



Privileged Benefits 更多優越項目

- No depreciation deduction for damaged parts and accessories of new car (licensed within 1 year)
新車首年內零件及附件因意外損毀，豁免扣除折舊
- Genuine Parts
百分百原廠零件
- 24-hour Assistance Service Hotline offering roadside assistance, towing and claims assistance, etc.
24小時支援服務熱線提供路邊維修、拖車及索償援助等服務
- Insurance assessment waived for repair cost below **HK\$20,000**
如意外維修費用低於**20,000港元**，無需等候保險審批

Notes 備註:

- The above benefits are applicable for Private Car Comprehensive Cover and subject to the terms and conditions of the policy, including excess payment.
以上保障項目適用於私家車保險計劃，並受保單條款細則約束，包括自負額費用。
- Personal accident cover is subject to an additional premium.
個人意外保險為額外繳費項目。

**Contact our Crown Motors Consultants
for more information or call**

查詢保險計劃詳情，請與皇冠汽車顧問
聯絡，或致電保險熱線



2823 3228

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保護您的心愛座駕

Join our “Vehicle Insurance Plan” to enjoy special discounts, and also these exclusive benefits

參加我們的「汽車保險計劃」，閣下可以享有特惠保費折扣，更可同時擁有多項尊貴優惠



New for Old Replacement 以新換舊

Same Grade “New for Old Replacement” if your vehicle is less than 1 year old and suffers total loss¹. Enjoy “New for Old” upon renewal for your insured car in its second year²
新車首年如遇全損¹，可獲償全新同類車輛。續保後，受保車輛可享一年「以新換舊」優惠²



No Claim Discount (NCD) Protection 無索償折扣保障

Maintain NCD upon renewal if total amount claimed³ during policy period is not more than HK\$120,000 or 15% of the Estimated Value (whichever is the lower amount)
若保單期內總索償³不超過120,000港元或投保額之15%（以較低者為準），續保時將享有保單續保前相同的無索償折扣



Front Windscreen Cover 車頭擋風玻璃保障

One-time front windscreen claim⁴ covered during policy period (NCD unaffected)
保障期內，可獲一次車頭擋風玻璃賠償⁴（絕不影響無索償折扣）



Personal Accident Insurance 個人意外保險

Accident cover for the first Named Driver⁵
為首名記名司機⁵附加個人意外保障



Car Lover

Enjoy exclusive coverage on your car keys and personal effects in the car
專享獨一無二的車匙及車內個人財物保障



Authorisation within 24 Hours 24小時內授權維修

Upon receipt of claims documents and repair quotation
只需索償文件及維修報價齊備



Alternative Vehicle 代用車輛

If your car is stolen and not found within 48 hours, or immediately immobilised after an accident and requires towing⁶ and a repair exceeds 48 hours (80% of rental, up to HK\$6,000)
因失竊而48小時內仍不被尋回或因意外而導致即時無法行駛而需拖車⁶及修理時間需超過48小時，可獲償代用車輛租金的80%（最高達6,000港元）



Medical Expenses 醫療費用

Medical claim of up to HK\$10,000 for each accident
每宗意外最高賠償額達10,000港元



Guangdong Province/Macao Extension (Optional) 保險範圍延伸至中國廣東省/澳門（自選保障）

Upgraded to include:

- Towage from selected ports of entry back to Hong Kong if your car is immobilised due to accident or mechanical breakdown
- Towage to the relevant cross-boundary control point for vehicle de-registration and back, if your car is assessed to be total loss following an accident in Guangdong Province/Macao

升級版包括：

- 將因意外或機械失靈而不能行駛的汽車於特定入境口岸拖返香港
- 將因於廣東省/澳門發生意外導致全損的汽車來回拖至相關入境口岸進行汽車登記註銷

¹ Additional excesses apply if the Motor Car was driven by an unnamed, young or inexperienced driver at the time of the accident

² The total amount claimed¹ during the first year must not exceed HK\$120,000 or 15% of the Original Estimated Value covered under the first year (whichever is the lower)

³ Excluding claims under Front Windscreen Cover and after payment of applicable excess(es)

⁴ A front windscreen excess of HK\$2,000 applies

⁵ You can opt to extend the coverage to other Named Drivers

⁶ Towing service must be arranged through 24-hour Assistance Service Hotline at 2783 0013

¹ 如意外發生時該車輛由不記名司機、年輕司機或缺乏經驗司機駕駛，則需支付額外自負額

² 於首年保單期內總索償¹不得超過120,000港元或首年承保表上列明的原本估計價值之15%（以較低者為準）

³ 不包括車頭擋風玻璃索償及扣除適用的自負額後

⁴ 車頭擋風玻璃墊底費2,000港元

⁵ 你可選擇伸延保障至其他記名司機

⁶ 發生事故後之拖車服務必須經由24小時支援服務熱線 2783 0013 安排