



安盛

Car Insurance
SmartDrive Private Car

Packaged to fit your needs



Product brochure

Comprehensive coverage

1. Loss of or damage to your motor car and/or its accessories or spare parts
2. Legal liability for causing third party's death and/or bodily injury up to HKD100,000,000
3. Legal liability for causing third party's property damage up to HKD2,000,000
4. Medical expenses for the named driver(s) and any occupants up to HKD5,000 per policy year

or

Third party legal liabilities coverage

1. Legal liability for causing third party's death and/or bodily injury up to HKD100,000,000
2. Legal liability for causing third party's property damage up to HKD2,000,000

Additional benefits

(Applicable to comprehensive coverage only)



Personal accident

This provides you or any named driver(s) up to a maximum of HKD100,000 per policy year in the event of accidental death or total permanent disablement in a traffic accident



No claim discount (NCD) protection¹⁾

You can maintain your existing No Claims Discount (NCD) at renewal even if you make the claim(s) within a year provided that the total claim amount does not exceed HKD60,000 or 20% of the car market value (whichever is the lesser)



New for old replacement vehicle

If your motor car is stolen or suffers total loss in an accident, a new car of the same make and model will be given as compensation, provided that the motor car is within the year of manufacture and the first 12 months of its first registration



Windscreen replacement

Windscreen replacement is covered with no excess, up to a maximum of HKD5,000 during the policy year and your NCD remains unaffected



Emergency towing service

You will be reimbursed the towing service fees up to HKD1,000 per policy year, if your motor car is immobilised, unfit or unsafe to be driven due to an accident or mechanical breakdown



Rental vehicle

In the event of theft or accident which immobilise your vehicle and such a loss or the repairing time is over 48 hours, we will arrange for a substitute vehicle. We will bear 80% of the rental costs up to HKD1,000 per day and HKD5,000 per year



Claims recovery service

In the event of an accident caused by the third party's fault, a claim recovery service will be provided to pursue recovery for your excess losses



Nil depreciation on repairs

Should repairs be required, there will be no deduction for depreciation on the parts which need replacement, if the motor car is less than one year old at the time of the accident giving rise to a claim



24-hour assistance hotline

A 24-hour assistance hotline service is provided to you for obtaining:

1. Emergency roadside assistance referral service
2. Rental vehicle referral service
3. Towing of vehicle referral service
4. General claim advisory service



Full cover for all named drivers

Full cover for up to 4 named drivers are provided under this plan



Third party property damage excess waiver (Applicable to personal client policy only)

If at the time of accident, the policyholder is the driver and aged within 30 to 45 and holding a valid driving license for more than 2 years. Third Party Property Damage Excess will be waived



AXA Premium Workshops

AXA Premium Workshops are a group of specially selected and well- respected repairer partners. You will receive the highest quality workmanship on your vehicle as well as services to minimize your inconvenience whilst it is being repaired

Benefits are:

1. HKD300 travelling expenses allowance²⁾
2. Up to a maximum of HKD3,000 for the depreciation on repair^{2), 3)}
(subject to the final assessment on the total depreciation)
3. Free Towing Service
4. Priority Repair Service
5. Free Pre-Delivery Cleaning
6. Free Delivery Service
7. Six Months Repair Warranty

¹⁾ Not applicable for specific type of vehicle

²⁾ Not applicable for claims for windscreen replacement only

³⁾ The loss occurs within five years of the first registration of the motor car with the Transport Department

Levy on insurance premium

Levy collected by the Insurance Authority through the Company will be imposed on the policy at the applicable rate. Policyholders must pay the levy in order to avoid any legal consequences. For further information, please visit www.axa.com.hk/ia-levy or contact AXA at (852) 2523 3061

Remarks:

1. Common exclusions under this plan: Drink or Drug driving, War and Terrorism.
2. All amounts are in Hong Kong Dollars.
3. Please refer to the policy for complete details. A specimen policy can be made available upon request.

The above information is a general summary for reference only and not a complete description of the applicable terms, conditions, and exclusions. Please refer to the policy wording for details, which will be made available by AXA upon request and can be downloaded from AXA website.

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