

## 車主樂

皇家太陽聯合保險誠意獻給您一個全面的私家車保險計劃，讓您在盡情享受駕駛樂趣之餘，更能獲得每日24小時周全妥善的保障，坐享多項優惠，自然開心又安心。

### 保障範圍簡介

- 可選擇購買汽車綜合保險或第三者保險
- 港幣十萬元免費汽車個人意外保險
- 無索償折扣保障
- 新換舊保障(無需扣除折舊)
- 無限次車頭玻璃保障
- 24小時支援熱線
- 後備車輛服務
- 第三者責任追討服務

### 車主樂 - 優惠一覽表

優惠	綜合保險	第三者保險
24小時拖車服務 <sup>†</sup>	費用全免 <sup>†</sup>	轉介服務
後備車輛 <sup>#</sup>	租用費最高達港幣5,000元	轉介服務
24小時路邊緊急維修 <sup>^</sup>	維修服務費用最高達港幣2,000元	轉介服務
24小時支援熱線	費用全免	費用全免
24小時索償服務	費用全免	費用全免
無索償折扣保障*	✓	✗
新換舊保障（車齡不足一年）	✓	✗
無限次車頭玻璃保障，絕不扣除無索償折扣	每次賠償最高達港幣5,000元	✗
第三者責任追討服務	費用全免	諮詢服務
汽車個人意外保險	高達港幣100,000元的免費保障	✗

<sup>†</sup> 拖車服務必須由本公司24小時汽車支援服務提供

<sup>^</sup> 於任何單一事故中，您只可享用拖車服務或路邊緊急維修

<sup>#</sup> 適用於：

- 1) 車輛因意外或機械故障導致無法即時在道路上行駛，及
- 2) 拖車服務由本公司24小時汽車支援服務提供，及
- 3) 需要在車房維修多於48小時，或
- 4) 汽車被盜而且遺失多於48小時（須有警方報告作實）

\* 索償不超過港幣80,000元或保額20%，以較低者為準

## 保費

保費的計算會根據投保者提供的資料，包括受保車輛的類別、投保人的年齡及駕駛經驗。如需報價，請聯絡您的保險代理或本公司。

### 您至可信賴的保險夥伴

皇家太陽聯合保險開業至今近300年，現為全球領先的跨國上市保險集團之一。集團的承保業務遍佈逾130個國家，主要位於英國、北歐、加拿大、愛爾蘭、亞洲、中東及拉丁美洲。

皇家太陽聯合保險有限公司是集團的全資附屬公司，於香港經營保險業務已有30多年，為客戶提供一系列按需訂制及配套的商業及個人保險產品和服務。貴為我們的客戶，您不但享有領先全球的保險公司所提供的周全保障，還可以完全信賴我們快捷公正的索償服務，以及優質的客戶服務。

作為「您至可信賴的專業保險公司」，我們定必貫徹履行承諾，竭誠為客戶提供方便可靠而又合適的保險方案。



## MOTORGUARD 車主樂

Private Car Insurance  
私家車保險



## MotorGuard

RSA offers you a comprehensive private car insurance package which provides round-the-clock total cover and many extra bonuses.

### Coverage highlights

- Choice of Comprehensive or Third Party Cover
- Free HK\$100,000 Personal Accident Insurance
- No Claim Discount Protection
- 'New for Old' cover (with No Depreciation Deduction)
- Unlimited Windscreen Cover
- 24-hour Assistance Service Hotline
- Replacement Car Service
- Free Claims Recovery Service

### MotorGuard benefit table

Benefits	Comprehensive	Third Party
24-hour Towing Service <sup>†</sup>	Free <sup>†</sup>	Referral Service
Replacement Car <sup>#</sup>	Up to HK\$5,000 in Rental Charges	Referral Service
24-hour Emergency Roadside Repair Service <sup>^</sup>	Up to HK\$2,000 Servicing Charges	Referral Service
24-hour Hotline Assistance	Free	Free
24-hour Claims Report Centre Service	Free	Free
NCD Protection*	✓	✗
'New for Old' Cover (for car under 1 year)	✓	✗
Unlimited Windscreen Cover (would not affect NCD)	Up to HK\$5,000 per claim	✗
Claim Recovery Service from Third Party	Free	Advice Service
Motor Personal Accident Insurance	Up to HK\$100,000 Free Cover	✗

† The towing service must be arranged by our 24-hour Assistance Service

<sup>^</sup> In any one incident, the Insured Person can only enjoy either the Towing Service or the Roadside Repair Service

<sup>#</sup> Applicable when:

- 1) the car is immediately immobilised due to an accident or mechanical breakdown, and
- 2) the towing service is arranged by our 24-hour Assistance Service, and
- 3) required repairs which will take more than 48 hours in a garage, or
- 4) the car has not been found within 48 hours after being discovered stolen (with evidence of a police report)

\* For claims not exceeding HK\$80,000 or 20% of the sum insured, whichever is the less

## Premium

Premium required depends on the type of motor car you have, your age and years of driving experience. For a competitive quotation, please contact your agent, broker or our office.

### Your trustworthy insurance partner

With an almost 300 year heritage, RSA is one of the world's leading multinational quoted insurance groups. It has the capability to write business in over 130 countries and with major operations in the UK, Scandinavia, Canada, Ireland, Asia and the Middle East and Latin America.

A wholly-owned subsidiary of the RSA Group and traded in the name of Royal & Sun Alliance Insurance plc, we have run insurance business in Hong Kong for more than 30 years. We offer a comprehensive range of customised and packaged commercial and personal insurance products and services. Apart from enjoying the security provided by one of the world's leading insurers, you can trust our efficient and fair claims service and quality customer care.

At RSA, we are committed to providing our customers with convenient, appropriate and secure insurance solutions and consistently fulfilling what we promise. We are "The professional insurer you can always rely on".

### Royal & Sun Alliance Insurance plc

(incorporated in the United Kingdom with limited liability)

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For enquiries, please contact your agent / broker or us.  
如有任何查詢，請聯絡您的保險代理或本公司。

Note: This leaflet serves as a general guideline. Please refer to the exclusions, terms and conditions of the Policy for details of cover.

註： 本小冊子只為一般性簡介，僅供參考之用。  
有關承保範圍、不保項目之詳細條款及內容，請參閱保單。  
(如中文譯本與英文有異，以英文文本為準。)