

亞洲 (港車北上) 行程易保險計劃



ASIA (NORTHBOUND TRAVEL)
EASY GO PRIVATE CAR
INSURANCE



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ASIA (NORTHBOUND TRAVEL) EASY GO PRIVATE CAR INSURANCE

This insurance plan is specially designed for "Northbound Travel" for Hong Kong private cars. In accordance with the requirements for Hong Kong private cars entering Guangdong Province via the Hong Kong-Zhuhai-Macao Bridge, it must comply with the statutory motor insurance requirements for third-party risks set by both the Hong Kong and Mainland authorities. This insurance plan provides you:

- cover to the loss of or damage to the dash cam that is mounted to the motor car;
- reimbursement of the transportation expenses under adverse weather condition;
- third party liabilities cover in Guangdong Province, which is equivalent to "Compulsory Traffic Accident Liability Insurance" in Mainland;
- an extra limit of compensation for third party liabilities, which is equivalent to "Mainland Commercial Third Party Liability Insurance";
- an additional optional cover of Motor Car Contingent Liability Extension for claim arisen if you or Designated Driver encounter a traffic accident in Guangdong Province while driving and subsequently face a trial in the court of Hong Kong put forward by the concerned third party;
- an additional benefit of a 24-Hour Vehicle Assistance Service Hotline that allows you to promptly receive referral services such as towing, roadside repair, and medical assistance in the event of an emergency in Hong Kong, Guangdong Province and Macao.

PERIOD OF INSURANCE

Insurance Cover	Period of Cover
Basic Covers A, B and Cross Border Vehicle Cover C.1 and Optional Covers C.2, C.3, D	Annual Cover (12 months)

SUMMARY OF COVERAGE

BASIC COVER (Applicable to the territories of Hong Kong and/or Guangdong Province and/or Macao)	
A. Dash Cam Protection ¹	
If the dash cam and its accessories and/or its spare parts mounted to the motor car are stolen or destroyed through violent or forcible entry into the motor car, you will be compensated without deducting any depreciation.	Up to HK\$1,000 per year

B. Adverse Weather Transportation Expenses Protection ^{2,3}	
<p>In case the motor car is immobilised due to adverse weather resulting in the need of towing service, we will reimburse the transportation expenses for the insured driver after the immobilisation of the motor car.</p> <ul style="list-style-type: none"> From the location of immobilisation to anywhere in Hong Kong or Guangdong Province or Macao <p>Aggregate Limit:</p>	<p>Maximum limit per event: HK\$400</p> <p>HK\$800 per year</p>

Free Additional Benefit (Applicable to Dash Cam Protection and Adverse Weather Transportation Expenses Protection)	
24-Hour Vehicle Assistance Service Hotline⁴	
In case of emergency, you can call the 24-hour vehicle assistance service hotline for following assistance:	
• Emergency Towing Service ⁵ (Applicable to the territories of Hong Kong and/or Guangdong Province and/or Macao)	Referral Service
• Emergency Roadside Repair Service ⁵ (Applicable to the territories of Hong Kong and/or Guangdong Province and/or Macao)	Referral Service
• Emergency Medical Assistance Service ⁵ (Applicable to the territories of Guangdong Province and/or Macao)	Referral Service
• HK Traffic Regulation Enquiry Service (Applicable to the territory of Hong Kong)	Enquiry Service
• HK Claim Enquiry Service (Applicable to the territory of Hong Kong)	Enquiry Service

CROSS BORDER VEHICLE COVER (Applicable to the territory of Guangdong Province only)	
C.1. Compulsory Auto Liability Insurance for Guangdong-Hong Kong Cross Border Vehicle under Unilateral Recognition ⁶	
<p>If you or authorised legitimate driver is involved in a traffic accident during the use of the insured motor car, causing the victim to suffer bodily injury, death or property loss, and shall be responsible for damages in accordance with the law in Mainland⁷ we shall, in accordance with the provisions of the insurance contract, pay the following items :</p> <ul style="list-style-type: none"> Death and injury limit Medical expenses limit Property damage limit Death and injury limit ("non-liability") Medical expenses limit ("non-liability") Property damage limit ("non-liability") <p>Aggregate Limit:</p>	<p>Maximum limit per event:</p> <p>RMB180,000</p> <p>RMB18,000</p> <p>RMB2,000</p> <p>RMB18,000</p> <p>RMB1,800</p> <p>RMB100</p> <p>RMB200,000</p>

OPTIONAL COVER (1)

(Applicable to the territory of Guangdong Province only)

C.2. Supplementary Insurance for Guangdong-Hong Kong Cross Border Vehicle - Third Party Liability Insurance⁶

During the insurance period, if you or authorised legitimate driver has an accident during the use of the insured motor car, causing the third party to suffer bodily injury or death or property damage, and shall be liable for damages to the third party in accordance with the law in Mainland⁷, subject to the exclusions of the insurance, we shall, in accordance with the insurance contract, be responsible for compensation for the part exceeding the compensation limit of each item of the Compulsory Auto Liability Insurance for Guangdong-Hong Kong Cross Border Vehicle under Unilateral Recognition.

Maximum limit per event:
RMB2,000,000; or
RMB3,000,000; or
RMB5,000,000

C.3. Supplementary Insurance for Guangdong-Hong Kong Cross Border Vehicle - Liability Insurance for Driver and/or Passengers on Board⁶

During the insurance period, in the case where you or authorised legitimate driver has an accident during the use of the insured motor car, causing bodily injury or death to the person on the insured motor car and shall be liable according to law in Mainland⁷ subject to the exclusions of the insurance, we shall be responsible for compensation in accordance with the insurance contract.

Maximum limit per event per person (driver and passenger):
RMB10,000; or
RMB30,000; or
RMB50,000; or
RMB100,000

OPTIONAL COVER (2)

(Applicable to the territories of Guangdong Province and/or Macao)

D. Motor Car Contingent Liability Extension⁸

Indemnifies you and/or Designated Driver against legal liabilities of the insured motor car arising out of proceedings that are commenced, tried and delivered by or obtained from a court of competent jurisdiction in Hong Kong, in respect of death of or bodily injury to third party and property damage arising out of an accident caused by or in connection with the insured motor car in Guangdong Province and/or Macao. (An excess of third party property damage at HK\$10,000 for any one claim shall apply.)

Maximum limit:
HK\$5,000,000
per year
(inclusive of
HK\$2,000,000 third
party property
damage)

Remarks :

- ¹ Requires reporting to local police within 24 hours after having notice of incident and the submission of police report.
- ² Immobilisation must be occurred within 2 hours before issue of adverse weather warning or signal and 2 hours after cancellation of adverse weather warning or signal. The insured driver must travel by public conveyance or hire car within 2 hours from immobilisation.
- ³ Vehicle towing receipt (with date and location shown) and transportation expense receipt (with date, time and amount shown) must be provided.
- ⁴ 24-Hour Vehicle Assistance Service is provided by Europ Assistance Hong Kong Limited.
- ⁵ All costs, expenses, fees and charges shall be paid by the Insured &/or Insured Driver &/or Legitimate Driver &/or Designated Driver &/or Passengers on Board.
- ⁶ Claim service for accidents occurred in Guangdong Province and covered under Covers C.1, C.2 and/or C.3 is provided by PICC Property and Casualty Company Limited Guangdong Provincial Branch.
- ⁷ "Mainland" shall mean The People's Republic of China (PRC).
- ⁸ Under this extension, the insured motor car must be driven by the Designated Driver(s) whilst in Guangdong Province and/or Macao; and "death of or bodily injury to third party" shall only be applicable to any person other than the employee(s) of Insured/driver/holder of vehicle registration/holder of vehicle registration plate of the insured motor car.

IMPORTANT NOTES:

This leaflet is only a brief description of product features and does not constitute any part of the insurance contract. Please refer to the policy document for details of insurance terms, conditions, and exceptions which shall prevail in case of inconsistency. Asia Insurance reserves the right of final approval and decision.

(If there is any conflict or inconsistency between the English and Chinese versions under Covers C.1, C.2 and C.3 of this document, the Chinese version shall prevail. If there is any conflict or inconsistency between the English and Chinese versions under other parts of this document, the English version shall prevail.)

To apply or for more details, please contact your insurance intermediary, or feel free to contact us directly.

亞洲（港車北上）行程易保險計劃

本保險計劃專為「港車北上」而設。因應香港私家車經港珠澳大橋進入廣東省境內必須符合內地當局對第三者風險的法定汽車保險規定，本保險計劃為您提供：

- 對安裝在汽車上的行車記錄儀的損失或損壞保障；
- 在惡劣天氣下交通費用的補償；
- 廣東省境內的第三者責任保障，等同於內地的「機動車交通事故責任強制保險」；
- 該外的第三者責任賠償額，等同於內地的「機動車商業保險」；
- 跨境車主責任延伸保障以應付若香港車主或指定司機於廣東省境內發生交通意外，而第三者事後就意外於香港進行訴訟的索償；
- 24小時汽車支援服務熱線，讓您於香港、廣東省及澳門境內發生緊急事故時，能及時獲取拖車、中途維修及醫療支援轉介服務。

保險期

保障項目	保障期
基本保障項目 A、B 及 跨境車輛保障項目 C.1 及 自選保障項目 C.2、C.3、D	一年保障

保障摘要

基本保障 (適用於香港及/或廣東省及/或澳門境內)

A. 行車記錄儀保障¹

如安裝在汽車上的行車記錄儀及其配件及/或備件因暴力或強行進入汽車而被盜竊或損壞，您將可獲得賠償，無須扣除任何折舊率。

全年不超過港幣
1,000 元

B. 惡劣天氣交通費用保障^{2,3}

如汽車因惡劣天氣而無法行駛及需要拖車服務，我們將補償受保駕駛者的交通費用。

• 從無法行駛的地點至香港或廣東省或澳門的任何地方

每次事故賠償限額:
港幣 400 元
全年港幣 800 元

免費額外保障 (適用於行車記錄儀保障及惡劣天氣交通費用保障)	
24小時汽車支援服務熱線⁴	
如發生緊急事故，您只需致電24小時汽車支援服務熱線，即可獲取以下服務：	
• 緊急拖車服務 ⁵ (香港及/或廣東省及/或澳門境內)	轉介服務
• 中途緊急維修服務 ⁵ (香港及/或廣東省及/或澳門境內)	轉介服務
• 緊急醫療支援服務 ⁵ (廣東省及/或澳門境內)	轉介服務
• 香港一般交通條例諮詢 (香港境內)	諮詢服務
• 香港索償程序諮詢 (香港境內)	諮詢服務

跨境車輛保障 (只適用於廣東省境內)

C.1. 粵港跨境車輛內地交強險等效保險⁶

被保險人或其允許的合法駕駛人在使用被保險機動車過程中發生交通事故，致使受害人遭受人身傷亡或財產損失，依內地⁷法例應當由被保險人或其允許的合法駕駛人承擔的損害賠償責任，我們(保險人)按照保險合同的約定對每次事故在下列賠償限額內負責賠償：

- 死亡傷殘賠償限額
- 醫療費用賠償限額
- 財產損失賠償限額
- 無責任死亡傷殘賠償限額
- 無責任醫療費用賠償限額
- 無責任財產損失賠償限額

總賠償額：

每次事故賠償限額：
人民幣 180,000 元
人民幣 18,000 元
人民幣 2,000 元
人民幣 18,000 元
人民幣 1,800 元
人民幣 100 元
人民幣 200,000 元

自選保障 (1) (只適用於廣東省境內)

C.2. 粵港跨境車輛商業保險 – 機動車第三者責任保險⁶

保險期間內，被保險人或其允許的合法駕駛人在使用被保險機動車過程中發生意外事故，致使第三者遭受人身傷亡或財產直接損毀，依內地⁷法例應當對第三者承擔的損害賠償責任，且不屬於免除我們(保險人)責任的範圍，我們(保險人)按照保險合同的約定，對於超過粵港跨境車輛內地交強險等效保險各分項賠償限額的部份負責賠償。

每次事故責任限額：
人民幣 2,000,000 元
或
人民幣 3,000,000 元
或
人民幣 5,000,000 元

C.3. 粵港跨境車輛商業保險 – 機動車車上人員責任保險⁶

保險期間內，被保險人或其允許的合法駕駛人在使用被保險機動車過程中發生意外事故，致使車上人員遭受人身傷亡，且不屬於免除我們(保險人)責任的範圍，依內地⁷法例應當對車上人員承擔的損害賠償責任，我們(保險人)依照保險合同的約定負責賠償。

每次事故責任限額：
每人(駕駛人及乘客)
人民幣 10,000 元或
人民幣 30,000 元或
人民幣 50,000 元或
人民幣 100,000 元

自選保障 (2) (只適用於廣東省及/或澳門境內)

D. 跨境車主責任延伸保障⁸

指定司機駕駛投保汽車於廣東省及/或澳門境內發生意外所導致第三者人身傷亡及財物損毀之法律責任，而有關之第三者事後就意外於香港進行訴訟時，為您提供跨境車主責任延伸保障以應付此等索償。
(第三者財物損毀之自負額為每宗索償港幣 10,000 元。)

每年最高賠償限額：
港幣 5,000,000 元
(包括第三者財物損毀賠償額
港幣 2,000,000 元)

註：

- 1 需要在知悉事件後24小時內向當地警方報案並提供報案紙。
- 2 車輛無法行駛的情況必須在惡劣天氣警告或信號發出前2小時，及惡劣天氣警告或信號取消後2小時內發生。受保駕駛者必須於車輛無法行駛後2小時內乘搭公共交通工具或出租車。
- 3 需要提供拖車收據 (列明日期及地點) 及交通費用收據 (列明日期、時間及金額)。
- 4 24小時汽車支援服務由國際救援(香港)有限公司提供。
- 5 投保人及/或受保駕駛者及/或合法駕駛人及/或指定司機及/或車上人員需自行負責有關費用。
- 6 在廣東省境內發生保險事故並由保障項目 C.1、C.2 及/或 C.3 所涵蓋的理賠服務由中國人民財產保險股份有限公司廣東省分公司提供。
- 7 「內地」指中華人民共和國。
- 8 在此項延伸保障下：投保汽車於廣東省及/或澳門境內，必須由指定司機駕駛方可獲得保障；「第三者人身傷亡」只適用於投保人/駕駛者/車輛註冊持有人/註冊車牌持牌人之僱員以外的任何人士。

重要事項：

本小冊子概述的保障資料只供參考之用，並不構成保險合約的一部份，有關此項保障計劃的詳細內容、條款和細則及不承保範圍，請參閱正式保單。如有任何差異，均以保單內的條款細則為準，亞洲保險保留最終批核和決定權。

(本小冊子的中文內容力求符合英文原意，若有任何歧異，概以英文版本為準；惟就保障項目C.1、C.2 及 C.3 有任何歧異，概以中文版本為準。)

如有意投保或欲進一步了解本保險計劃的內容，
歡迎致電 貴保險中介人或向本公司查詢。