

motor

**Nova Scheme**

**packaged to fit  
your needs**



**SmartDrive Private Car**  
competitive price and  
extensive coverage

redefining / standards



**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 and/or bodily injury up to \$100,000,000
- (3) Legal Liability for causing third party's property damage up to \$2,000,000
- (4) 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<sup>+</sup>**

You can maintain your existing No Claims Discount (NCD) at renewal even if you make the claim(s) within a year provided that the total claim amount does not exceed \$60,000 or 20% of the car market value (whichever is the lesser).

**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 specific type of vehicle

\* 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 or Drug driving, War and Terrorism.
  2. All amounts 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 2010

- 91 billion euros in consolidated revenues
- 1,104 billion euros in assets under management
- 214,000 employees worldwide working to deliver the right solutions and top quality service to our customers
- 95 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 Limited

- One of the top general insurers in Hong Kong, leading in motor insurance
- Over 170 years of local experience in Asia
- Over 220 professional, well-trained and caring staff
- Wide range of SMART products for individual and business needs

## motor

property

leisure & travel

healthcare

personal accident

business packages

liability

marine

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](http://www.axa-insurance.com.hk)**

# 為你所需而設



「卓越」優車樂  
價格相宜及保障全面

## 保障範圍

### 綜合保障計劃

- (1) 受保汽車及/或其配件或零件因被盜竊或在交通意外中的損毀。
- (2) 因疏忽導致第三者死亡或身體受傷而須負上的法律責任，最高賠償金額為\$100,000,000。
- (3) 因疏忽導致第三者財物損毀的最高賠償金額為\$2,000,000。
- (4) 保障你或其他受保駕駛者及乘客因交通意外受傷後，需支付的診治及藥物等費用，補償金額最高可達\$5,000。

或

### 第三者法律責任保障計劃

- (1) 因疏忽導致第三者死亡或身體受傷而須負上的法律責任，最高賠償金額為\$100,000,000。
- (2) 因疏忽導致第三者財物損毀的最高賠償金額為\$2,000,000。

## 額外保障（只適用於投保綜合保障計劃）

### 人身意外

當你或其他受保駕駛者於駕駛時不幸遇上交通意外而引致死亡或完全永久性傷殘，將可獲得高達\$100,000的人身意外賠償。

### 「無賠償折扣」還原保障\*

若於受保期間的賠償總額不超過\$60,000或汽車市值的20% (以較低者為準)，續保時，你便可繼續保留你現有的「無賠償折扣」。

### 同款新車賠償

如受保汽車在首次登記後的十二個月內，而製造年份與首次登記年份相同，因被盜竊或在交通意外中完全損毀，你便可獲「同款新車賠償」保障。

### 更換擋風玻璃

若受保汽車的擋風玻璃因意外而破爛，可獲免費更換優惠並無需支付任何「自負額」，而你原有的「無賠償折扣」亦不會受影響。此項保障優惠的最高賠償金額為\$5,000。

### 緊急拖車服務

若受保汽車因交通意外後毀壞或在一般機件故障情況下不能駕駛而需緊急拖車服務，你所支付的拖車服務費用將可獲得賠償，每年最高總額為\$1,000。

### 臨時代用車服務

若受保汽車因被盜竊或意外引致無法行駛，而此損毀或維修時間超過48小時，本公司將為你提供代用車輛，並代支付高達80%租金，每日的賠償限額為\$1,000，而每年最高總額為\$5,000。

## 追討索償服務

如第三者被證實為應負上造成交通意外責任的一方，本公司將代你向該第三者追討「自負額」索償。

## 「零」折舊率修理賠償

若受保汽車在遇上交通意外時，其車齡少於一年，意外後需更新之零件均不會被扣除折舊率而得到全數賠償。

## 24小時諮詢熱線服務

你能隨時獲得這項特設的24小時諮詢熱線服務：

- (1) 路邊緊急維修轉介服務
- (2) 臨時代用車轉介服務
- (3) 拖車轉介服務
- (4) 一般索償諮詢服務

## 「指定」駕駛者同享全面保障

本計劃可提供同樣的全面保障予多至四名「指定」駕駛者。

## 豁免第三者財物墊底費（只適用於個人客戶保單）

如保單持有人在事發時為駕駛者，及年齡在30至45歲內，並同時持有2年以上有效的駕駛執照，第三者財物損失墊底費將被豁免。

## 安盛特許維修服務

安盛特許維修服務的維修商是由一隊經過嚴格挑選及具有信譽保證的汽車修理匠組成。免除你於汽車維修時的煩惱，亦帶給你優質卓越的汽車維修服務。

### 專享優惠：

- (1) 交通津貼: \$300\*
- (2) 補貼所需承擔之折舊率高達\$3,000\*# (以最終折舊率評估為準)
- (3) 免費拖車服務
- (4) 優先維修服務
- (5) 免費清潔服務
- (6) 免費還車服務
- (7) 六個月維修保養

+ 不適用於個別汽車類型

\* 不適用於更換擋風玻璃的賠償服務

# 只適用於在運輸署辦理汽車首次登記的五年內，因車禍而導致的損失

- 註：1. 一般不受保項目包括：酒後或藥物影響下駕駛、戰爭及恐怖份子活動。  
2. 所有金額均以港幣計算。  
3. 一切條款以保單為準，如有需要，可向本公司索取保單樣本以作參考。

## 安盛集團：經濟保障 世界翹楚

### 安盛集團（2010年）

- 全年總收入達910億歐元
- 管理資產總值達11,040億歐元
- 全球聘用214,000名僱員，竭誠為客戶提供所需的方案及最優質的服務
- 獲全球逾95,000,000位客戶信賴
  - 保障他們的財物（汽車、家居、器材）
  - 為他們的家人或僱員提供醫療及個人保險
  - 為他們管理個人或企業的財產
- 標準普爾評級：AA-

### 安盛保險有限公司

- 全港最大一般保險公司之一，尤以車險具領先地位
- 擁有逾170年亞洲經營經驗
- 聘用超過220名專業及訓練有素的僱員，竭誠為客戶提供所需的方案及最優質的服務
- 「卓越」保險系列專為個人及中小企業提供周全的保障

## 汽車系列

財物系列

消閒及旅遊系列

醫療系列

個人意外系列

綜合商業系列

責任系列

貨物水險系列

有意投保人士或欲進一步了解本保險計劃的內容，歡迎致電貴保險代理、經紀或致電向本公司查詢。

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[www.axa-insurance.com.hk](http://www.axa-insurance.com.hk)