



# Private Motor Car Insurance

**Private Motor Car Insurance – A comprehensive protection for you and your loved vehicle. In addition to the statutory insurance cover, Private Motor Car Insurance also provides many extra benefits in the comprehensive plan for your peace of mind while you are enjoying your driving.**

## 1) Third-Party Liability Cover

- Legal liability for third-party death or bodily injury by the insured vehicle up to HK\$100,000,000
- Legal liability for third-party property damage by the insured vehicle up to HK\$2,000,000

## 2) Comprehensive Cover

- In addition to the third-party liability cover, loss of or damage to the insured vehicle is covered up to the selected sum insured or the market value (whichever is the lesser)
- Optional cover for the insured vehicle's own damage in Guangdong Province is available
- Other extra benefits are provided for free

### Free Extra Benefits (Only applicable for Comprehensive Cover)

No Claims Discount (NCD) Protector	If the total amount claimed within one policy year is less than HK\$60,000 or 15% of the sum insured of the insured vehicle (whichever is the lesser), the NCD shall remain the same NCD percentage upon renewal with us.
Sun Roof / Windscreen Excess Free Cover	Glass windscreen and/or sun roof of the insured vehicle are covered up to HK\$5,000 with no excess, and the NCD remains unaffected.
"New For Old" Cover	Full compensation for the insured vehicle less than one year old will be provided if it is sustained a total loss in an accident. A new car of the same make and model will be compensated.
Personal Accident Cover	We will pay HK\$100,000 per policy year as compensation for the death of or permanent disablement of the Insured and named driver(s) caused by accident within three calendar months of the occurrence of such injury while driving the insured vehicle.
24-Hour Emergency Roadside Assistance**	If the insured vehicle is immobilised on the road due to an accident or mechanical breakdown, we will provide emergency roadside repair assistance service such as battery boarding and tire replacement up to a limit of HK\$2,000 for each and every case.
24-Hour Towing Service*	If the insured vehicle cannot be repaired at the roadside following an accident or mechanical breakdown, we will arrange car towing service. The maximum limit of the towing service is up to HK\$2,000 for each and every case.
Alternate Car*	In the event of the insured vehicle being: - immobilised due to an accident which requires a repair exceeding 48 working hours; or - stolen and not found within 48 hours We will arrange and pay for the supply of an alternate car. We will pay up to 80% of the actual car rental cost, subject to a daily limit of HK\$1,000 and an aggregate limit of HK\$5,000 for each and every case.
Removal Of The Vehicle*	If the insured vehicle is unable to move due to overturning or falling down a slope while traveling on ordinary roads, we will arrange its removal. The maximum limit is up to HK\$2,000 for each and every case.
Taxi Service*	In the event that the Towing Service has been arranged for a breakdown or accident of the insured vehicle, we will reimburse the taxi fare for you to reach your planned destination.
24-Hour Claims Advisory Service*	A 24-hour claims enquiry hotline provides you with advice on motor insurance claims procedure.
24-Hour General Advisory Service*	24-hour general advisory service hotline provides you with advice on traffic regulations.
Public Liability Coverage on Electric Car Charger**	Including damage to third-party property and/or death of or bodily injury to third-party arises out of an accident caused by or resulting from the direct use of an electric car charger whilst charging the insured vehicle at the time of the accident. <ul style="list-style-type: none"> <li>• Limit of liability for all Tesla vehicles is HK\$10,000,000</li> <li>• Limit of liability for all non-Tesla electric vehicles is HK\$5,000,000</li> </ul>

\* Only available within the territory of Hong Kong ^Applicable to insured non-electric vehicle only \*Applicable to insured electric vehicle only

This is only a product summary and does not constitute any part of the contract. For full terms, conditions and exclusions, please refer to the Policy Wording.

Dah Sing Insurance Company Limited ("Dah Sing Insurance"), a wholly owned subsidiary of Dah Sing Financial Holdings Ltd., has been providing general insurance solutions to our customers and business partners in Hong Kong since 1976. Dah Sing Insurance is authorised and regulated by the Insurance Authority of the Hong Kong, providing a wide range of general insurance products.

Dah Sing Insurance is the insurance underwriter of Private Motor Car Insurance, is solely responsible for all coverage and compensation, and reserves the right of final approval of the enrolment of Private Motor Car Insurance.

The service(s) / product(s) mentioned herein is/are not targeted at customers in the EU.

**Dah Sing Insurance Company Limited**

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**Together We Progress and Prosper**



# 私家車汽車保險

私家車汽車保險 - 一個全面照顧您和您心愛座駕的周全保障。私家車汽車保險不僅提供法定的保障，綜合保障更設有多項額外免費保障項目，讓您安心盡享駕駛之樂。

## 1) 第三者責任保障

- 為受保座駕導致第三者死亡或身體受傷而令受保駕駛者須承擔法律責任提供保障高達港幣 \$100,000,000
- 為受保座駕導致第三者財物損毀而令受保駕駛者須承擔法律責任提供保障高達港幣 \$2,000,000

## 2) 綜合保障

- 綜合保障除提供第三者責任保障外，更為受保座駕因意外損失 / 損毀提供指定投保額或市場價值的賠償（以較低者為準）
- 附加廣東省內之車身損毀保障以供選擇
- 提供以下多項免費額外保障項目

### 免費額外保障 (只適用於綜合保障)

「無賠償折扣」保障	倘若於每一保單年度內總賠償額不超過港幣 \$60,000 或受保座駕的投保額的 15% (以較小額者為準)，續保時仍可保留相同的「無賠償折扣」續享保費折扣優惠。
擋風玻璃 / 天窗賠償免墊底費	倘若受保座駕之擋風玻璃及 / 或天窗因意外損毀，保障額高達港幣 \$5,000，並免除墊底費，而原有的「無賠償折扣」亦不受影響。
同款新車賠償不計折舊	若受保座駕車齡不超過 1 年，在意外中完全損毀，可獲得同款新車以作賠償。
個人意外保障	若受保人及記名司機因駕駛受保座駕導致交通意外，並因此於事發 3 個月內死亡或永久傷殘，可獲港幣 \$100,000 個人意外保險賠償。
24 小時緊急路面維修服務 **	受保座駕如因交通意外或機件故障而無法行駛，我們將會安排 24 小時緊急路面維修服務趕赴現場維修，例如電池發動及輪胎更換。每宗事故最高保障額為港幣 \$2,000。
24 小時拖車服務 *	倘若受保座駕因交通意外或機件故障而無法當場修妥，我們將會安排拖車服務。每宗事故最高保障額為港幣 \$2,000。
代用車支援服務 *	倘若受保座駕遇上以下情況，我們將提供代用車輛服務，並支付最高達 80% 的租金 (每日最高保障額港幣 \$1,000，每宗事故最高保障額為港幣 \$5,000)： - 交通意外需要維修超過 48 小時而無法行駛；或 - 被偷並於事發 48 小時後仍未能尋回
車輛搬移服務 *	倘若在一般道路上，受保座駕因翻倒或滑下斜坡而無法自行正常駛動，將可獲車輛搬移服務。每宗事故最高保障額為港幣 \$2,000。
的士服務 *	如受保座駕因機件故障或意外而獲拖車服務，您將可獲賠償前往原定目的地之的士車費。
24 小時賠償諮詢熱線 *	24 小時賠償諮詢熱線為您提供詳細的汽車保險索償程序及資料。
24 小時交通法例諮詢熱線 *	24 小時交通法例諮詢熱線為您提供有關交通法例的意見。
電車充電設備公眾責任 **	保障因受保電車直接使用電車充電設備進行充電其間所造成或引致的意外包括第三者的財產損毀及 / 或人身傷亡。 • Tesla 受保汽車責任限額為不超過港幣 \$10,000,000 • 非 Tesla 電動受保汽車責任限額為不超過港幣 \$5,000,000

\* 只適用於香港境內 ^ 只適用於受保非電動汽車 # 只適用於受保電動汽車

此產品概覽並不構成保單的一部分。有關條款細則、保障範圍及不保事項，請參閱保單條款。

大新保險有限公司 (「大新保險」) 為大新金融集團有限公司之全資附屬機構，由 1976 年起已為客戶及商業夥伴提供一般保險方案。大新保險獲香港保險業監管局授權經營，提供多元化保險產品及方案。

大新保險為私家車汽車保險之承保人，全面負責一切保障及賠償事宜，並保留對私家車汽車保險的最終批核權。

本文提及的服務 / 產品並不是以歐盟的人士為目標。

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