Policy cover is stated in the Schedule to be "Third Party Fire and Theft" the Company shall be liable under this Section solely for loss or damage resulting from fire self-ignition lightning explosion theft or attempted theft.

### (6) SPECIAL CONDITIONS APPLICABLE TO SECTION (I) INSURANCE

- If at the Insured's request a Hire Purchase Owner has been specified in the Schedule or in a Memorandum endorsed hereon, any payment in cash by the Company in respect of loss of or damage to the Motor Vehicle shall be made to the Hire Purchase Owner so specified whose receipt shall be a full and final discharge of all liability of the Company in respect of such loss or damage.
- The Insured may authorise the repair of the Motor Vehicle necessitated by damage for which the Company may be liable as "Authorised Repair Limit" under this Policy provided that:
  - the estimated cost of such repair does not exceed HK\$1,000;
  - the Company is furnished forthwith a detailed estimate of the repair cost; and
  - the Insured shall give the Company every assistance to see that such repair is necessary and the charge is reasonable.
- Where repair cost to the Motor Vehicle is the subject of a claim under Section (I), the Company shall have a right of veto concerning a proposed place of repair or repair firm.

### (7) SPECIAL EXCLUSIONS TO SECTION (I) INSURANCE

The Company will not be liable in respect of:

- consequential loss;
- depreciation wear and tear mechanical or electrical breakdown failure or breakage;
- damage to tyres unless damage is caused to other parts of the Motor Vehicle at the same time; and
- any claims excesses applicable to Section (I).

**(8) CLAIMS EXCESSES APPLICABLE TO SECTION (I) INSURANCE**

The Company shall not be liable for the first amount stipulated as the following respective Excess in the Policy Schedule (or any less expenditure which may be incurred) being the first part of any expenditure for which provision is made under Section (I) of the Policy in respect of each and every event occurring.

- (a) ACCIDENTAL DAMAGE EXCESS  
as a result of any accidental loss of or damage to the Motor Vehicle.
- (b) UNNAMED DRIVERS EXCESS  
whilst the Motor Vehicle is being driven by any person other than a driver named in the Schedule.
- (c) PARKING EXCESS  
whilst the Motor Vehicle is parked.
- (d) THEFT EXCESS  
as a result of theft or attempted theft.
- (e) YOUNG DRIVERS EXCESS  
whilst the Motor Vehicle is being driven by or is for the purpose of being driven by him in the charge of any person who is under 25 years of age.
- (f) INEXPERIENCED DRIVERS EXCESS  
whilst the Motor Vehicle is being driven by or is for the purpose of being driven by him in charge of any person who is the holder of a provisional driving licence or has not held for a period of 2 years a driving licence other than a provisional driving licence.

If the expenditure incurred by the Company shall include the amount for which the Insured is responsible hereby such amount shall be repaid by the Insured to the Company forthwith.

For the purpose of this clause the expression "event" shall mean an event or series of events arising out of one cause in connection with the Motor Vehicle.

The above Excesses shall not apply to loss or damage caused by fire selfignition lightning or explosion.

**(9) SECTION (II) INSURANCE - AGAINST THIRD PARTY LEGAL LIABILITIES**

Subject to Policy Limits of Liability Conditions and Exclusions, the Company will indemnify the Insured and/or any Insured Driver and/or at the request of the Insured any person (other than the person driving) in or getting into or out of the Motor Vehicle against all sums including claimant's costs and expenses which the Insured and/or such Insured Driver and/or such other person shall become legally liable to pay and other costs and expenses incurred by or on behalf of the Insured and/or such Insured Driver and/or such other person with the Company's written consent in respect of:

- (i) death of or bodily injury to any person; and/or
- (ii) damage to property;

where such death or bodily injury or property damage arises out of an accident caused by or in connection with the Motor Vehicle including the loading or unloading of goods onto or from the Motor Vehicle and within the limits of any carriageway or thoroughfare the bringing of goods to the Motor Vehicle for loading thereon or the taking away of goods from the Motor Vehicle after unloading therefrom.

**(10) POLICY LIMITS OF LIABILITY APPLICABLE TO SECTION (II) INSURANCE**

- (a) The Company's indemnity to the Insured and/or any other person claiming to be indemnified under Section (II) including claimant's costs and expenses and other costs and expenses incurred by or on behalf of the Insured and/or such other person with the Company's written consent arising out of any Event is limited to:
  - (i) HK\$100,000,000 in respect of death of or bodily injury to any person pursuant to sub-paragraph 9(i); and
  - (ii) HK\$2,000,000 in respect of damage to property pursuant to sub-paragraph 9(ii).

Where this Policy insures more than one Motor Vehicle, the limitations of the Company's indemnity will nevertheless apply irrespective of the number of insured Motor Vehicle that may be involved in the same Event.

- (b) If the occurrence of any Event results in indemnity to more than one person, the limitations of the Company's indemnity specified in paragraph 10(a) will apply to the aggregate of indemnity to all persons claiming to be indemnified and shall apply in priority to the Insured.
- (c) At any time after the happening of any Event giving rise to a claim or a series of claims under Section (II) the Company may pay to the Insured and/or any other person claiming to be indemnified the respective full amount of the Company's liability specified in Paragraph 10(a) (after the deduction of any sums already paid) or any lesser amount for which such claims can be settled and the Company shall relinquish the conduct of any defence settlement or proceedings and shall not then be responsible for damages payable to the claimant and claimant's costs or for any damages alleged to have been caused to the Insured or such person in consequence of any alleged action or omission of the Company in connection with such defence settlement or proceedings or of the

Company relinquishing such conduct nor shall the Company be liable for any costs or expenses whatsoever incurred by the Insured or by such person or by any claimant or other person after the Company shall have relinquished such conduct.

**(11) SPECIAL CONDITIONS APPLICABLE TO SECTION (II) INSURANCE**

- (a) In the event of the death of any person entitled to indemnity under Section (II), the Company will in respect of the liability incurred by such person indemnify his legal personal representative in terms of and subject to the limitations of this insurance which apply to such person.
- (b) The Company may at its own option and expense:
  - (i) arrange for representation at any inquest or fatal inquiry in respect of any death which may be the subject of indemnity under Section (II); and/or
  - (ii) undertake the defence of proceedings in any court of law in respect of any act or alleged offence causing or relating to any event which may be the subject of indemnity under Section (II).

**(12) SPECIAL EXCLUSIONS TO SECTION (II) INSURANCE**

The Company will not be liable:

- (a) to indemnify any person claiming to be indemnified:
  - (i) unless such person shall observe fulfil and be subject to the terms and conditions of this Policy in so far as they can apply; or
  - (ii) if such person is entitled to indemnity under any other insurance policy;
- (b) in respect of death of or bodily injury to any person arising out of and in the course of such person's employment by:
  - (i) any person (including the Insured) claiming to be indemnified under Section (II); or
  - (ii) the employer of any person (including the Insured's) claiming to be indemnified under Section (II);
- (c) in respect of damage to property belonging to or held in trust by or in the custody or control of:
  - (i) any person (including the Insured) claiming to be indemnified under Section (II); or
  - (ii) a member of the same household of any person (including the Insured's) claiming to be indemnified under Section (II);
- (d) in respect of judgments which are not in the first instance delivered by or obtained from a court of competent jurisdiction of Hong Kong;
- (e) any claims excesses applicable to Section (II).

**(13) CLAIMS EXCESSES APPLICABLE TO SECTION (II) INSURANCE (THIRD PARTY PROPERTY DAMAGE)**

The Company shall not be liable for the first amount stipulated as the following respective Excess in the Policy Schedule (or any less sum which may be incurred) being the first part of any claim for which provision is made under sub-section (a)(ii) of Section (II) of the Policy in respect of each and every claim arising out of an accident caused by or in connection with the Motor Vehicle.

- (a) THIRD PARTY PROPERTY DAMAGE (TPPD) EXCESS  
whilst the Motor Vehicle is being driven by the Insured or any Authorised Driver.
- (b) UNNAMED DRIVERS TPPD EXCESS  
whilst the Motor Vehicle is being driven by any person other than a driver named in the Policy Schedule.
- (c) YOUNG DRIVERS TPPD EXCESS  
whilst the Motor Vehicle is being driven by or is for the purpose of being driven by him in the charge of any person who is under 25 years of age.
- (d) INEXPERIENCED DRIVERS TPPD EXCESS  
whilst the Motor Vehicle is being driven by or is for the purpose of being driven by him in the charge of any person who is the holder of a provisional driving licence or has not held for a period of 2 years a driving licence other than a provisional driving licence.

If the claim paid by the Company shall include the amount for which the Insured is responsible hereby such amount shall be repaid by the Insured to the Company forthwith.

**(14) AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY**

If the Company is obliged by the laws of any country within the Geographical Area or by virtue of any agreement between the Company and The Motor Insurers' Bureau of Hong Kong to pay an amount for which the Company would not otherwise be liable under this Policy the person on whose account the payment is made (whether that person is the Insured or any other person) shall forthwith repay such amount to the Company.

**(15) SECTION (III) INSURANCE - INDEMNITY OF MEDICAL EXPENSES**

The Company will pay to the Insured the reasonable medical expenses incurred in connection with any bodily injury by violent accidental external and visible means sustained by the Insured or the Insured Driver (other than the Insured) or any occupant of the Motor Vehicle as the direct and immediate result of an accident to the Motor Vehicle, provided always that the Company's liability under Section (III) arising out of any Event shall not exceed the amount HK\$2,000.

**(16) NO CLAIM DISCOUNT ("THE DISCOUNT")**

(a) In the event of no claim being made or arising under this Policy during any of the periods of insurance specified below, the next renewal premium shall be reduced by the Discount specified hereunder:

Periods of Insurance	The Discount (On Renewal Premium)
One year	20%
2 consecutive years	30%
3 consecutive years	40%
4 consecutive years	50%
5 or more consecutive years	60%

(b) If a claim has been made or has arisen under this Policy during a Period of Insurance of which the Discount is 40% or less, the Discount shall be forfeited.

If a single claim has been made or has arisen under this Policy during a Period of Insurance of which the Discount is 50% or 60%, the said Discount shall be reduced at the next renewal to 20% or 30% respectively, but if more than one claim has been made or has arisen, the Discount shall be forfeited.

(c) For the avoidance of doubt, any claim made under any part of this Policy during a Period of Insurance shall result in cancellation or reduction of the Discount pursuant to paragraph 16(b) notwithstanding any assertion or allegation that the Insured and/or the person claiming to be indemnified is not to be blamed for or has not contributed to the occurrence of the Event resulting in the claim under this Policy.

(d) In the event of a transfer of interest in the Policy with the Company's prior consent from one Insured to another the claim-free period of qualification for the Discount so far as it affects the new Insured shall commence afresh with effect from the date of transfer, and the original Insured shall retain his right to the Discount earned up to the date of transfer which right is applicable to any motor insurance policy taken out by the original Insured on any one private motor car within 12 months of the date of transfer.

(e) If more than one Motor Vehicle is insured under this Policy, the Discount shall be applied as if a separate Policy had been issued in respect of each such Motor Vehicle.

**(17) GENERAL EXCLUSIONS**

The Company will not be liable under this Policy in respect of:

- (a) any accident loss damage or liability caused sustained or incurred:
  - (i) outside the Geographical Area;
  - (ii) whilst on the Insured's order or with his permission or to his knowledge the Motor Vehicle in respect of which indemnity is provided by this Policy is being used otherwise than in accordance with the Limitations As To Use Of The Motor Vehicle, or being driven by any person other than an Insured Driver or is for the purposes of being driven by him in the charge of such person;
- (b) any accident loss damage or liability (except so far as is necessary to meet the requirements of the Motor Vehicles Insurance (Third Party Risks) Ordinance) directly or indirectly proximately or remotely occasioned by contributed to by or traceable to or arising out of or in connection with:
  - (i) war invasion act of foreign enemy hostilities or warlike operations (whether war be declared or not) civil war mutiny rebellion revolution insurrection military or usurped power;
  - (ii) strike riot civil commotion; or
  - (iii) detention seizure confiscation or any attempt thereat;
 or by any direct or indirect consequences of any of the said occurrences;
- (c) any liability which attaches by virtue of an agreement but which would not have attached in the absence of such agreement;
- (d) any accident loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss or any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel and, for the purpose of this paragraph 17(d), combustion shall include any self-sustaining process of nuclear fission; and
- (e) any accident loss damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapon materials.

In any action suit or other proceedings where the Company alleges that by reason of paragraph 17(b), any accident loss damage or liability is not indemnifiable by this Policy, the burden of proving that such accident loss damage or liability is indemnifiable shall be upon the person claiming to be indemnified.

**(18) GENERAL CONDITIONS**

- (a) Every notice or communication to be given or made under this Policy shall be delivered in writing to the Company.
- (b) In the event of any occurrence which may give rise to a claim under this Policy the Insured shall immediately give notice thereof to the Company with full particulars. Every letter claim writ summons and process shall be notified or forwarded to the Company immediately on receipt by the Insured. Notice shall also be given in writing to the Company immediately the Insured or any person claiming to be indemnified shall have knowledge of any impending prosecution inquest or fatal inquiry in respect of any occurrence which may give rise to a claim under this Policy. In case of theft or other criminal act which may be the subject of a claim under this Policy the Insured shall give immediate notice to the Police and cooperate with the Company in securing the conviction of the offender.
- (c) No admission offer promise payment or indemnity shall be made or given by or on behalf of the Insured or any person claiming to be indemnified without the prior written consent of the Company which shall be entitled to take over and conduct in the name of the Insured or such person the defence or settlement of any claim or to prosecute in the name of the Insured or such person for the Company's own benefit any claim for indemnity or damages or otherwise and the Company shall have full discretion in the conduct of any proceedings and in the settlement of any claim and the Insured and such person shall give all such information and assistance as the Company may require.
- (d) The Insured shall take all reasonable steps to safeguard the Motor Vehicle from loss or damage and to maintain it in efficient condition and the Company shall have at all times free and full access to examine the Motor Vehicle or any part thereof or any driver or employee of the Insured. In the event of any accident or breakdown the Motor Vehicle shall not be left unattended without proper precautions being taken to prevent further damage or loss and if the Motor Vehicle be driven before the necessary repairs are effected any extension of the damage or any further damage to the Motor Vehicle shall be excluded from the scope of indemnity granted by this Policy.
- (e) (i) The Company may cancel this Policy by giving seven days' notice by registered letter to the Insured at his last known address and in such event will return to the Insured the Premium paid less the pro rata portion thereof for the period the Policy has been in force or the Policy may be cancelled at any time by the Insured on seven days' notice and (provided no claim has arisen during the current Period of Insurance and the current Certificate of Insurance has been returned to the Company on or before the date of cancellation) the Insured shall be entitled to a return of premium less the premium calculated at the Company's Short Period Rates for the period the Policy has been in force.
  - (ii) Short Period Rates:
 

The following scale of rates apply to this Policy issued or renewed for less than one year and shall also be used in calculating the premiums which shall be paid by the Insured where this Policy is cancelled at the request of the Insured. The short period rates of premiums of this Policy shall be calculated in accordance with the following table and shall not be lower than a minimum and non-refundable premium of HK\$1,000 + MIB per policy unless stated otherwise in the schedule or endorsement.

Period	Rate
Not Exceeding 1 month	20% of annual rate
2 months	30% of annual rate
3 months	40% of annual rate
4 months	50% of annual rate
5 months	60% of annual rate
6 months	70% of annual rate
8 months	80% of annual rate
Exceeding 8 months	Full annual premium
- (f) If at the time any claim arises under this Policy there is any other insurance covering the same loss damage or liability the Company shall not be liable to pay or contribute more than its rateable proportion of any loss damage compensation costs or expenses provided always that nothing in this paragraph 18(f) shall impose on the Company any liability from which but for this paragraph 18(f) it would have been relieved pursuant to sub-paragraph 12(a)(ii).
- (g) All differences arising out of this Policy shall be determined by arbitration in accordance with the prevailing Arbitration Ordinance. If the parties fail to agree upon the choice of arbitrators or umpires, then the choice shall be referred to the Chairman for the time being of the Hongkong International Arbitration Centre. It is expressly stipulated that it shall be a condition

precedent to any right of action or suit upon this Policy that an arbitration award shall be first obtained. If the Company shall disclaim liability to the Insured for any claim hereunder and such claim shall not within twelve calendar months from the date of such disclaimer have been referred to arbitration under the provisions herein contained then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

- (h) This Policy is subject to the exclusive jurisdiction of Hong Kong and is to be construed according to the laws of Hong Kong.

## (19) MOTOR SUPERSURANCE ENDORSEMENT

It is hereby understood and agreed that the following provisions on additional benefits attach to and form part of the Policy:

### 1. DRIVER'S LIFE PROTECTOR BENEFIT

In the event of the death of the Insured or Named Driver specified in the Policy Schedule caused by a traffic accident whilst driving the Insured vehicle, the Company will pay a cash benefit to the legal representative of the deceased provided that:

- (a) the liability of the Company under this benefit shall not exceed the sum of HK\$200,000 any one occurrence and in aggregate during the Period of Insurance;
- (b) no compensation shall be payable if the Insured or Named Driver was
  - under the influence of intoxicants or drugs (unless under medical supervision) or alcohol,
  - committing or attempting to commit suicide or intentionally inflicting self-injury,
  - engaging in racing.

### 2. NO CLAIM DISCOUNT PROTECTOR BENEFIT

If the total claims incurred under all sections of the Policy in any one Period of Insurance do not exceed HK\$60,000 or 15% of the insured value under Section (I) of the Policy (after deducting any applicable excess) whichever is the less, the Insured's NCD entitlement under the current Policy will not be affected for the next renewal with the Company.

Under no circumstance shall the No Claim Discount granted by virtue of this benefit be transferrable to any other insurance company.

### 3. "NEW FOR OLD" REPLACEMENT VEHICLE BENEFIT

In the event of the Motor Vehicle sustains a total loss, the Company agrees to indemnify the Insured on the actual replacement of the Insured vehicle by a new vehicle of the same make and model without deducting any depreciation provided that:

- (a) the Policyholder is the first registered owner;
- (b) the loss occurs within the first twelve (12) months from the first registration of the Insured vehicle with the Transport Department;
- (c) the first registration of the Insured vehicle with the Transport Department must be made within twelve (12) months from the date of manufacture thereof;
- (d) the make and model of the Insured vehicle is available in Hong Kong;
- (e) the modifications, if any, are deducted;
- (f) additional accessories and equipment are excluded; and
- (g) the net purchase price of the replacement vehicle does not exceed the insured value of the Insured vehicle.

However, in case the Insured chooses not to accept the replacement vehicle or the replacement vehicle is not available, the Company will process the Insured's claim in accordance with the terms and conditions of the Policy as if this endorsement does not apply.

### 4. WINDSCREEN EXCESS WAIVER BENEFIT

In respect of motor repair claim involving damage to the front windscreen only of the Insured vehicle where the repair cost thereof does not exceed HK\$4,000, the Company agrees to pay for the costs of repair or replacement of the front windscreen and waive the application of Policy excess provided that the repair or replacement is done by a motor vehicle "Windscreen" repairer designated by the Company specified herein below:-

- (a) Yau Pong Auto Glass;
- (b) Japan Vehicle Glass Co., Ltd.;
- (c) Hip On Glass Shop;
- (d) Glorious Motors Services Ltd, or
- (e) The World Automobile Glass.

It is further agreed that any claim under this benefit will not be taken into account in the total claims incurred in any one period of insurance in calculating the NCD entitlement when renewing with the Company as stipulated under the No Claim Discount Protector Benefit.

### 5. CLAIMS RECOVERY SERVICE

The Company agrees that in the event of:

- (a) successful recovery action against the liable third party, to refund to the Insured the Policy excess deducted from claim settlement in a ratable proportion of the recovered amount (after deducting the expenditure on cost or expense) to the total claims incurred.
- (b) an adjusted claim amount is below the Policy excess or insurance cover hereof granted is on "Third Party Only" or "Third Party, Fire and Theft", to render advisory service to the Insured in pursuing a claim against the liable third party. However, The Company will not be obligated to take any action against any parties in the pursuing act.

## 6. ALTERNATE VEHICLE BENEFIT

In the event that the Insured Vehicle is

- (a) immobilized, unfit or unsafe to be driven due to an accident (other than mechanical breakdown) and its damage requires a repair exceeding 48 hours, or
- (b) stolen and not found within 48 hours after discovery, and at the request of the Insured, the Company will arrange and pay for the rental charges of an alternate vehicle of similar make and model through an independent car rental company nominated by the Company provided that:
  - (i) the immobilized vehicle is towed to a garage for repair by the towing service directly arranged by the Company's "Assistance Service Centre";
  - (ii) the stolen vehicle is immediately notified to the Police with report and statement confirming the date and time of loss obtained and lodged to the Company forthwith;
  - (iii) the choice on the make & model of alternate vehicle is at the discretion of the Company and may not be the same as the Insured vehicle;
  - (iv) the Company is not responsible for the delivery of alternate vehicle;
  - (v) only the Insured or Named Driver specified in the Policy Schedule can be registered as the driver of the alternate vehicle;
  - (vi) the Insured shall upon claiming for this benefit comply with the terms and conditions of the lease agreement with the car rental company;
  - (vii) the Insured shall bear 20% of the rental on each and every claim.

This Benefit shall terminate when the repair work is duly completed or the stolen vehicle is recovered and handed over to the Insured in normal condition.

The maximum liability of the Company under this Benefit shall not exceed HK\$6,000 inclusive of the rental and all associated charges for each and every claim, subject to a daily limit of HK\$1,000.

## 7. 24-HOUR EMERGENCY ROADSIDE ASSISTANCE SERVICE

If the Insured vehicle is immobilized, unfit or unsafe to be driven due to an accident or mechanical breakdown, the "24-hour Assistance Service Centre" can at the request of the Insured or authorized driver arrange and pay for emergency roadside repair service, excluding the costs of any parts, accessories or fuel. In no circumstance shall the Insured vehicle be left unattended prior to the arrival of the repair service provider.

In the event of adverse road safety or weather conditions beyond control, the Company reserves the right to suspend all services provided under this benefit.

## 8. 24-HOUR EMERGENCY TOWING ASSISTANCE SERVICE

If the Insured vehicle is immobilized, unfit or unsafe to be driven due to an accident or mechanical breakdown and the condition is beyond any roadside repair, the "24-hour Assistance Service Centre" can arrange and pay for the towing charges of the Insured vehicle to the nearest repairer or one that nominated by the Insured (or authorized driver) or to the Insured's place of residence.

In the event of adverse road safety or weather conditions beyond control, the Company reserves the right to suspend all services provided under this benefit.

## 9. 24-HOUR GENERAL ENQUIRY SERVICE

General information related to vehicle licensing requirements and traffic regulations are available to the Insured by calling the "24-hour Assistance Service Centre". The Company shall not be held liable for any information or advice thereof given.

## 10. 24-HOUR CLAIM REPORTING HOTLINE

Insured may call the "24-hour Assistance Service Centre" to report any claim or enquire on the claim procedures.

The Benefits stated under this Endorsement apply to Motor Supersurance Policy only. Insured who takes out "Third Party Only" or "Third Party, Fire & Theft" cover is eligible to advisory service under Benefits (5), (7), (8), (9) & (10) only.

The services covered under benefits (6) to (10) under this Endorsement are provided by "24-hour Assistance Service Centre" at 2851 2336 operated by "Inter Partner Assistance Hong Kong Ltd".

Subject otherwise to the terms, conditions & exclusions of the Policy.

## (20) CLAUSES AND WARRANTIES

(Operative only if indicated in the Schedule otherwise the following clauses and warranties enumerated below form no part of the terms and conditions of this Policy)

### EV07 – ANTI-THEFT SECURITY CLAUSE

It is a condition precedent to liability of the company for theft loss under Section I of this insurance that :

- (i) The insured vehicle is installed with a theft-proof security system with anti-theft warning device (herein otherwise called anti-theft system).
- (ii) The anti-theft system is put into full and effective operation at all times when the vehicle is parked and not in use.
- (iii) The anti-theft system is maintained in efficient working order throughout the currency of this insurance.

### EV16 – MOTOR VEHICLE REPAIRER CLAUSE

In case of any claim under Section (I) insurance of the policy, the company shall have the final discretion in the selection of motor vehicle repairer for the repair or replacement of the motor vehicle &/or its accessories &/or spare parts, and shall not be liable for any repair costs or any other expenses (with the exception of expenses in respect of towing, storage or preparing repair estimate quotation for an aggregate amount not exceeding HK\$3,000.00 any one accident) of the damaged motor vehicle unless the motor vehicle repairer is:

- (a) the manufacturer or its sole agent of the motor vehicle; or
- (b) approved by the company.

### EVPC – GENERAL CLAUSES FOR PRIVATE VEHICLE INSURANCE

- (a) Driving under the influence of drink or drugs exclusion

The Company will not be liable under the Policy in respect of any accident, loss, damage or liability caused, sustained or incurred whilst the Motor Vehicle is being driven by, in the charge or under the control of the Insured or Insured Driver:

- (i) who is under the influence of drink or drugs to such an extent as to be incapable of having proper control of the Motor Vehicle and is so convicted; or
- (ii) when the proportion of alcohol in his/her breath, blood or urine exceeds the limit permitted by law; or
- (iii) who fails to provide, or allow the taking of a specimen of breath, blood, or urine for testing or analysis as required by law and is convicted.

- (b) Terrorism exclusion endorsement

Notwithstanding any provision to the contrary within this insurance or any endorsement thereto it is agreed that this insurance excludes loss, damage, death, injury, illness, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing on currently or in any other sequence to the loss.

For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of force or violence and/or threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s) which from its nature or context is done for, or in connection with, political, religious, ideological, ethnic or similar purposes or reasons, including the intention to influence any government and/or to put the public, or any section of the public, in fear.

This endorsement also excludes loss, damage, death, injury, illness, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.

- (c) Minimum retained premium clause

Notwithstanding anything contained herein to the contrary of the policy, in the event of any policy amendment including cancellation requested by the insured after policy inception, the premium retained by the Company shall be subject to a minimum and non-refundable amount of HK\$1,000.00 unless stated otherwise in the schedule or endorsement.

- (d) Important notice - Ownership or use of the car

Please note that the insurance coverage under this policy applies only to the ownership or use of the motor car insured by this policy as specified in the schedule. If you drive or use another motor car, it is in your interest to ensure that the other motor car has been properly insured.

## EXCESS CLAUSE

### EQM1

It is hereby agreed that the compulsory excesses applicable to Section I under this policy are cumulative with each other either in the following combination :

- (i) Excesses of items a, b, e and f ; or
- (ii) Excesses of items a and c ; or

But otherwise the excesses are not cumulative with each other.

### EVC5

It is hereby agreed that in respect of the compulsory excesses applicable to Section I under this policy, the excesses of item a, b, e and f are cumulative with each other but otherwise the excesses are not cumulative with each other.

### EVC6

It is hereby agreed that in respect of the compulsory excesses applicable to Section I under this policy, in the event that the driver of the motor vehicle is falling within both the situation described in item e and item f, either one excess of items e and f or only the higher amount of them will be applicable together with other excesses of Section I as the case may be.

### EVC7

It is hereby agreed that the compulsory excesses applicable to Section II under this policy are cumulative with each other.


### EVC8

It is hereby agreed that in respect of the compulsory excesses applicable to Section II under this policy, in the event that the driver of the motor vehicle is falling within both the situation described in items c and d, either one excess of items c and d or only the higher amount of them will be applicable together with other excesses of Section II as the case may be.

## (21) RIGHTS OF THIRD PARTIES

- (a) Each party acknowledges that the other party has entered into this Policy on behalf of and for the benefit of itself and its Affiliates and each of the other party's Affiliates shall be entitled to enforce and take the benefit of the terms of this Policy in accordance with the Contracts (Rights of Third Parties) Ordinance (CAP. 623).
- (b) Subject to clause (a), any person who is not a party to this Policy has no rights under the Contracts (Rights of Third Parties) Ordinance (CAP. 623) or any other applicable law to enforce any terms of this Policy.

## (22) SANCTION LIMITATION AND EXCLUSION CLAUSE

No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America. 

## QBE Hongkong & Shanghai Insurance Limited – Personal Information Collection Statement

QBE Hongkong & Shanghai Insurance Limited (“the Company”) may use the personal data collected or held about you for the following purposes:

### Insurance Services (mandatory)

1. processing and assessing of applications for any insurance products and daily operation of the related services;
2. administering your insurance policy and providing services in relation to your insurance policy;
3. any alterations, variations, cancellation or renewal of any insurance and related services;
4. investigating, analyzing, processing and paying claims made under your insurance policy;
5. invoicing and collecting premiums and outstanding amounts from you;
6. exercising any right under the insurance policy including right of subrogation, if applicable;
7. complying with the requirements under any law and regulation, industry codes, guidelines, requests from regulators, industry bodies, government agencies and court order.
8. contacting you for any of the above purposes;
9. other ancillary purposes which are directly related to the above purposes.

The Company may transfer your personal data, including but not limited to your name and contact details, to the following parties within or outside Hong Kong for the purposes set out above:

- a. any agent, advisor, contractor or third party service provider who provides administrative, telecommunications, computer, payment, debt collection, security, data processing or storage or related services 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, for any of the above or related purposes;
- b. 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;
- c. any members of the Federation by the Federation for any of the above or related purposes;
- d. regulators;
- e. lawyers;
- f. auditors; and
- g. other insurance companies within the QBE Group which have undertaken to keep such information confidential and solely for the purposes set out in the above paragraph.

By taking out an insurance policy with the Company, you hereby provide your express consent to the transfer of your personal data outside of Hong Kong. You also understand that your personal data may be transferred to a place that may not have data protection laws that are substantially similar to, or service the same purposes as the Personal Data (Privacy) Ordinance so as to ensure the protection of your personal information.

If you do not agree to the use of your personal data for above purposes, it would not be possible for the Company to process your application and render the services.

You have the right to ascertain the Company policies and practices in relation to personal data, obtain access to and to request correction of any personal information concerning yourself held by the Company subject to payment of an administrative fee. Requests for such access or correction can be made in writing to the Data Protection Officer, QBE Hongkong & Shanghai Insurance Limited, 17/F, Warwick House, West Wing, Taikoo Place, 979 King’s Road, Quarry Bay, Hong Kong (Telephone: 2877 8488, Fax: 3607 0300).

If you do not want to receive any sale or marketing of any of the products or services from the Company at any time, you may also contact the Company’s Data Protection Officer.

July 2015

## 昆士蘭聯保保險有限公司 — 收集個人資料聲明

昆士蘭聯保保險有限公司（本公司）將所收集閣下的個人資料，可能用作下列的用途：

### 保險服務（強制）

1. 處理及評估任何保險產品之申請，及有關服務之日常運作；
2. 管理閣下的保單及為閣下的保單提供相關服務；
3. 有關保險產品及服務的任何更改、變更、取消或續保；
4. 閣下保單索償的調查、分析、處理及賠償；
5. 保費通知、收集保費和款項；
6. 行使有關保單賦予的任何權利包括代位權，如適用；
7. 遵守及符合任何法例及條例規定的要求、行業手冊、指引、監管機構、相關行業認可機構、政府機構及法庭頒令的要求；
8. 為上述任何用途與閣下聯絡；
9. 與上述用途直接有關之其他附帶的目的。

閣下向本公司提供的資料可能會提供或轉送予下列各方在香港或海外單位作前段所述的用途：

- a. 任何代理人、顧問、承辦商或提供行政、電訊、電腦、付賬、債務追討、保安、數據處理或儲存或有關服務的第三者服務供應商或任何其他從事與保險或再保險業務有關的公司，或中介人，或索償或調查或其他提供與保險業務有關的服務供應商，以達到任何上述或有關的用途；
- b. 現存或不時成立的任何保險公司協會或聯會或同類組織（聯會），以達到任何上述或有關的用途，或以便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；
- c. 或透過聯會提供予任何聯會的會員，以達到任何上述或有關的用途；及
- d. 監管機構；
- e. 執業律師；
- f. 認可核數師；及
- g. 昆士蘭保險集團內的其他保險公司已承諾將資料保密並純粹用作上述的用途。

閣下在本公司投保，代表明確表示同意閣下的個人資料可能會轉移至香港以外地區。同時，閣下亦明白閣下的個人資料可能會轉移至並未設有資料保障法例的地區，以致未能確保閣下的個人資料可以獲得與個人資料（私隱）條例類近或所提供的保障。

如果閣下不同意本公司使用閣下的個人資料於上述用途上，本公司可能不能處理閣下之申請及為閣下提供服務。

閣下有權查明本公司就個人資料的政策和實務，並有權要求查閱及更正由本公司持有有關閣下的個人資料，並需支付行政費用。有關查閱或更正的要求，可致函香港鰂魚涌英皇道 979 號太古坊和域大廈西翼 17 樓（電話：2877 8488，傳真：3607 0300）向昆士蘭聯保保險有限公司資料保護主任提出。

如閣下於任何時間不欲收取本公司的任何產品或服務的任何銷售或推廣，閣下亦可聯絡上述資料保護主任。

（中文譯本僅供參考，文義如與英文本有歧異，概以英文版為準。）

2015 年 7 月

## **The following Clauses shall form an integral part of this Policy**

### **Driver's Life Protector Benefit**

It is hereby declared and agreed that Motor Supersurance Endorsement No. 1 is deemed to be deleted and replaced by the followings:-

In the event of the death or Permanent Total Disablement of the Insured or Named Driver specified in the Policy Schedule caused by a traffic accident whilst driving the Insured vehicle, the Company will pay a cash benefit to the legal representative of the deceased provided that:

- (a) the liability of the Company under this benefit shall not exceed the sum of HK\$200,000 any one occurrence and in aggregate during the Period of Insurance;
- (b) no compensation shall be payable if the Insured or Named Driver was
  - under the influence of intoxicants or drugs (unless under medical supervision) or alcohol,
  - committing or attempting to commit suicide or intentionally inflicting self-injury,
  - engaging in racing.
- (c) Permanent Total Disablement means disablement resulting directly, solely and independently of other cause from Injury during the Period of Insurance, which has lasted for an uninterrupted period of 365 days from the date of Injury and at the expiry of that period is beyond hope of improvement and recovery and will continue for the remainder of the Insured's or Named Driver's life, and which physically, entirely and permanently prevents the Insured or Named Driver from engaging in or attending to all duties pertaining to his usual occupation, profession or business and all other comparable gainful activities for which the Insured or Named Driver is qualified for upon his education, experience and other faculty, the foregoing being duly certified by at least one legally qualified and registered Medical Practitioner.

### **No Claim Discount Protector Benefit**

It is hereby declared and agreed that Motor Supersurance Endorsement No. 2 is deemed to be deleted and replaced by the followings:-

If the total claims incurred under all sections of the Policy in any one Period of Insurance do not exceed HK\$100,000 or 20% of the insured value under Section (I) of the Policy (after deducting any applicable excess) whichever is the less, the Insured's NCD entitlement under the current Policy will not be affected for the next renewal with the Company. Under no circumstance shall the No Claim Discount granted by virtue of this benefit be transferrable to any other insurance company.

### **Windscreen Excess Waiver Benefit**

It is hereby declared and agreed that Motor Supersurance Endorsement No. 4 is deemed to be deleted and replaced by the followings:-

In respect of motor repair claim involving damage to the front windscreen or any other car windows of the Insured vehicle where the repair cost thereof does not exceed HK\$6,000, the Company agrees to pay for the costs of repair or replacement of the front windscreen and waive the application of Policy excess provided that the repair or replacement is done by a motor vehicle "Windscreen" repairer designated by the Company specified herein below:-

- (a) Yau Pong Auto Glass;
- (b) Japan Vehicle Glass Co., Ltd.;



- (c) Hip On Glass Shop;
- (d) Glorious Motors Services Ltd, or
- (e) The World Automobile Glass.

It is further agreed that any claim under this benefit will not be taken into account in the total claims incurred in any one period of insurance in calculating the NCD entitlement when renewing with the Company as stipulated under the No Claim Discount Protector Benefit.

#### **Motor Vehicle Repairer Clause**

It is hereby declared and agreed that Motor Supersurance EV16 – Motor Vehicle Repairer Clause is deemed to be deleted and replaced by the followings:-

In case of any claim under Section (I) insurance of the policy, the company shall have the final discretion in the selection of motor vehicle repairer for the repair or replacement of the motor vehicle &/or its accessories &/or spare parts, and shall not be liable for any repair costs or any other expenses (with the exception of expenses in respect of towing, storage or preparing repair estimate quotation for an aggregate amount not exceeding HK\$3,000.00 any one accident) of the damaged motor vehicle unless the motor vehicle repairer is approved by the company.

#### **Waiver of Depreciation on Repairs**

In the event of loss of or damage to the Insured Vehicle requiring repairs, We shall waive the deduction made for depreciation on those spare parts which need replacement, provided that:

- (a) the Policyholder is the first registered owner;
- (b) the loss occurs within the first twelve (12) months from the first registration of the Insured vehicle with the Transport Department;
- (c) the first registration of the Insured vehicle with the Transport Department must be made within twelve (12) months from the date of manufacture thereof.