

ALLIANZ PRIVATE CAR INSURANCE PLAN 安聯私家車保險計劃

Accidents can happen unexpectedly even with all of the precautionary actions that are being taken by the drivers on a daily basis. Therefore, an insurance plan that can protect you from any potential financial loss and legal liabilities can be useful. Allianz Comprehensive Motor Insurance Plan provides broad coverage to protect you, your car, and damages caused to other people's car or property in the event of an accident. Our Third Party Only insurance covers your liabilities towards third parties' injury or death when an accident arises.

無論車主每天如何採取何種預防措施，事故都可能發生。因此，可以保護您免受財務損失和法律責任的保險計劃可以派上用場。我們的安聯綜合汽車保險計劃提供廣泛的承保範圍，以保護您和您的汽車，以及在發生事故時對其他人的汽車或財產造成的損害。我們的第三者責任保險承保您對第三方因傷害或死亡而承擔的責任。

	Comprehensive 綜合保險	Third Party Only 第三者責任保險
	Maximum limit 最高限額	
Own Damage 自身汽車損毀	Up to Sum Insured / Market Value 投保額 / 市場價值	-
Third Party Bodily Injury 第三者死亡或身體受傷	HK\$100,000,000	HK\$100,000,000
Third Party Property Damage 第三者財物損失	HK\$2,000,000	HK\$2,000,000
24 Hour Emergency Roadside Assistance 24 小時緊急道路救援	✓	✓
24 Hour Free Towing Service 24 小時免費拖車服務	✓	✓
Medical Expenses 醫療費用賠償保障	HK\$10,000	-
Personal Accident Protection 人身意外保障	HK\$250,000	-
No Claim Discount Protection 無索償折扣保障	HK\$100,000	-
Windscreen / Windows Protection 擋風玻璃和車窗罩保障	HK\$5,000	-
Courtesy Car 臨時代用車	HK\$1,000 per day, Max 5 Days 每天HK\$1,000，上限5天	-
New for Old Replacement 以新換舊保障	Within 1 year from first registration 首次登記後一年內	-
Nil Depreciation on Repairs 「零」折舊維修	Within 1 year from first registration 首次登記後一年內	-
Claim Recovery Service 追討索償服務	✓	-