

汽車超級保險

非一般的汽車保險，昆士蘭聯保的「汽車超級保險」給你更多更直接的額外保障。

額外保障

- 駕駛者生命保障
- 無索償折扣保護
- 「新換舊」賠償保障
- 擋風玻璃豁免「墊底費」
- 第三者責任追討服務
- 代用汽車保障
- 旅遊支援

還有更多

祇需一個電話，你便可得到：

- 24小時免費中途緊急修理援助
- 24小時免費拖車援助
- 24小時法律諮詢
- 24小時賠償諮詢

私家車綜合保險客戶可免費享用上述各項保障及免費援助。第三者責任保險客戶則可獲免費諮詢服務。

根據香港汽車保險（第三者）法例規定，所有車主必須為他們的車輛購買第三者保險。昆士蘭聯保保險有限公司除為你提供法例規定的第三者保險外，更備有保障範圍廣泛的綜合保險。

第三者保險

保障你因使用車輛時的疏忽而引致第三者傷亡或財物損毀所須承擔之法律賠償責任。

綜合保險

除第三者責任外，更為你提供有關汽車損毀的保障，例如碰撞、火災、盜竊及各種意外事故所引致的損失。

注意：此小冊子只供作參考之用，所有條款及細則概以保險單為準。

Motor Supersurance

汽車超級保險



QBE Hongkong & Shanghai Insurance Ltd.
昆士蘭聯保保險有限公司

COMPANY PROFILE 公司簡介

QBE Hongkong & Shanghai Insurance Limited (QBE-HKSI) is a joint venture between the QBE Insurance Group and China Construction Bank (Asia) Corporation Limited.

The **QBE Insurance Group** first established local representation in 1920. Today, QBE Insurance Group is one of the top 25 insurers and reinsurers worldwide. A public listed company, listed on the Australian Stock Exchange, QBE has consistently maintained a high Standard & Poor's A+ Financial Strength Rating. It operates in all key insurance markets and is active in more than 40 countries; so QBE is backed by the strength and security of a truly global organization. Yet, it prides itself on challenging expectations with fresh ideas. It means it can provide specialist insurance solutions innovatively tailored to suit customers' needs.

China Construction Bank (Asia) Corporation Limited, formerly known as Bank of America (Asia) Limited, offers a wide array of consumer and commercial banking services for customers. It is a wholly owned subsidiary of China Construction Bank Corporation, a leading bank in China possessing extensive strength in corporate and consumer banking, and treasury operations.

QBE-HKSI is one of the longest established insurance companies in Hong Kong offering a comprehensive range of quality products to meet the varied insurance needs of corporate and individual clients. Apart from the conventional commercial insurance products such as fire, business interruption, burglary, public liability, property all risk, marine cargo, employees' compensation and motor, it also provides engineering insurance like electronic equipment and contractors' all risks, as well as specialist insurance solutions like trade credit, protection and indemnity, freight forwarders' liability, directors and officers' liability, medical malpractice liability, products liability and professional indemnity insurances. Its personal insurance products include household, personal accident, medical, golf, travel and pleasure craft insurances.

The development of the QBE Insurance Group in this market symbolizes its commitment to providing quality services to the insuring public in Hong Kong.

昆士蘭聯保保險有限公司 (昆士蘭聯保) 為昆士蘭保險集團與中國建設銀行 (亞洲) 股份有限公司之聯營機構。

昆士蘭保險集團 於一九二零年在香港設立業務代表，開始提供本地保險服務。昆士蘭保險集團現時在全球一般保險及再保險集團之排名中，名列二十五名內。集團為澳洲之上市公司，持續獲得標準普爾A+ 財務實力評級。其業務遍及所有主要保險市場，並活躍於超過四十個國家，表現真正環球企業的實力與可靠。同時，集團對本身一直能以嶄新意念迎接挑戰引以自豪，這象徵集團能提供度身訂造的創新專業保險解決方案，以滿足客戶的需求。

中國建設銀行 (亞洲) 股份有限公司 前身為美國銀行 (亞洲) 有限公司，為客戶提供一系列個人及商業銀行產品及服務。該行是中國建設銀行之全資附屬機構，母公司在中國銀行業居於市場領先地位，並在商業及個人銀行和資金業務等方面具有雄厚實力。

昆士蘭聯保 是香港歷史最悠久的保險公司之一，不斷提供優質而全面的保險服務，以切合各界的需求。其傳統工商業保險產品包括火災、營業中斷、盜竊、公眾責任、財產保險、船運保、僱員賠償及汽車等；而因應不同範疇的風險處理需要，「昆士蘭聯保」亦提供一些工程保險，如電子儀器和工程綜合保險等；及專業的保險產品，例如貿易信貸、船舶責任、董事及行政人員責任、產品責任和專業責任保險等。「昆士蘭聯保」提供的個人保障產品包括家居、人身意外、醫療、高爾夫球、旅遊、遊艇等保險產品。

昆士蘭保險集團在香港之積極發展，顯示集團對香港的服務承諾。

Underwritten by 承保機構



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

17/F, Warwick House, West Wing, Taikoo Place,
979 King's Road, Quarry Bay, Hong Kong
香港鰗魚涌英皇道979號太古坊和域大廈西翼17樓
Tel 電話: 2877 8488 Fax 傳真: 3607 0300
Website 網址: www.qbe.com.hk

MOTOR SUPERSURANCE

QBE-HKSI's MOTOR SUPERSURANCE gives you Extra Benefits in addition to your normal Car Insurance Policy at no extra cost.

Extra Benefits

- Driver's Life Protector
- No Claim Discount Protector
- "New for Old" Replacement Vehicle
- Windscreen Excess Waiver
- Claims Recovery Service
- Alternate Vehicle
- Travel Assistance

What's More

Just pick-up the phone you can get:

- 24-Hour Free Emergency Roadside Assistance
- 24-Hour Free Emergency Towing Assistance
- 24-Hour Legal Advisory Service
- 24-Hour Claims Advisory Service

All the Extra Benefits are available to our Comprehensive Cover Policyholders at no additional costs. For Third Party Cover Policyholders, they can also enjoy our free advisory services.

As laid down in the Hong Kong Motor Vehicle Insurance (Third Party Risks) Ordinance (Chapter 272), it is mandatory for every car owner to arrange third party risk insurance for their vehicles. At QBE-HKSI, not only can you find the compulsory third party risk insurance but also the comprehensive coverage for your vehicle.

Third Party Risks

To protect you against legal liability for damages consequent upon accidental

- death or bodily injury to Third Parties
- loss of or damage to the property of Third Parties arising out of the use of your motor vehicle.

Comprehensive Cover

In addition to Third Party Risks, to protect you against loss of or damage to the motor vehicle resulting from any causes, such as collision, fire, theft and other accidental losses.

PRIVATE CAR INSURANCE PROPOSAL FORM

「私家車保險」投保書

Please complete in BLOCK LETTERS and tick the appropriate box
請以英文正楷填寫及於適當位置加上“✓”號

PARTICULARS OF THE PROPOSER 投保人資料

Full Name 姓名

Home / Business Address 住宅 / 公司地址

HKID Card No. / Company Registration No. 香港身份證號碼 / 公司登記號碼

Contact Tel. No. 聯絡電話

Mobile Phone 流動電話

Nature of Business 業務性質

Occupation & Position 職業及職位名稱

Name of Employer 僱主名稱

Address of Employer 僱主地址

PARTICULARS OF THE VEHICLE 投保車輛資料

Full Name Registration No. 車牌號碼

Make & Model 牌子及型號

Type of Body 車身類別

Year of Manufacture 製造年份

Cubic Capacity / Carrying Capacity 汽缸容量 / 載重噸數

Seating Capacity (including Driver) 座位數目 (包括司機)

Chassis No. 底盤號碼

Engine No. 引擎號碼

Limit of Indemnity (Policy Section 1) 賠償限額

Hire Purchase Owner (f any) 財務公司名稱 (如適用)

Is the vehicle fitted with an Anti-Theft Device?
(If “Yes”, please state Make & Model and attach copy of Receipt.)
該車有否裝置防盜系統? 如「有」, 請列明牌子及型號並附收據副本。

Yes 是 No 否

Is any additional Hi-Fi or equipment installed other than
Manufacturer’s standard specification? (If “Yes”, please give details & values.)
該車有否加設原廠標準以外之音響或器材?
如「有」, 請詳列裝置及其價值。

Yes 是 No 否

Has the vehicle been modified from standard specification?
(If “Yes”, please give details.)
該車是否經過改裝? 如「是」, 請詳列之。

Yes 是 No 否

In addition to social, domestic, pleasure use and by the proposer for
business purposes, will the vehicle be used for:

該車除作為投保人普通及業務用途外, 有否作以下用途:

• the carriage of passengers or goods for hire & reward?
租賃載客或載貨?

Yes 是 No 否

• any purpose in connection with the motor trade?
與銷售車輛有關?

Yes 是 No 否

• driving instruction purposes?
教授駕駛?

Yes 是 No 否

If you have ticked “Yes”, please give details below.
如「是」者, 請詳細說明如下:

Where is the vehicle usually parked?
該車通常停泊於何處?

Cover Required 投保類別:

Comprehensive 綜合保險

Third Party Only 第三者保險

Period of Insurance 投保期限:

From 由

(D / M / Y) (日 / 月 / 年)

To 至

(D / M / Y) (日 / 月 / 年)

PREVIOUS INSURANCE PARTICULARS 已往保險資料

Name of Previous Insurer 已往保險公司名稱

Policy No. 保單號碼

Expiry Date 到期日

Registration No. 車牌號碼

Percentage of NCD entitled
現享有「無賠償折扣」 %

Have you ever made a claim under any motor vehicle insurance policy? If so, please give details
and amount of claim.

你曾否向保險公司索償? 如「有」, 請述詳情及賠償數目。

PARTICULARS OF NAMED DRIVERS 駕駛人資料

Note: The basic premium for a private car comprehensive policy accounts for 2 named drivers.
The policy may be extended to include upto 2 additional named drivers on payment of an additional premium.

注意：私家車綜合保險之基本保費只包括兩名記名駕駛人。保單可增添至四名記名駕駛人，但須付額外保費。

Full Name of Driver 駕駛人姓名	I.D. Card No. 身份證號碼
Year of Driving Experience 駕駛經驗	Age 年齡
Occupation 職業	Relationship to Proposer 與投保人關係
Full Name of Driver 駕駛人姓名	I.D. Card No. 身份證號碼
Year of Driving Experience 駕駛經驗	Age 年齡
Occupation 職業	Relationship to Proposer 與投保人關係

Please provide details of the additional named drivers on separate sheet.
填寫額外記名駕駛人，請附另頁。

Have you or any of the named drivers or other regular drivers
你或經常駕駛該車之駕駛人

1. been involved in any motor accident or loss during the last 3 years? Yes 是 No 否
在過去3年內曾否遭遇交通意外?
2. been convicted of any driving offence during the last 3 years Yes 是 No 否
or have any prosecutions pending? 在過去3年內，曾否遭例駕駛被判罰或正待檢控?
3. been disqualified from driving? Yes 是 No 否
曾否被停牌?
4. ever been declined insurance or had your motor insurance cancelled or renewal refused by any insurer? Yes 是 No 否
曾否被保險公司拒絕投保、取消保單或拒絕續保?
5. had defective vision or hearing or suffered from any physical or mental infirmity which may impair your ability to drive? Yes 是 No 否
是否有視力或聽覺不良，或患有身體上或精神上的毛病而不適宜駕駛?

If you have ticked "Yes", please give details below.

如 「是」者，請詳細說明如下：

Any question not answered shall be taken as negative.
所有不作答的問題均視為否定回答。

TRAVEL ASSISTANCE 旅遊支援

The travel assistance service is provided free of charge to Comprehensive Cover policyholder only.
旅遊支援服務只免費提供予私家車綜合保險之保單持有人。

In case the policyholder is a company, this service will be available to only one nominated person:
如以公司名義投保，該服務只適用於一位指定人士：

Either owner or employee 東主或職員

DECLARATION AND SIGNATURE 聲明及簽署

I / We, the owner of the proposed vehicle, declare that to the best of my / our knowledge and belief the foregoing answers are true and complete in every respect. I / We agree that this Proposal and Declaration shall be the basis of and be deemed to be incorporated in the contract of insurance, including any renewal thereof, between me / us and QBE Hongkong & Shanghai Insurance Ltd.

本人 / 吾等，為投保車輛之車主，謹此聲明所有資料提供，均就本人 / 吾等所知，據實呈報。本人 / 吾等同意本投保書，將會作為本人 / 吾等與昆士蘭聯保保險有限公司訂立保險契約之根據。

Signature of Applicant 投保人簽署

Date 日期

IMPORTANT NOTE 重要事項

- The Limit of Indemnity (Policy Section I) you select in this Proposal Form will be used for premium calculation for Comprehensive Insurance. In case of a claim for loss of or damage to the Motor Vehicle, the maximum amount of our payment, subject to the terms and conditions of the insurance policy including any claims excesses that may apply, is limited to:
a) the reasonable market value of the Motor Vehicle at the time of its loss or damage; or
b) the Limit of Indemnity (Policy Section I) that you select in this Proposal Form whichever is the lesser amount.
汽車綜合保險之保費乃根據所選擇之賠償限額釐訂。保單條文規定，被保車輛損毀之最高賠償額將為被保車輛損毀當天之市場價值；或賠償限額兩者中之較低者扣除自負額之淨值。
- The Proposer should disclose all facts even he is in doubt as to whether any facts are construed as material.
投保人應明確提出所有重要事實，即使對此等事實之重要性有所懷疑，亦應確實說明。
- Should the proposer fail to disclose in the proposal all material facts that may influence the Company's acceptance and assessment of this proposal, the proposer's rights under the policy to be issued may be prejudiced.
如投保人未能在本投保書內提供足以影響本公司對投保之接納及估計的重要事實，投保人在保單內之權益將受影響。
- It is advisable for the proposer to keep records (including copies of letters) of all information supplied to the Company for the purpose of application for this insurance.
投保人應保留所有曾呈交本公司的資料紀錄，包括書信之副本。

PERSONAL INFORMATION COLLECTION STATEMENT 收集個人資料聲明

The information you provide to us is collected to enable us to carry on insurance business and may be used for the purpose of any insurance or financial related product or service or any alterations, variations, cancellations or renewal of such product or service; any claim or investigation or analysis of such claim; and exercising any right of subrogation, and may be transferred to 1) any related company or any other company carrying on insurance or reinsurance related business or an intermediary or a claims or investigation or other service provider providing services relevant to insurance business for any of the above or related purposes; 2) 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, and 3) any members of the Federation by the Federation for any of the above or related purposes.

Moreover, we are hereby authorized to obtain access to and/or to verify any of your data with the information collected by the Federation from the insurance industry. You have the right to obtain access to and to request correction of any personal information concerning yourself held by us. Requests for such access can be made in writing to the General Administration 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)

閣下提供的資料，為本公司提供保險業務所需，並可能使用於：任何與保險或財務有關的產品或服務，或該等產品或服務的任何更改、變更、取消、或續期；或任何索償，或該等索償的調查或分析；或行使任何代位權之用。以上資料，及可能轉移予：

- 1) 任何有關的公司，或任何其他從事與保險或再保險業務有關的公司，或與保險業務有關的中介人或索償或調查或其他服務提供者，以達到任何上述或有關目的；
- 2) 現存或不時成立之任何保險公司協會或聯會或類同組織（聯會），以達到任何上述或有關目的，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，及
- 3) 或透過聯會轉移予任何聯會的會員，以達到任何上述或有關目的。此外，本公司亦謹此授權由聯會從保險業內收集的資料中查閱及/或核對閣下任何資料。閣下有權查閱及要求更正由本公司持有有關閣下的個人資料。如有需要查閱，可用書面寄香港鯉魚涌英皇道979號太古坊和城大廈西翼17樓（電話：2877 8488，圖文傳真：3607 0300）向本公司行政事務主任提出。

For Office Use 公司專用

Account No.	Cover Note No.	Policy No.
-------------	----------------	------------

PREMIUM LOADING			Endorsement	Remarks
Excess	Section I	Section II (TPPD)	<input type="checkbox"/> MC2	<input type="checkbox"/> Sports Car
Theft		N/A	<input type="checkbox"/> MC3	<input type="checkbox"/> Occupation
Parking		N/A	<input type="checkbox"/> MC4	<input type="checkbox"/> Young Driver
Accidental Damage			<input type="checkbox"/> MC5	<input type="checkbox"/> Inexperienced Driver
Young Driver			<input type="checkbox"/> MC6	<input type="checkbox"/> Year Make
Inexperienced Driver			<input type="checkbox"/> MC7	<input type="checkbox"/> Model
Unnamed Driver			<input type="checkbox"/> MC8	<input type="checkbox"/> Others

UWD.BVPC.V1-1.7.1106