

Motor Supersurance

汽車超級保險

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





QBE Hong Kong Motor Supersurance

We understand that your car is more than just a mode of transportation; it is an essential part of your life. That's why QBE Motor Supersurance plan provides you comprehensive coverage that protects your car up to its market value. With this plan, you can enjoy hassle-free journeys with full confidences wherever you go.

Our Motor Supersurance also provides you an all-in-one solution that includes multiple free additional benefits designed to give you complete peace of mind on the road.

Product features

Comprehensive cover

Our comprehensive cover provides extensive protection for your vehicle, beyond the statutory Third-Party cover, such as the repair cost of your car, rental charges of an alternative vehicle during repair and even medical expenses in the event of an accident.

Geographical extension to Guangdong, China

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.

Increased Third-Party Property limit

We offer the option to increase your Third-Party Property limit for added protection. You can choose to increase your limit from the standard HK\$2,000,000 to HK\$3,000,000 or HK\$5,000,000, depending on your needs.

Electric vehicles are also protected

We cater to a wide range of vehicle types, including petrol-driven, hybrid, and electric vehicles. We offer you competitive premiums that accurately reflect your vehicle specifications and driving profile.

Table of benefits

BENEFITS	MAXIMUM LIMIT (HK\$)	
	Comprehensive	Third-party
1. Accidental damage to the insured vehicle	✓	X
2. Legal liability to Third Party Bodily Injury and Property Damage	✓	✓
3. New for Old Replacement 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. No Claim Discount Protection Total claim amount in any one Period of Insurance up to HK\$60,000, or 15% of the insured vehicle's market value	✓	X
5. Windscreen Excess Waiver Windscreen and any other car windows up to HK\$6,000 any one occurrence and in aggregate	✓	X
6. Personal Accident Personal Accident - Death or Permanent Total Disablement of the Insured or named driver caused by a traffic accident whilst driving the insured vehicle	200,000	X
7. Medical Expenses	2,000	X
8. Alternative Vehicle Up to HK\$6,000 subject to a daily limit of HK\$1,000, and 20% of the rental cost borne by the insured	✓	X
9. 24-Hour Emergency Roadside Assistance	✓	Free referral service
10. 24-Hour Emergency Towing Assistance	✓	Free referral service
11. 24-Hour Traffic Regulation Enquiry	✓	✓
12. 24-Hour Claims Service Centre	✓	✓
13. Claims Recovery Services	✓	Free referral service
14. Extension of Own Damage Coverage Guangdong Province, PRC (Optional)	✓	X
15. Extension for increased Third Party Property Damage Limit (Optional)	✓	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 or www.ia.org.hk.

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

Claims commitment

Claims management is a key focus area at QBE as it is ultimately what matters most to customers. It forms part of a broader risk-management programme in which we continue to invest heavily. We offer the support and expertise to try to prevent our clients going through disruption and trauma in the first place.

Simple and easy eClaims

- Our cutting-edge digital platform allows customers to make their claims anytime and anywhere, streamlining the claims process
- Customers have the option to select their preferred panel repairer, ensuring high-quality repairs and a seamless customer experiences
- A comprehensive online platform that provides customers with a single point of access for all their claims-related needs

Choose your panel repairer for quality repairs and peace of mind

With panel repairers located across Hong Kong, Customers can access a reputable repairer in a convenient location, ensuring a smooth and hassle-free claims process.

Our panel repairers provide customers with a range of benefits:



Additional NCD protection of HK\$10,000



Surveyor contact in 4 business hours with inspection arranged in 3 days



No upfront payment with 12-month workmanship warranty



Free ozone car interior cleaning service



Claim submission assistance



License renewal and vehicle examination service at HK\$950

Road side assistance

Our 24/7 towing service is more than just a basic towing service - it's a comprehensive roadside assistance solution

Scan here for more information:



This benefit is applicable to Private Car's Comprehensive cover only and subject to policy terms and conditions. Customers should obtain and provide the third party contact together with the car camera footage (if available) to QBE.



昆士蘭保險香港汽車超級保險

我們明白你的座駕不單是出行工具，亦是你生活中不可或缺的一部分。昆士蘭保險汽車超級保險計劃為你的座駕提供高達市場價值的全面保障值。汽車超級保險讓你出行順暢，全無後顧之憂。

我們的汽車超級保險亦提供一站式解決方案，當中包括多項免費的附加保障，讓你安心享受駕駛樂趣。

產品特點

全面保障

我們為你的座駕提供全面保障。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不幸發生意外時的醫療費用。

範圍延伸至廣東省

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。

提高第三者財產損毀限額

你可選擇提高第三者財產損毀限額，獲得更多保障。你可因應需要將限額從標準的200萬港元提高到300萬港元至500萬港元。

電動車亦受保障

我們承保各類車輛，包括汽油車、混合動力車及電動車。我們提供具競爭力的保費，準確反映車輛規格及駕駛狀況。

產品特點

保障	最高賠償額 (港元)	
	綜合保險	第三者保險
1. 受保車輛意外損毀	✓	X
2. 第三者人身傷亡及財產損毀的法律責任	✓	✓
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 任何投保期的總索償金額不超過60,000港元， 不超過60,000港幣或受保車輛市值百分之十五	✓	X
5. 擋風玻璃豁免墊底費 擋風玻璃及任何其他車窗損毀的每次索償限額 及累計限額為6,000港元	✓	X
6. 個人意外 人身意外 – 受保人或指定司機在駕駛受保車輛 時因交通意外導致死亡或永久完全傷殘	200,000	X
7. 醫療費用	2,000	X
8. 後備車輛 港幣6,000元(每日上限為1,000港元)；及20%的 租車費用由受保人承擔	✓	X
9. 24小時緊急路邊救援	✓	免費轉介服務
10. 24小時緊急拖車服務	✓	免費轉介服務
11. 24小時交通管制查詢	✓	✓
12. 24小時索賠服務中心	✓	✓
13. 追討賠償服務	✓	免費轉介服務
14. 至中國廣東省車輛損毀延伸保障 (自選)	✓	X
15. 提高的第三者財產損毀保障額 (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或www.ia.org.hk。

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。

索償承諾

索償對客戶至關重要，因此索償管理是昆士蘭保險的主要關注範疇，亦是我們持續大力投資的整體風險管理計劃的組成部分。我們提供專業支援，幫助客戶將阻礙及損害減至最低。

簡單易用的網上理賠服務

- 我們採用先進的數碼平台，讓客戶隨時隨地提出索償，簡化相關程序
- 客戶可選擇合意的網絡維修中心，確保獲得優質的維修服務及順暢的客戶體驗
- 全面的網上平台為客戶提供一站式服務，以滿足所有索償相關需求

選擇優質的網絡維修中心 加倍安心

我們的網絡維修中心遍布全港，而且位置便利，客戶可輕易找到信譽良好的維修中心，確保賠償過程順暢無阻。

我們的網絡維修中心為客戶提供多項好處：



額外享有港元\$10,000的無索償折扣



公證行於4個辦公小時內聯絡您並於3天內安排檢查受保車輛



免預繳維修費用及額外加送12個月維修保養服務



免費車廂臭氧清潔服務



代辦理賠服務



政府驗車及續牌預檢服務低至港元\$950

中途修理服務

我們的全天候拖車支援服務不單是基本的拖車服務，更是全面的中途修理服務解決方案

了解更多，請掃以下二維碼：

此保障只僅適用於汽車全險客戶，並受條款及細則約束。客戶應獲取第三方聯繫信息，並將其與車輛攝像機鏡頭影片（如果有）一併提交至昆士蘭保險香港。



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 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.

昆士蘭聯保保險有限公司屬昆士蘭保險集團一份子，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，於澳洲證券交易所上市，總部位於悉尼。



QBE Hongkong & Shanghai Insurance Ltd.

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