

CORPORATE PROFILE 公司簡介

QBE Hongkong & Shanghai Insurance Limited (QBE-HKSI) is a joint venture between Bank of America (Asia) Limited and QBE Group.

QBE Group first established local representation in 1920. Today, QBE Group has offices in more than 40 countries and is listed on the Australian Stock Exchange.

Bank of America (Asia) Limited, established in 1912, is one of the highest rated banks in Hong Kong. Its parent company, Bank of America Corporation, is one of the world's leading financial services companies.

QBE-HKSI is one of the longest established insurance companies in Hong Kong. It offers a comprehensive range of products to meet the varied insurance needs of our corporate and individual clients. Apart from the conventional business insurance products such as fire, business interruption, burglary, marine cargo, employees' compensation, motor etc., we also provide specialist insurance solutions like trade credit, protection and indemnity, freight forwarders' liability, directors and officers' liability, medical malpractice liability and professional indemnity insurance. In addition, the company offers personal insurance products including household, personal accident, medical, golf, travel and pleasure craft insurance. Besides, we also carry term life insurance for both corporate and individual customers.

The development of the QBE business in this market symbolizes the commitment to providing quality services to the Hong Kong insuring public.

昆士蘭聯保保險有限公司「昆士蘭聯保」為昆士蘭集團與美國銀行(亞洲)有限公司之聯營機構。

昆士蘭集團於一九二零年在香港設立業務代表，開始提供本地保險服務。昆士蘭集團現時於全球四十多個國家設有分行，為澳洲之上市公司。

美國銀行(亞洲)有限公司於一九一二年在香港成立，是本地最高評級銀行之一。其母公司美國銀行集團，為全球首要的金融服務機構之一。

「昆士蘭聯保」是香港歷史最悠久的保險公司之一。不斷提供優質而全面的保險服務，以切合各界的需求。其工商業保險產品包括火災、營業中斷、盜竊、船運保、僱員賠償及汽車等；而因應不同範疇的風險處理需要，「昆士蘭聯保」亦提供一些專業的保險產品，例如貿易信貸、船舶責任、董事及行政人員責任和專業責任保險等。在個人保障方面，「昆士蘭聯保」亦提供包括家居、人身意外、醫療、高爾夫球、旅遊、遊艇等保險產品。此外，在人壽保險方面，「昆士蘭聯保」亦為團體及個人提供定期人壽保險。

「昆士蘭集團」在香港之積極發展，顯示集團對香港的服務承諾。

Underwritten by 承保機構



QBE Hongkong & Shanghai Insurance Ltd.

QBE

昆士蘭聯保保險有限公司

A Member of the Worldwide QBE Insurance Group 澳洲昆士蘭保險集團成員

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Website 網址：www.qbe.com.hk

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Motor Supersurance

汽車超級保險



QBE Hongkong & Shanghai Insurance Ltd.

昆士蘭聯保保險有限公司

Motor Supersurance

汽車超級保險

QBE HKSI's MOTOR SUPERSURANCE gives you Extra Benefits in addition to your normal Car Insurance Policy at no extra cost.

非一般的汽車保險，昆士蘭聯保的「汽車超級保險」給你更多更直接的額外保障。

Extra Benefits 額外保障

- Driver's Life Protector
- No Claim Discount Protector
- "New for Old" Replacement Vehicle
- Windscreen Excess Waiver
- Claims Recovery Service
- Alternate Vehicle
- Travel Assistance
- 駕駛者生命保障
- 無索償折扣保護
- 「新換舊」賠償保障
- 擋風玻璃豁免「墊底費」
- 第三者責任追討服務
- 代用汽車保障
- 旅遊支援

All the Extra Benefits are available to our Comprehensive Cover Policyholders at no additional costs. For Third Party Cover Policyholders, they can also enjoy our free advisory services.

私家車綜合保險客戶可免費享用上述各項保障及免費援助。第三者責任保險客戶則可獲免費諮詢服務。

What's More 還有更多

Just pick-up the phone you can get:

- 24-Hour Free Emergency Roadside Assistance
- 24-Hour Free Emergency Towing Assistance
- 24-Hour Legal Advisory Service
- 24-Hour Claims Advisory Service

祇需一個電話，你便可得到：

- 24小時免費中途緊急修理援助
- 24小時免費拖車援助
- 24小時法律諮詢
- 24小時賠償諮詢

As laid down in the Hong Kong Motor Vehicle Insurance (Third Party Risks) Ordinance (Chapter 272), it is mandatory for every car owner to arrange third party risk insurance for their vehicles. At QBE HKSI, not only can you find the compulsory third party risk insurance but also the comprehensive coverage for your vehicle.

根據香港汽車保險（第三者）法例規定，所有車主必須為他們的車輛購買第三者保險。昆士蘭聯保保險有限公司除為你提供法例規定的第三者保險外，更備有保障範圍廣泛的綜合保險。

Third Party Risks 第三者保險

To protect you against legal liability for damages consequent upon accidental

- death or bodily injury to Third Parties
- loss of or damage to the property of Third Parties arising out of the use of your motor vehicle.

保障你因使用車輛時的疏忽而引致第三者傷亡或財物損毀所須承擔之法律賠償責任。

Comprehensive Cover 綜合保險

In addition to Third Party Risks, to protect you against loss of or damage to the motor vehicle resulting from any causes, such as collision, fire, theft and other accidental losses.

除第三者責任外，更為你提供有關汽車損毀的保障，例如碰撞、火災、盜竊及各種意外事故所引致的損失。

PRIVATE CAR INSURANCE PROPOSAL

私家車保險投保書

Please complete this proposal clearly. (Please tick the appropriate box.)

請清楚填寫此投保書 (請✓在適當位置)

PARTICULARS OF THE PROPOSER 投保人資料

Full Name 姓名
Home / Business Address 住宅 / 公司地址
H.K.I.D. Card No. / Business Registration No. 香港身份證號碼 / 商業登記號碼
Contact Tel. No. 聯絡電話
Nature of Business / Occupation & Position 業務性質 / 職業及職位名稱
Name of Employer 僱主名稱
Address of Employer 僱主地址

PARTICULARS OF THE VEHICLE 投保車輛資料

Registration No. 車牌號碼
Make & Model 牌子及型號
Type of Body 車身類別
Year of Manufacture 製造年份
Cubic Capacity / Carrying Capacity 汽缸容量 / 載重噸數
Seating Capacity (including Driver) 座位數目 (包括司機)
Chassis No. 底盤號碼
Engine No. 引擎號碼
Limit of Indemnity (Policy Section I) 賠償限額
Hire Purchase Owner (if any) 財務公司名稱 (如適用)

Is the vehicle fitted with an Anti-Theft Device?

YES NO

是 否

(If YES, state Make & Model and attach copy of Receipt.)

該車有否裝置防盜系統?

如有, 請列明牌子及型號並附收據副本

Is any additional Hi-Fi or equipment installed other than Manufacturer's standard specification?

(If YES, give details & values.)

該車有否加設原廠標準以外之音響或器材?

如有, 請詳列裝置及其價值

Has the vehicle been modified from standard specification?

(If YES, give details.)

該車是否經過改裝? 如是, 請詳列之

In addition to social, domestic, pleasure use and by the proposer for business purposes, will the vehicle be used for:

該車除作為投保人普通及業務用途外, 有否作以下用途:

- the carriage of passengers or goods for hire & reward?
租賃載客或載貨?
- any purpose in connection with the motor trade?
與銷售車輛有關?
- driving instruction purposes?
教授駕駛?

If you have ticked "YES", please give details below.

如✓「是」者, 請詳細說明如下:

Where is the vehicle usually parked?

該車通常停泊於何處?

Cover Required 投保類別:

Comprehensive 綜合保險

Third Party Only 第三者保險

Period of Insurance 投保日期:

From 由 To 至

PREVIOUS INSURANCE PARTICULARS 已往保險資料

Name of previous Insurer 已往保險公司名稱	
Policy No. 保單號碼	Expiry Date 到期日
Registration No. 車牌號碼	Percentage of NCD entitled 現享有「無賠償折扣」 %

Have you ever made a claim under any motor vehicle insurance policy? If so, please give details and amount of claim.

問下曾否向保險公司索償? 如有, 請述詳情及賠償數目。

PARTICULARS OF NAMED DRIVERS 駕駛人資料

Note: The basic premium for a private car comprehensive policy accounts for 2 named drivers. The policy may be extended to include upto 2 additional named drivers on payment of an additional premium.

注意：私家車綜合保險之基本保費只包括兩名記名駕駛人。保單可增添至四名記名駕駛人，但須付額外保費。

Full Name of Driver 駕駛人姓名	I.D. Card No. 身份證號碼
Year of Driving Experience 駕駛經驗	Age 年齡
Occupation 職業	Relationship to Proposer 與投保人關係
Full Name of Driver 駕駛人姓名	I.D. Card No. 身份證號碼
Year of Driving Experience 駕駛經驗	Age 年齡
Occupation 職業	Relationship to Proposer 與投保人關係

Please provide details of the additional named drivers on separate sheet.

填寫額外記名駕駛人，請附另頁。

Have you or any of the named drivers or other regular drivers
閣下或經常駕駛該車之駕駛人

- | | |
|-----|----|
| YES | NO |
| 是 | 否 |
1. been involved in any motor accident or loss during the last 3 years?
在過去3年內曾否遭遇交通意外?
 2. been convicted of any driving offence during the last 3 years or have you any prosecutions pending?
在過去3年中，曾否違例駕駛被判罰或正待檢控?
 3. been disqualified from driving? 曾否被停牌?
 4. ever been declined insurance or had your motor insurance cancelled or renewal refused by any insurer?
曾否被保險公司拒絕投保，取消保單或拒絕續保?
 5. had defective vision or hearing or suffered from any physical or mental infirmity which may impair your ability to drive?
是否有視力或聽覺不良，或患有身體上或精神上的毛病而不適宜駕駛?

If you have ticked "YES", please give details below.

如✓「是」者，請詳細說明如下：

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TRAVEL ASSISTANCE 旅遊支援

Name of Insured Person 受保人姓名

The travel assistance service is provided free of charge to Comprehensive Cover Policyholder only. In case the policyholder is a company, please nominate one person, either the owner or employee of the company, as the beneficiary of this service.

旅遊支援服務是免費提供予私家車綜合保險客戶，如以公司名義投保，請提名一位人士享用此項服務，該名人仕需為公司東主或職員。

DECLARATION 聲明

I/We, the owner of the proposed vehicle, declare that to the best of my/our knowledge and belief the foregoing answers are true and complete in every respect. I/We agree that this Proposal and Declaration shall be the basis of and be deemed to be incorporated in the contract of insurance, including any renewal thereof, between me/us and QBE Hongkong & Shanghai Insurance Ltd.

本人/吾等，為投保車輛之車主，謹此聲明所有資料提供，均就本人/吾等所知，據實呈報。本人/吾等同意本投保書，將會作為本人/吾等與昆士蘭聯保保險有限公司訂立保險契約之根據。

DATE 日期 Proposal's Signature 投保人簽署

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IMPORTANT NOTE 重要事項

- The Limit of Indemnity (Policy Section I) you select in this Proposal Form will be used for premium calculation for Comprehensive Insurance. In case of a claim for loss of or damage to the Motor Vehicle, the maximum amount of our payment, subject to the terms and conditions of the insurance policy including any claims excesses that may apply, is limited to
 - a) the reasonable market value of the Motor Vehicle at the time of its loss or damage; or
 - b) the Limit of Indemnity (Policy Section I) that you select in this Proposal Form whichever is the lesser amount.
- The Proposer should disclose all facts even he is in doubt as to whether any facts are construed as material.
投保人應明確提出所有重要事實，即使對此等事實之是否重要有所懷疑，亦應確實說明。
- Should the proposer fail to disclose in the proposal all material facts that may influence the Company's acceptance and assessment of this proposal, the proposer's rights under the policy to be issued may be prejudiced.
如投保人未能在本投保書內提供足以影響本公司對投保之接納及估計的重要事實，投保人在保單內之權益將受影響。
- It is advisable for the proposer to keep records (including copies of letters) of all information supplied to the Company for the purpose of application for this insurance.
投保人應保留所有曾呈交本公司的資料紀錄，包括書信之副本。

Personal Information Collection Statement 收集個人資料聲明

The information you provide to us is collected to enable us to carry on insurance business and may be used for the purpose of any insurance or financial related product or service or any alterations, variations, cancellation or renewal of such product or service; any claim or investigation or analysis of such claim; and exercising any right of subrogation, and may be transferred to 1) any related company or any other company carrying on insurance or reinsurance related business or an intermediary or a claims or investigation or other service provider providing services relevant to insurance business for any of the above or related purposes; 2) any association, federation or similar organization of insurance companies ("Federation") that exists or is formed from time to time for any of the above or related purposes or to enable the Federation to carry out its regulatory functions or such other functions that may be assigned to the Federation from time to time and are reasonably required in the interest of the insurance industry or any member(s) of the Federation, and 3) any members of the Federation by the Federation for any of the above or related purposes.

Moreover, we are hereby authorized to obtain access to and/or to verify any of your data with the information collected by the Federation from the insurance industry. You have the right to obtain access to and to request correction of any personal information concerning yourself held by us. Requests for such access can be made in writing to the General Administration Officer, QBE Hongkong & Shanghai Insurance Limited, 17/F, Warwick House, West Wing, Taikoo Place, 979 King's Road, Quarry Bay, Hong Kong (Telephone: 2877 8488, Fax: 3607 0300).

閣下提供的資料，為本公司提供保險業務所需，並可能使用於：任何與保險或財務有關的產品或服務，或該等產品或服務的任何更改、變更、取消、或續期；或任何索償，或該等索償的調查或分析；或行使任何代位權之用。以上資料，及可能轉移予：1) 任何有關的公司，或任何其他從事與保險或再保險業務有關的公司，或與保險業務有關的中介人或索償或調查或其他服務提供者，以達到任何上述或有關目的；2) 現存或不時成立之任何保險公司協會或聯會或類同組織（聯會），以達到任何上述或有關目的，或以便聯會執行其監管職能，或其他基於保險業任何上述或有關目的。此外，本公司亦據此獲授權由聯會從保險業內收集的資料中查閱及/或核對閣下任何資料。閣下有權查閱及要求更正由本公司持有有關閣下的個人資料。如有需要查閱，可用書面寄香港灣仔海英皇道979號太古坊和城大廈西翼17樓（電話：2877 8488，圖文傳真：3607 0300）向本公司行政事務主任提出。

FOR OFFICE USE 公司專用

Account No.	Cover Note No.	Policy No.
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PREMIUM LOADING	Endorsement:		Remarks:
Excess	Section I	Section II (TPPD) <input type="checkbox"/> MC2	<input type="checkbox"/> SPORTS CAR
Theft	N/A	<input type="checkbox"/> MC3	<input type="checkbox"/> OCCUPATION
Parking	N/A	<input type="checkbox"/> MC4	<input type="checkbox"/> YOUNG DRIVER
Accidental Damage		<input type="checkbox"/> MC5	<input type="checkbox"/> INEXPERIENCED DRIVER
Young Driver		<input type="checkbox"/> MC6	<input type="checkbox"/> YEAR MAKE
Inexperienced Driver		<input type="checkbox"/> MC7	<input type="checkbox"/> MODEL
Unnamed Driver		<input type="checkbox"/> MC8	<input type="checkbox"/> OTHERS