

**MotorSmart  
Plus Insurance**

**智駕保Plus  
汽車保險**



## MotorSmart Plus Insurance

Looking for a reliable motor insurance plan at an affordable price?

Choose from our third party plan for the most basic level of protection, or our enhanced comprehensive plan which has a range of benefits for you, your vehicle and your passengers.

### MotorSmart Plus Insurance Benefits

#### Basic Benefits

Product Highlights	Comprehensive	Third Party
a. Third Party Bodily Injury	Limit : HK\$100,000,000	Limit : HK\$100,000,000
b. Third Party Property Damage	Limit : HK\$3,000,000	Limit : HK\$2,000,000
c. Own Damage	✓	✗
d. Medical Expenses	✓	✗
e. No Claim Discount Protection	✓	✗
f. "New for Old" Replacement Vehicle	✓	✗
g. Windscreen Protection	✓	✗
h. Claims Recovery Advisory Services	✓	✗
i. Alternative Vehicle	✓	✗
j. EmergencyRoadsideAssistance	✓	✗
k. Emergency Towing Assistance	✓	✗
l. Hospital Cash Benefit	✓	✗
m. Personal Accident	✓	✗

#### a. Third Party Bodily Injury

To protect you against legal liability for damages consequent upon accidental death or bodily injury to third parties arising out of the use of your motor vehicle.

#### b. Third Party Property Damage

To protect you against legal liability for damages consequent upon accidental loss of or damage to the property of third parties arising out of the use of your motor vehicle.

#### c. Own Damage to Your Vehicle

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.

#### d. Medical Expenses

Cover the reasonable medical expenses if you/insured driver/your passenger sustain bodily injury from an accident to the motor vehicle. Limit : HK\$2,000 any one Event.

#### e. No Claim Discount Protection

No matter how many claims you make, if the total amount claimed within one year does not exceed HK\$60,000 or 15% of estimated car value (whichever is the less), your No Claim Discount (NCD) entitlement will not be discounted. This will add up to great savings over the years !

#### f. "New for Old" Replacement Vehicle

You know that as soon as you use your brand new vehicle, it normally depreciates by 20%. Now, in a revolutionary move, MotorSmart Plus Insurance provides 100% compensation for vehicles less than one year old. If the car is stolen or involved in an accident causing it to be written off, a new car of the same make and model will be given as compensation. This saves you thousands of dollars.

#### g. Windscreen Protection

You know the usual story, your windscreen is so easily broken, yet it's not covered because it's below the excess limit. With MotorSmart Plus Insurance, replacement of windscreen is covered with no excess for the first HK\$5,000 and your NCD won't be affected.

#### h. Claims Recovery Advisory Services

In the event of the adjusted claim being under the Claims Excesses, the Company at the Insured's request will assist in pursuing the claim against the third party.

#### i. Alternative Vehicle

In the event that your vehicle is immobilized by an accident and the required repairs take more than 48 hours in a garage, or if it is stolen for more than 48 hours, we can arrange for an alternative vehicle. The cost of the vehicle rental will be borne by MotorSmart Plus Insurance up to the maximum of HK\$5,000 (subject to HK\$1,000 per day and an excess of 20%), getting you back on the road and minimizing your inconvenience when you need it most.

This benefit applies only if the towing service is arranged by our 24-hour Assistance Services.

#### j. Emergency Roadside Assistance

If your vehicle suffers a mechanical breakdown or an accident, just call the 24-hour hotline. The emergency assistance team is on-call to help you and your vehicle to get safely back on the road as soon as possible. Maximum benefit for each accident is HK\$2,000.

#### k. Emergency Towing Assistance

If your vehicle is beyond repair on the spot, we'll immediately arrange a towing service to a designated garage. Another example of the real benefits of MotorSmart Plus Insurance – solving your problems and saving a lot of your money & time. Maximum benefit for each accident is HK\$2,000.

#### l. Hospital Cash Benefit for Named Driver

Hospital Cash Benefit Cover to the Named Driver who is hospitalized as an in-patient for treatment arising out of a traffic accident when driving the Insured motor vehicle, the Company will pay you a cash allowance of HK\$200 per day for such period of hospitalization and the maximum amount payable up to HK\$2,000 during each Period of Insurance.

#### m. Personal Accident for Named Driver

Personal Accident Cover to the Named Driver who suffered from a car accident when driving the Insured motor vehicle, the Company will pay up to HK\$100,000 for the sustained bodily injury within 12 months arising from such accident.

Items i, j, k are arranged by the assistance service provider as appointed by the Company.

### Notes

This brochure gives only an outline of the terms and conditions of the insurance cover and any information given herein is subject to the precise terms and conditions in our Policy, a specimen copy of which will be furnished to you on request.

## 智駕保Plus汽車保險

仲穩緊合理價格又可靠的汽車保險計劃?我們的第三者保險計劃 提供基本的保障, 或者我們加強版的綜合保險計劃中可以全面為您, 您的車輛和乘客帶來全方位的保障。

### 智駕保Plus汽車保險保障表

#### 基本保障

保障特點	綜合保險	第三者保險
a. 第三者人身傷亡	限額 HK\$100,000,000	限額 HK\$100,000,000
b. 第三者財物損毀	限額 HK\$3,000,000	限額 HK\$2,000,000
c. 車輛損毀	✓	✗
d. 醫療費用	✓	✗
e. 無索償折扣保障	✓	✗
f. 「新換舊」賠償保障	✓	✗
g. 擋風玻璃保障	✓	✗
h. 追討第三者責任諮詢服務	✓	✗
i. 後備車輛服務	✓	✗
j. 路邊緊急維修服務	✓	✗
k. 緊急拖車服務	✓	✗
l. 住院現金保障	✓	✗
m. 記名駕駛者意外保障	✓	✗

#### a. 第三者人身傷亡

保障閣下因任何人使用車輛時而引致第三者傷亡所須承擔法律上之賠償責任。

#### b. 第三者財物損毀

保障閣下因任何人使用車輛時而引致第三者財物損失或損毀所須承擔法律上之賠償責任。

#### c. 車輛損毀

為閣下提供因任何原因(例如: 碰撞、火災、盜竊及各種意外事故)而引致汽車損失或毀壞的保障。

#### d. 醫療費用

支付因交通意外導致閣下或受保駕駛人或乘客身體受傷的合理醫療費用。最高賠償金額: 每次事故港幣2,000元。

#### e. 無索償折扣保障

不論索償的次數, 只要一年內總索償金額不超過港幣60,000元或汽車估值的15%(以較低者為準), 受保車主即可保留原有的無索償折扣 (NCD)。續享保費優惠, 節省開支。

#### f. 「新換舊」賠償保障

一般情況下, 新車落地即會損失20%折舊率。智駕保Plus汽車保險計劃會為車齡不超過一年的車輛提供十足賠償。該等車輛若失竊或因意外導致完全損毀, 車主可獲同一品牌和型號的新車作為賠償, 不扣減折舊, 節省購回新車的可觀金額。

#### g. 擋風玻璃保障

汽車的擋風玻璃通常較易破損, 車主卻往往因為要自負「墊底費」, 及賠償後會被扣減無索償折扣(NCD), 而寧願自掏腰包維修。智駕保Plus汽車保險計劃提供高達港幣5,000元的擋風玻璃破爛賠償, 豁免「墊底費」, 亦不必扣減無索償折扣(NCD)。

#### h. 追討第三者責任諮詢服務

若意外由第三者造成, 按受保車主要求, 保特保險將會協助向第三者追討「墊底費」索償。

#### i. 後備車輛服務

如受保車輛被竊, 於48小時內未能尋回或因意外後閣下座駕無法行駛及需要在車房內維修超過48小時, 智駕保Plus汽車保險計劃將為車主安排後備車輛, 並支付租車費用, 最高可達港幣5,000元。(每日限額港幣1,000元, 閣下須自付每次租車費用的20%。)

拖車服務必須由本計劃的24小時援助服務安排。

#### j. 路邊緊急維修服務

若受保車輛於路上因交通意外、機械故障等事故而無法行駛, 受保車主只需致電24小時熱線, 緊急支援隊伍便會盡快安排現場搶修, 讓你繼續安全上路。每次事故最高保障額為港幣2,000元。

#### k. 緊急拖車服務

若受保車輛無法於現場修妥, 智駕保Plus汽車保險計劃提供即時安排拖車服務至指定車房。此服務為閣下救急解困, 節省金錢。每次事故最高保障額為港幣2,000元。

#### l. 住院現金保障

若記名駕駛者駕駛閣下的汽車發生意外時入院, 免費送出該住院期間每天現金津貼港幣200元, 在保險期內最高保障金額港幣2,000元。

\*醫院是指在香港正式註冊為醫院的機構

#### m. 記名駕駛者意外保障

記名駕駛者駕駛閣下的汽車發生意外時, 於受傷十二個月內所引致的身體受傷可獲得人身意外保障, 金額高達港幣100,000元。

項目i, j, k 由由本公司委任之救援中心提供。

#### 注意

本小冊子乃保障條款及規定之摘要, 僅供參考之用。有關保障條款及規定一概以保單內容為準。如閣下需要保單樣本, 請向本公司索取。

## Declaration 聲明

I/We hereby declare and agree that:

1. I/We have read and understood the product brochure and the terms and/or conditions of the policy provisions of the product in this application.
2. The information and particulars provided on this application form are accurate, true and complete and are given to the best of my knowledge and belief. I/We have not withheld any material information and accept that this application and declaration shall form the basis of the contract between Bolttech Insurance (Hong Kong) Company Limited ("the Company") and me/us. I hereby acknowledge that failure to supply true and accurate answers to this application or inform the Company of all material information about this application may render the Company unable to accept or process this application or the insurance policy void.
3. The insurance coverage applied for shall only take effect when this application has been accepted by the Company and I/ We have paid the required premium.
4. I/We have read, understood and accepted the Personal Information Collection Statement of the Company ("PICS"). By signing below, I/We confirm this application and agree that the Company may use and disclose all personal data about me/us that the Company currently or subsequently hold for the purposes as set out in the PICS, and I understand I can scan the QR code below for review of the PICS or else I can request a copy of the PICS by calling the Company's Customer Service Hotline at 3123 3344.



5. If you do not agree to the use and provision of your personal data for direct marketing as set out in paragraphs 8 and 9 of the PICS, please tick the box below and we will not use your personal data for direct marketing.  
 I/We do not agree with the use and provision of my/our personal data for direct marketing purposes and do not wish to receive any promotional and direct marketing materials.
6. (If applicable) I/We have obtained the authorisation from the insured person to provide the information requested in this application and to deal with and receive or request information concerning the insured person from the Company in relation to any matters arising from this application. I/We further acknowledge that the insured person has been explicitly informed and agrees that his/her personal data will be transferred to the Company for the purpose of this application and has been informed of his/ her rights under the PICS (see paragraph 4 above).
7. Where the Applicant(s) has/have an Insurance Broker:  
I/We understand, acknowledge and agree that, as a result of the purchasing and taking up the policy by me/us, with the policy issued by the Company, the Company will pay my/our authorized insurance broker commission during the continuance of the policy including renewals, for arranging the said policy.(If applicable) Where the applicant is a body corporate, I/We am/ are the authorized person(s) signing on behalf of the applicant and I/We further confirm to the Company that I/We am/are authorized to do so. I/We understand that the above agreement is necessary for the Company to proceed with the application.

本人/我們,謹此聲明並同意:

1. 本人/我們已參閱並明白有關此申請之產品小冊子及保單條款。
2. 此申請表格內所提供的資料及細節均是準確無誤,真實及為事實之全部,並且是盡本人/我們所知及所信而作答的。本人/我們並沒有隱瞞任何重要資料及同意此申請表格之內容及聲明將成為保特保險(香港)有限公司("本公司")及本人/我們之保險合約之承保根據。本人/我們在此確認,如未能提供真實及準確無誤之資料或通知本公司任何有關此保險申請之重要資料,將可能導致本公司不能接受或處理此保險申請或令本保單失效。
3. 保障一概必須在本申請獲本公司接納後及本人/我們已繳交應付保費後始可生效。
4. 本人/我們已閱讀、明白及接受本公司的收集個人資料聲明。透過以下簽名,本人/我們確認此申請並同意本公司可根據收集個人資料聲明列出之目的使用及披露本公司目前或將來持有的關於本人/我們的所有個人資料,並理解本人可以掃描以下二維碼查看本公司的收集個人資料聲明,或可致電本公司的客戶服務熱線 3123 3344 索取收集個人資料聲明副本。



5. 如閣下不同意本公司根據收集個人資料聲明第8和9段使用及提供本人的個人資料以作直銷目的,請在以下有關方格內加上剔(✓)號。  
 本人/我們不同意本公司使用及提供本人的個人資料以作直銷目的,並不願意接收任何推廣訊息或直銷資訊。
6. (如適用)本人/我們已獲受保人授權提供本申請所需之一切資料,並就本申請之相關事宜,與本公司進行交涉,並向其接收或索取與受保人有關之資料。本人/我們並確認受保人已獲明確通知及同意,其個人資料將會轉介予本公司作辦理本申請之用,亦已獲通知其在收集個人資料聲明下所享有的權利(見上文第4段)。
7. 如申請人有保險經紀:  
本人/我們明白、確知及同意,本公司會就本人/我們購買及接受其簽發的保單,於保單有效期內(包括續保期)向負責替本人/我們安排有關保單的獲授權保險經紀支付佣金。(如適用)假如申請人為法人團體,本人/我們為代表申請人簽署的獲授權人員並向本公司確認本人/我們已獲該法人團體授權。

本人/我們亦明白本公司必須取得申請人的上述同意,才可以處理其保險申請。

Signature of Applicant / Individual to whom the Personal Information Collection Statement of the Company is given

申請人 / 獲發收集個人資料聲明人士簽署 \_\_\_\_\_

Name of Agent / Broker/ Technical Representative  
代理人 / 經紀 / 業務代表 \_\_\_\_\_

Date (DD / MM / YYYY)  
日期 (日/月/年) \_\_\_\_\_

Account Code  
賬戶號碼 \_\_\_\_\_

Should there be any discrepancy between the English and the Chinese versions of this application form, the English version shall apply and prevail.  
本申請表格的中英文版本如有差異,以英文版本為準。

## About bolttech Insurance

Bolttech Insurance (Hong Kong) Company Limited ("bolttech Insurance"), previously FWD General Insurance Company Limited, is an established general insurance company authorised by the Hong Kong Insurance Authority. bolttech Insurance offers a wide range of general insurance solutions to meet the evolving needs of individual and business customers. In 2023, bolttech Insurance was rebranded and renamed as part of the international insurtech group, bolttech.

For more information, please visit [bolttechinsurance.hk](http://bolttechinsurance.hk)

## 關於保特保險

保特保險(香港)有限公司(「保特保險」)前身為富衛保險有限公司,獲保險業監管局授權的一般保險業務公司。保特保險提供多元化的一般保險方案,以滿足個人和企業客戶的需求。保特保險於2023年將品牌重塑並易名,是國際保險科技集團保特集團的其中一員。

如需更多資訊,請瀏覽[bolttechinsurance.hk](http://bolttechinsurance.hk)網站。

## Personal Information Collection Statement ("PICS") 收集個人資料聲明

Please scan the following QR code for review of Bolttech Insurance (Hong Kong) Company Limited's (the "Company") PICS. You can also request a copy of the PICS by calling the Company's Customer Service Hotline at 3123 3344.

請掃描以下二維碼查看保特保險(香港)有限公司(「本公司」)的收集個人資料聲明。您亦可致電本公司的客戶服務熱線 3123 3344 索取收集個人資料聲明副本。



English



中文

### Important Notes

The Applicant (i.e. You are) is required to disclose all material facts which you know Bolttech Insurance (Hong Kong) Company Limited (the "Company") as an insurer would regard them as likely to influence the acceptance and assessment of this proposal. If you are in doubt whether certain facts are material you should disclose them. We recommend you to keep a record (including a copy of completed proposal) for your future reference of all information given. Providing correct answers and making sure we are informed is for your own protection, as failure to disclose such information may mean that your policy will not provide with the cover you require and may even invalidate the policy altogether.

### 重要事項

申請人(即你)必須提供所有可能影響保特保險(香港)有限公司(「本公司」)接受承保及評估之重要事實,如未能確定這項事實是否具有實質性的關係,應該將該等事實填報,我們建議你將有關的資料(包括此投保書副本作紀錄),以備日後作參考之用。為確保你的利益,你應如實呈報所有有關資料,否則此保單將可能無法提供你所需的保障,甚至可能會導致此保單無效。

### Bolttech Insurance (Hong Kong) Company Limited 保特保險(香港)有限公司

9/F, FWD Financial Centre, 308 Des Voeux Road Central, Hong Kong

香港中環德輔道中308號富衛金融中心9樓 | T 3123 3344