



PRUDENTIAL
英國保誠

用心聆聽 實現您心



PRUDENTIAL
英國保誠

Listening. Understanding. Delivering.



保誠精選「駕駛寶」
家居

PRUChoice Motor
HOME

保誠精選「駕駛寶」汽車保障計劃

無論您如何小心保養座駕，交通意外卻難以避免，為閣下帶來諸多不便。一旦不幸遇上交通事故，不單您心愛的座駕會受到損毀，您更可能因此而要對第三者作出賠償。有見及此，保誠財險有限公司（「保誠」）特推出更全面的汽車保障計劃 – 保誠精選「駕駛寶」，隨時協助您解決交通意外所引起的問題。

（2019年12月31日或之後適用）



計劃特點

1 保誠「無賠償折扣」保障

即使在保險期內曾申請賠償，只要總賠償金額不超過您投保的「汽車賠額」的15%或港幣\$60,000（以較低者為準），您便可保留原有的「無賠償折扣」續保優惠。

2 「零」巴仙折舊率

如投保汽車為新車（即閣下為首位註冊車主）及車齡不超過一年，而又不幸地被盜竊或在意外中完全損毀，我們將賠償一輛全新同型號的汽車給您，無須扣除折舊率。

3 擋風玻璃保障

若意外中損毀了擋風玻璃，而賠償修理費用不超過港幣\$5,000，您便可豁免支付「自負額」，而「無賠償折扣」亦不會受影響。

4 二十四小時免費拖車服務

如您的車輛在路上因意外或機件故障不能啟動而又未能即時維修，我們可為您安排及支付二十四小時免費拖車服務，將您的座駕送回最近或閣下指定的車房。每次最高賠償額為港幣\$2,000。

5 交通費用津貼

當您的車輛因意外導致部份損毀，而在道路上無法繼續行駛，經我們為您安排的二十四小時免費拖車服務，把車輛拖至本地車房進行維修，若維修超逾四十八小時，我們將由第三天開始支付每日港幣\$200予閣下作為交通費用津貼，每年最高賠償額為港幣\$2,000。

6 個人意外保障

如您或在申請表中列明的「主要駕駛者」在駕駛投保車輛時不幸遇上意外而身亡，我們將提供高達港幣\$100,000的額外保障。

7 第三者責任賠償追討服務

如與索償有關的交通意外是由第三者引致的，我們會助您向第三者追討賠款。若追討成功，您可獲退回「自負額」，並可保留應有的「無賠償折扣」。

8 二十四小時賠償諮詢服務

您可透過二十四小時電話熱線查詢有關索償的程序及需注意的事項。

（以上之計劃特點，只適用於購買私家車綜合保險的投保人士。）

PRUChoice Motor Insurance

No matter how well you look after your car, accidents always happen. Besides, suffering from loss of money on the repairing costs of your car, you may also be liable to compensate any third parties involved. To help you cope with the unexpected misfortune, Prudential General Insurance Hong Kong Limited ("Prudential") now offers you a comprehensive motor insurance with wider cover and the most ready assistance.

(Applicable on or after 31 December, 2019)



Special Features

1 PRUChoice NCD Protector

If the total claim amount incurred in any one period of insurance with an amount not exceeding HK\$60,000 or 15% of the "Limit of Indemnity" (whichever is the lesser), your No Claim Discount (NCD) shall be protected and remains unchanged for the immediately subsequent renewal of the policy.

2 'Zero %' Depreciation

If you sustain a total loss of your car that is brand new (i.e. firstly registered under your name) and less than one year old at the time of an accident or a theft, we will replace a new car of the same model without deduction of any depreciation.

3 Windscreen Cover

In the event of accidental damage to the windscreen alone and repair cost not exceeding HK\$5,000 per claim, no excess will be applied and your No Claim Discount will not be affected either.

4 24-Hour Free Towing Service

If your car is immobilized and cannot be repaired at the roadside following an accident or mechanical breakdown, we can arrange and pay for the car to be towed to the nearest repairer or any other repairer as requested up to HK\$2,000 for each and every case.

5 Transportation Cost Subsidy

If your car sustains partial loss due to accident and is immobilized at roadside and it is towed to a local repairer for repair over 48 hours by our 24-Hour Free Towing Service, we will subsidise you for HK\$200 for each complete day thereafter for the transportation cost incurred during the loss of use of your car up to HK\$2,000 any one year.

6 Personal Accident

We will provide you as the Policyholder or the Named Driver an additional benefit of HK\$100,000 in case of death in a traffic accident when driving the insured car.

7 Claims Recovery Service

We will undertake to pursue a recovery on your behalf from the liable third party, if any, in case of a traffic accident claim. If successful, we will refund to you the amount of excess paid and your No Claim Discount will be reinstated as well.

8 24-Hour Claims Advisory Service

A 24-hour hotline is available to you providing advice on claims procedure and other important points to be observed in lodging a claim.

(All the above Special Features are applicable to Private Comprehensive Insurance only.)

Comprehensive Products to Cater for Your Needs

Prudential General Insurance Hong Kong Limited takes care of your everyday needs by providing a comprehensive range of products, including:

- PRUChoice Card Protection Plus
- PRUChoice China Accidental Emergency Medical
- PRUChoice China Protection
- PRUChoice Clinic
- PRUChoice Cruise Travel
- PRUChoice Golfers
- PRUChoice HealthCare
- PRUChoice HealthCheck
- PRUChoice HealthCheck Deluxe
- PRUChoice Home
- PRUChoice Home Deluxe
- PRUChoice Home Landlord
- PRUChoice Maid
- PRUChoice Medical
- PRUChoice MediExtra
- PRUChoice Motor
- PRUChoice Personal Accident
- PRUChoice Personal Accident Plus
- PRUChoice Travel
- PRUChoice Travel Overseas Study
- PRUChoice Travel Working Holiday
- PRUChoice BMX (Building Management Xtra)
- PRUChoice Shop
- PRUChoice Office
- PRUChoice Group Medical
- PRUChoice Group Life
- Fire Insurance

and many other insurance products.

To know more about our products, just call us or your financial consultant/ broker.

產品服務 全面周到

保誠財險有限公司為您提供以下一系列的保險服務，全面保障您的每一天。

- 保誠精選「失卡寶」
- 保誠精選「中國意外急救」
- 保誠精選「中國安心寶」
- 保誠精選「診療寶」
- 保誠精選「郵輪旅遊樂」
- 保誠精選「高球樂」
- 保誠精選「康療寶」
- 保誠精選「康檢寶」
- 保誠精選「尊尚康檢寶」
- 保誠精選「家居寶」
- 保誠精選「名家寶」
- 保誠精選「業主寶」
- 保誠精選「僱傭寶」
- 保誠精選「醫療寶」
- 保誠精選「健康寶」
- 保誠精選「駕駛寶」
- 保誠精選「安健寶」
- 保誠精選「倍安寶」
- 保誠精選「旅遊樂」
- 保誠精選「海外留學寶」
- 保誠精選「工作假期寶」
- 保誠精選「樓宇寶」
- 保誠精選「商舖寶」
- 保誠精選「興業寶」
- 保誠精選「團體醫療寶」
- 保誠精選「團體人壽寶」
- 火險

及其他各類的保險服務。

如欲查詢以上保險服務詳情，請致電本公司或您的理財顧問/經紀。

For further information, please contact:

Prudential General Insurance Hong Kong Limited

(A member of Prudential plc group)

3/F, Berkshire House, 25 Westlands Road, Quarry Bay, Hong Kong

Tel: (852) 3656 8362 Fax: (852) 2164 8445

如有查詢，請致電或親臨本公司，地址如下：

保誠財險有限公司

(英國保誠集團成員)

香港鰂魚涌華蘭路25號栢克大廈3樓

電話：(852) 3656 8362 傳真：(852) 2164 8445

www.prudential.com.hk

Note: This brochure is for reference only and does not constitute any contract or any part thereof between Prudential General Insurance Hong Kong Limited ("Prudential") and any other parties. Regarding other details and the terms and conditions of this insurance, please refer to the policy document. Prudential will be happy to provide a specimen of the policy document upon your request.

註：此小冊子只作參考之用，不能作為保誠財險有限公司（「保誠」）與任何人士或團體所訂立之任何合約或合約之任何部份，有關本保險之其他詳情及條款及條件，請參閱保單。如有需要，保誠樂意提供保單樣本以供閣下參考。所有中文簡譯，如與英文有異，概以英文為準。



Application Form for
PRUChoice Motor Insurance
保誠精選「駕駛寶」
汽車保障計劃
申請表

Applicable on or after 31 December, 2019
2019年12月31日或之後適用

For further information, please contact:

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(A member of Prudential plc group)

3/F, Berkshire House, 25 Westlands Road, Quarry Bay, Hong Kong

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保誠財險有限公司

(英國保誠集團成員)

香港鯉魚涌華蘭路25號栢克大廈3樓

電話：(852) 3656 8362 傳真：(852) 2164 8445

www.prudential.com.hk

GI3/APP0012B/P01 (12/19)

PRUChoice Motor Insurance 保誠精選「駕駛寶」汽車保障計劃

Details of Applicant 申請人詳情 (The applicant will be the policyholder and insured person 此申請人為保單持有人及受保人) (Please complete in BLOCK LETTERS 請用英文正楷填寫)

Surname 姓	Given Name 名	Gender 性別	<input type="checkbox"/> Female 女	<input type="checkbox"/> Male 男
HKID No./ Passport No./ B.R.NO. 身份證號碼/ 護照號碼/ 商業登記號碼		Date of Birth (dd/ mm/ yy) 出生日期 (日/ 月/ 年)		
Marital Status 婚姻狀況	Occupation 職業	Company Name (if applicable) 公司名稱 (如適用)		
Home Tel No. 住宅電話號碼	Mobile No. 流動電話號碼	Email Address 電郵地址		
Correspondence Address 通訊地址				
Flat/ Room 室	Floor 樓	Block 座		
Building/ Estate 大廈/ 屋苑				
Street/ Road & District Area 街道及地區				
<input type="checkbox"/> HK 香港 <input type="checkbox"/> KLN 九龍 <input type="checkbox"/> NT 新界				

Please provide the following documents 請提供以下文件：

- Driving Licence Copy 駕駛執照副本
- Vehicle Registration Document Copy 車輛登記文件副本

Particulars of the Car 投保汽車資料

Reg. No. 汽車登記號碼	Engine No. 引擎號碼	Chassis No. 底盤編號
Make & Model 牌子及型號	Body Type 車身式樣	Engine Cylinder Capacity 汽缸容量
Year of Manufacture 製造年份	Seating Capacity Excluding Driver 座位數量 (司機除外)	Limit of Indemnity Accessories and Spare Parts 汽車賠額, 包括附件和備件

Cover Options 保障選擇 (Please ✓ as appropriate 請在適當方格加上“✓”)

- Comprehensive Plan 綜合保險 Third Party Only 第三者責任險

No Claim Discount Entitlement
現時所享有的「無賠償折扣」優惠

Name of Previous Insurer
前次承保的保險公司名稱

Policy No.
保單號碼

(Please attach a copy of your renewal notice 請閣下附上續保通知書)

Named Drivers 主要駕駛者資料

Full Name 姓名	Date of Birth 出生日期	Occupation 職業	Driving Licence No. 駕駛執照號碼	Year of Driving 駕駛年數
1. Applicant 申請人	Same as Above 同上			
2.				
3.				

If you want to name more than two drivers, please declare on a separate sheet. For each additional named driver, an additional premium of 10% is required.
如需在此保單上列明多於兩位主要駕駛者, 請另頁填寫聲明。每位額外列明之主要駕駛者, 需另收百份之十保費。

Other Details 其他資料 (If you need more than one sheet, please tick this box 如需另頁書寫, 請在此格上填「✓」號口)

- Has the above car been modified in any way from the manufacturer's specification? If so, please state particular.
投保汽車是否曾作任何形式的改裝及修飾? 若選擇「是」, 請詳述。
 No 否 Yes 是
- Are you the owner of the car? If no, please give full details.
閣下是否投保汽車的車主? 若選擇「否」, 請詳述。
- Is the car under a hire purchase agreement? If yes, please give name of hire purchase company and hire purchase reference number.
(An extra copy of the Policy will be sent to you for forwarding to your hire purchase company.)
閣下是否用分期付款方式購入投保汽車? 若選擇「是」, 請註明按揭公司名稱及按揭檔案編號。(本公司會提供多一份保單以便閣下轉交按揭公司)
- Will the above car be used solely for Private & Business Purpose
自用或商業之用 Hire
出租 Driving Instruction
作教車之用
- Have you/ above named driver(s) ever been incurred any driving-offence points or ever been convicted of any offence in connection with a motor car or is any such prosecution pending?
閣下或以上列明之主要駕駛者, 是否曾被記錄任何違例駕駛分數, 或曾觸犯交通規則, 或正被警方起訴違例駕駛?
- Have you/ above named driver(s) in the past 3 years been involved in any accident or suffered any loss in connection with a motor car?
閣下或以上列明之主要駕駛者, 是否曾於過去三年內, 因使用汽車而涉及任何交通意外, 或招致損失?
- Have you/ above named driver(s) ever been declined to accept or renew, or required special terms and/ or additional premium for any classes of insurance now applied?
閣下或以上列明之主要駕駛者, 在申請汽車保險時, 是否曾被其它保險公司拒絕承保/ 續保, 或須加上特別條款和/ 增加保費方允承保/ 續保?
- Have you/ above named drivers ever suffered from any physical or mental infirmity?
閣下或以上列明之主要駕駛者在體格上或精神上是否有不健全之處?
- If you answer "yes" to any questions from Question 5 to Question 8, please give details.
如在問題5至問題8中, 任何一題答案為「是」時, 請在下方詳述。

Personal Information Collection Statement (“PICS”) 收集個人資料聲明

Prudential General Insurance Hong Kong Limited (referred to as “Company”, “our”, “we”, or “us”) take the privacy and protection of your personal information seriously. We collect personal information from you that is necessary for us to either provide you with the product or service you have requested or to comply with statutory or contractual requirements. We may collect personal information including, but not limited to, full name, address, contact details, contact details history, date of birth, gender, nationality, family members, beneficiaries, identity card copy and details, travel document information, health/ medical records, credit information, product history, claims history, financial and medical information (“Personal Information”) to provide you with the insurance or financial products or services. We may also collect Personal Information about you from third parties such as other insurance companies, agents, credit reference/ reporting agencies, vendors, financial institutions, fraud prevention agencies, government agencies, medical personnel, courts or public record.

保誠財險有限公司(簡稱「本公司」或「我們」)認真對待閣下個人資料的私隱及保護。為使我們可以向閣下提供閣下要求的產品或服務，或為遵守法定及合約要求，我們會向閣下收集必要的個人資料。為向閣下提供保險或金融產品或服務，我們可能會向閣下收集個人資料，包括但不限於全名、地址、聯絡資料、過往聯絡資料、出生日期、性別、國籍、家庭成員、受益人、身分證副本及資料、旅遊證件資料、健康/醫療紀錄、信貸資料、過往產品紀錄、過往索償紀錄、財務及醫療資料(「個人資料」)。我們亦可能會從第三方，如其他保險公司、代理、信貸資料服務/報告機構、供應商、金融機構、防欺詐機構、政府機構、醫務人員、法院或公開紀錄，收集關於閣下的個人資料。

1. Purpose of Collection 收集資料之目的

We may use your Personal Information for the following purposes: (a) to process your application; (b) to administer and process insurance policies, insurance claims and medical, security and underwriting checks; (c) to process payment instructions; (d) to verify your eligibility for insurance, financial or wealth management products and services; (e) to design and provide you with insurance, financial and related products and services; (f) to communicate with you; (g) to comply with any regulatory or other legal requirements or other internal business requirements (whether imposed on us or any third parties in section 2 below); (h) to investigate and settle claims and detect and prevent fraud (whether or not relating to the policy issued in respect of this application); (i) to carry out checks using agencies including credit reference agencies, tracing companies or publicly available information; (j) to provide customer services; (k) to perform automated decision-making or profiling; (l) to perform a policy review or needs analysis; (m) to conduct research and statistical analysis (including use of new technologies); and (n) any other purpose directly relating to any of the above purposes. With your consent, we may also use your personal data to send you marketing communications, as described below.

Some of the purposes above are necessary to allow us to perform our contractual obligations to you and to enable us to comply with applicable laws and regulation. We may also use and share your Personal Information for the purposes described above to improve our products and services. Your Personal Information will be stored either for as long as you (or your joint policyholder) are our customer, or longer if required by law or as is otherwise necessary.

我們可能會使用閣下的個人資料作下列目的：(a)處理閣下的申請；(b)管理和處理保單、保險索償、醫療、抵押和承保檢查；(c)處理付款指示；(d)核實閣下申請保險、金融或財富管理產品及服務的資格；(e)設計及為閣下提供保險、金融及相關的產品和服務；(f)與閣下進行通訊；(g)遵守任何監管或其他法律規定或其他內部業務規定(不論是向我們或下述第2部分所列的任何第三方實施)；(h)就索償進行調查和和解，以及偵查及防止欺詐(不論是否有關就本申請發出的保單)；(i)使用代理機構(包括信貸資料服務機構)、追蹤公司或公開可得資料以執行核實；(j)提供客戶服務；(k)執行自動決策或資料剖析；(l)進行保單審查或需求分析；(m)進行研究和統計分析(包括使用新科技)；及(n)與上述任何目的直接相關的任何其他目的。經閣下同意，我們亦可能會按照以下說明使用閣下的個人資料以向閣下發出促銷通訊。

為履行對閣下的合約責任及至使我們能夠遵守適用法律及法規，上述部分目的屬必要的。我們亦可能會為上述所列的目的使用及分享閣下的個人資料以改善我們的產品及服務。只要閣下(或閣下的聯名保單持有人)仍為我們的客戶，我們將一直保存閣下的個人資料，或如法律有所規定或因其他原因而為必要，我們則將其保存更長時間。

2. Classes of Transferees 被資料轉交者的類別

We may disclose your Personal Information to the group of companies including the Company and those of other entities whose ultimate parent company is Prudential plc (“companies within the Prudential Group”) and to our financial/ health business partners. We may also disclose your Personal Information to third parties (within or outside Hong Kong) for the purposes outlined at Section 1 above, including but without limitation, to the following third parties: (a) insurance agents; (b) insurance brokers; (c) re-insurance companies; (d) claims investigation companies; (e) organisations that consolidate claims and underwriting information for the insurance industry, fraud prevention organisations, other insurance companies (whether directly or through fraud prevention organisations or other persons named in this paragraph) and databases or registers (and their operators) used by the insurance industry to analyse and check information provided against existing information; (f) third party service providers who provide administrative, telecommunications, computer, payment, printing, redemption or other services to us to enable us to operate our business (including without limitation insurers, lawyers, bankers, accountants, professional advisors, financial institutions and trustees); (g) industry associations and federations; (h) medical bill review companies; (i) your joint policy or investment holder; (j) researchers; (k) credit reference agencies; (l) debt collection agencies; (m) partnering financial institutions and partnerships; and (n) regulators and government agencies, law enforcement agencies and the courts. We may also disclose your Personal Information in connection with a transaction with another company which affects the control, governance, structure and/ or management of all or a substantial part of our business, or if required to satisfy applicable legal or regulatory requirements. With your consent, we may also disclose your personal data to third parties to allow them to send you marketing communications, as described below.

我們可能會向該公司集團，包括本公司以及其他母公司為英國保誠集團的實體(「保誠集團內的公司」)，及我們的金融/健康業務夥伴，透露閣下的個人資料。為達到上述第一部分所列明之目的，我們亦可能會向第三方(在香港境內或境外)透露閣下的個人資料，包括但不限於以下第三方：(a)保險代理；(b)保險經紀；(c)再保險公司；(d)索償調查公司；(e)為保險業整合索償及承保資料的組織、防欺詐組織、其他保險公司(不論直接或透過防欺詐組織或本段指名的其他人士)，及保險業用作分析及核實現有資料與及後提供的資料而使用的數據庫或登記冊(及其營運商)；(f)提供行政、電訊、電腦、付款、印刷、贖回或其他服務以令我們的業務可以運作的第三方服務供應商(包括但不限於保險公司、律師、銀行家、會計師、專業顧問、金融機構及受託人)；(g)行業協會及聯會；(h)醫療賬單審查公司；(i)閣下的聯名保單或投資持有人；(j)研究人員；(k)信貸資料服務機構；(l)收賬代理；(m)夥伴金融機構及合作夥伴；及(n)監管機構及政府機構、執法機構及法院。在有關影響到我們全部或大部分業務的控制權、治理、結構及/或管理的與另一公司的交易時，或在必須符合適用的法律或監管要求下，我們亦可能會透露閣下的個人資料。經閣下同意，我們亦會向第三方透露閣下的個人資料以讓該等第三方向閣下發出促銷通訊(如下文所述)。

3. Consequence of failing to provide Personal Information 未能提供個人資料的影響

Unless otherwise specified by us, it is mandatory for you to provide the Personal Information requested by us. If you do not provide such Personal Information, we may not be able to provide you the product or service that you've requested.

除非我們另有規定，否則閣下必須提供我們要求的個人資料。若閣下未提供有關個人資料，我們可能無法為閣下提供所要求的產品或服務。

4. Access and Correction Rights 查閱和更正的權利

Under the Personal Data (Privacy) Ordinance (the “Ordinance”), you have the right to request access to and correction of any Personal Information that you provide to us. If you want to exercise your rights, or if you require any other information, you can advise our Data Protection Officer at service@prudential.com.hk or using the details on “Contact Us” section of the Company website or our Privacy Notice.

If you move/ moved to a European Union (“EU”) jurisdiction, we may be required to provide you with further information, and you may have additional rights, under the EU General Data Protection Regulation. This information and these rights are set out in the Privacy Notice on our Company website.

We update our Privacy Notice from time to time. We encourage you to familiarise yourself with the Privacy Notice on our Company website. By completing and progressing with this form, you confirm that you have read and understood this PICS. The Privacy Notice is available on our Company website at <https://www.prudential.com.hk/scws/pages/en/privacy-policy/index.html>.

根據《個人資料(私隱)條例》(「條例」)，閣下有權要求查閱及更正任何閣下提供給我們的個人資料。閣下如欲行使閣下的權利，或如閣下需要任何其他資料，請發送電郵至 service@prudential.com.hk 或使用本公司網站或我們的私隱通知中「聯絡我們」部分所列的資料與我們的資料保護主任聯絡。

如閣下搬遷/已搬遷至歐洲聯盟(「歐盟」)司法管轄區，我們可能需要向閣下提供進一步資料，且閣下可能在歐盟《通用數據保障條例》下享有額外權利。此類資料及此等權利均載於本公司網站上的私隱通知中。

我們會不時更新我們的私隱通知，並建議閣下瀏覽本公司網站以了解該私隱通知。閣下填妥並繼續提交本表格，即表示閣下確認已閱讀並理解本收集個人資料聲明。該私隱通知可在本公司網站 <https://www.prudential.com.hk/scws/pages/tc/privacy-policy/index.html> 上查閱。

Opting-out of Marketing Communications or Materials 拒絕接收促銷信息或資料

We intend to send you marketing communications but we can only do so with your consent. If you consent, we may use your contact details and information about the products you have purchased (including the sales channel from which such products were purchased).

我們有意向閣下發送促銷信息或資料，但僅經閣下同意我們才可以這樣做。如閣下同意，我們將可能使用閣下的聯絡資料及有關閣下已購買的產品的資料(包括購買有關產品的銷售渠道)。

I/ we do not wish to receive any marketing communications from Prudential General Insurance Hong Kong Limited.

本人/我們不希望收到保誠財險有限公司發出的任何促銷信息。

Signature of Applicant* 申請人簽署*	Financial Consultant's Name (Please complete in BLOCK LETTERS) 理財顧問名稱(請用正楷填寫)	
X	Financial Consultant's Division and Code 理財顧問組別及編號	
Application Date 投保日期	Mobile Number 流動電話號碼	Office Location 辦公地點

* The signature of this application form is only valid for 30 days from the date of your signature. 此申請表上的簽署只於簽署日期起30日內有效。

For Office Use Only 本公司專用		
Approved by	Date	Effective Date
Restrictions <input type="checkbox"/> No <input type="checkbox"/> Yes		