



Motor  
Supersurance  
汽車超級保險

## Drive with confidence in Hong Kong

### Smart protection for every journey

In Hong Kong's fast-paced streets, even a short drive can come with unexpected risks. Whether it's a fender bender, a stolen vehicle, or a roadside emergency, QBE Motor Insurance helps you stay protected so you can keep moving with confidence.



### Why choose QBE Motor Supersurance?

- **We understand you** – With decades of experience in Hong Kong, we know what matters to local drivers. Our coverage is built around your needs, from urban commutes to weekend getaways.
- **We make it easy** – Get covered quickly with flexible options and digital tools that simplify everything from quotes to claims.
- **We deliver when it counts** – When things go wrong, we're here, with fast claims, expert support, and **24/7 roadside assistance** to get you back on the road.
- **We empower your future** – We reward safe driving and offer proactive insights to help you stay protected - today and the future.

### Coverage options

- **Comprehensive cover**  
Get more than basic third-party protection. Our comprehensive cover includes repair costs for your car, rental of an alternative vehicle during repairs, and medical expenses after an accident.
- **Higher third-party property limits**  
Choose extra protection with increased limits — from **HK\$2,000,000** to **HK\$3,000,000** or **HK\$5,000,000** — for added peace of mind.
- **Geographical extension to Guangdong, China**  
Drive across the border? Add optional cover to extend own damage protection when traveling in Guangdong.
- **Electric vehicles covered**  
Whether petrol, hybrid, or electric, we've got you covered. Enjoy competitive premiums tailored to your vehicle type and driving profile.

## Key benefits

| Benefit                                                                                                                                 | Comprehensive cover                                     | Third-party cover     |
|-----------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------|-----------------------|
| Accidental damage to your vehicle                                                                                                       | Included                                                | Not covered           |
| Legal liability to third-party bodily injury & property damage                                                                          | Included                                                | Included              |
| New-for-Old replacement<br>(within 12 months of registration and manufacture)                                                           | Replacement of a new vehicle of the same make and model | Not covered           |
| No Claims Discount (NCD) protection<br>(up to HK\$60,000, or 15% of the insured vehicle’s market value per occurrence and in aggregate) | Included                                                | Not covered           |
| Windscreen excess waiver<br>(up to HK\$6,000 per occurrence and in aggregate)                                                           | Included                                                | Not covered           |
| Personal Accident<br>(Death or Permanent Total Disability of Insured or named driver)                                                   | HK\$200,000                                             | Not covered           |
| Medical expenses                                                                                                                        | HK\$2,000                                               | Not covered           |
| Alternative vehicle<br>(up to HK\$6,000, daily limit HK\$1,000, 20% of rental cost borne by Insured)                                    | Included                                                | Not covered           |
| 24-hour emergency roadside assistance                                                                                                   | Included                                                | Free referral service |
| 24-hour emergency towing assistance                                                                                                     | Included                                                | Free referral service |
| 24-hour traffic regulation enquiry                                                                                                      | Included                                                | Included              |
| 24-hour claims service center                                                                                                           | Included                                                | Included              |
| Claims recovery services                                                                                                                | Included                                                | Free referral service |
| Extension of own damage coverage to Guangdong Province<br>(optional)                                                                    | Available                                               | Not available         |
| Extension for increased third-party property damage limit<br>(optional)                                                                 | Available                                               | Not available         |

**Note:** This brochure is for reference only. All terms and conditions are subject to the policy wording.

## Claims commitment

At QBE, claims management is what matters most to our customers. It’s part of a broader risk-management approach where we invest heavily to minimize disruption and help you recover quickly.

### Simple and easy eClaims

- Submit and track claims anytime, anywhere through our digital platform.
- Access a single online hub for all your claims-related needs.
- Choose your preferred panel repairer for high-quality repairs and a seamless experience.

### Choose your panel repairer for quality repairs

With trusted repairers across Hong Kong, you’ll enjoy:

- **Extra NCD protection** of HK\$10,000.
- **No upfront payment** and a 12-month workmanship warranty.
- **Claims submission assistance** and fast surveyor contact (within 4 business hours).
- **Inspection arranged within 3 days.**
- **Free ozone care interior cleaning service.**
- **License renewal and vehicle examination service** at HK\$950.

### 24/7 roadside assistance

Our towing service goes beyond the basics — it’s a comprehensive roadside solution for breakdowns and emergencies, giving you peace of mind wherever you are.

This benefit is applicable to Private Car’s Comprehensive cover only and subject to policy terms and conditions. Customer should obtain and provide the third party contact together with the car camera footage (if available) to QBE.

## Ready to get started?

Talk to your broker or visit [qbe.com/hk](https://qbe.com/hk) for a tailored quote.

Let QBE help you ride smarter, safer, and with confidence.

***Remark:** This brochure is only a summary. Please refer to the Policy for full terms and conditions. In case of any discrepancy between English and Chinese versions, the English version shall prevail.*

# 自信駕駛，暢行香港

## 智慧保障，守護每段旅程

在香港節奏快速的街道上，即使短途駕駛也可能遇到意外風險。無論是輕微碰撞、車輛失竊，或路邊緊急狀況，QBE 汽車超級保險為您提供全面保障，讓您安心前行，駕駛更有信心。



## 為什麼選擇 QBE 汽車超級保險？

- **我們懂您** — 憑藉多年香港市場經驗，我們深知本地駕駛者的需求。我們的保障方案專為您的生活而設，無論是市區通勤還是週末出遊。
- **我們讓一切變得簡單** — 透過靈活選項及數碼工具，快速獲取保障，從報價到索償，一切簡單輕鬆。
- **關鍵時刻，我們立即行動** — 當意外發生時，我們隨時在您身邊，提供快速理賠、專業支援，以及 **24/7 道路救援服務**，助您迅速重返旅程。
- **我們助您迎向未來** — 我們獎勵安全駕駛，並提供前瞻洞察，讓您今天與未來都能保持最佳保障。

## 保障選項

- **全面綜合保障**  
不僅僅是基本的第三者保障。我們的全面綜合保障包括您的車輛維修費用、維修期間替代車輛租用，以及意外後的醫療費用。
- **更高的第三者財物責任限額**  
選擇額外保障，提升賠償限額——由 **HK\$2,000,000** 提升至 **HK\$3,000,000** 或 **HK\$5,000,000**，讓您更安心。
- **廣東省延伸保障**  
需要跨境駕駛？可選擇延伸保障，於廣東省行駛時涵蓋自車損毀保障。
- **電動車保障**  
無論是汽油車、混合動力車，還是電動車，我們都為您提供保障。享受具競爭力的保費，並根據您的車輛類型及駕駛習慣量身訂製方案。

## 產品特點

| 保障項目                                                 | 全保綜合保障      | 第三者保障  |
|------------------------------------------------------|-------------|--------|
| 車輛意外損毀                                               | 包括          | 不包括    |
| 第三者人身傷害及財物損失責任                                       | 包括          | 包括     |
| 舊換新賠償<br>(如果意外是在車輛首次註冊的12個月內發生，而首次註冊是在車輛製造日期12個月內完成) | 更換一輛同款新車    | 不包括    |
| 無索償折扣保障<br>(每次及累計最高HK\$60,000或受保車輛市值百分之十五)           | 包括          | 不包括    |
| 擋風玻璃免自付額<br>(每次及累計最高 HK\$6,000)                      | 包括          | 不包括    |
| 個人意外<br>(被保人或指名司機死亡或永久全殘)                            | HK\$200,000 | 不包括    |
| 醫療費用                                                 | HK\$2,000   | 不包括    |
| 後備車輛<br>(最高 HK\$6,000，每日限額 HK\$1,000，租金 20% 由被保人承擔)  | 包括          | 不包括    |
| 24 小時緊急道路援助                                          | 包括          | 免費轉介服務 |
| 24 小時緊急拖車服務                                          | 包括          | 免費轉介服務 |
| 24 小時交通法規查詢                                          | 包括          | 包括     |
| 24 小時索償服務中心                                          | 包括          | 包括     |
| 索償追討服務                                               | 包括          | 免費轉介服務 |
| 廣東省自車損毀延伸保障（自選）                                      | 可選          | 不適用    |
| 提高的第三者財物損失限額（自選）                                     | 可選          | 不適用    |

備註： 本手冊僅供參考，所有條款及細則以保單條款為準。

## 理賠承諾

在 QBE，我們深知理賠管理對客戶的重要性。這是我們整體風險管理策略的一部分，我們投入大量資源，幫助客戶將阻礙及損害減至最低。

### 簡單快捷的 eClaims

- 隨時隨地透過數碼平台提交及追蹤索償。
- 使用單一線上平台，滿足所有理賠相關需求。
- 自選合作維修商，確保高品質維修及流暢體驗。

### 選擇合作維修商，享受優質維修服務

在香港擁有可信賴的維修網絡，您可享：

- 額外 HK\$10,000 無索償折扣保障。
- 無需預付費用，並享 12 個月工藝保養。
- 索償提交協助及快速安排驗車（4 個工作小時內聯絡）。
- 3 天內完成檢驗安排。
- 免費臭氧車廂清潔服務。
- 車輛檢驗及牌照續期服務（費用 HK\$950）。

### 24/7 道路緊急援助

我們的拖車服務不僅僅是基本支援，而是全面的道路解決方案，無論故障或緊急狀況，讓您隨時安心。

此保障只僅適用於汽車全險客戶，並受條款及細則約束。客戶應獲取第三方聯繫信息，並將其與車輛攝像機鏡頭影片（如有）一併提交至昆士蘭保險香港。

## 準備好開始了嗎？

請聯絡您的保險經紀或瀏覽 [qbe.com/hk](https://qbe.com/hk) 以獲取專屬報價。

讓 QBE 幫助您騎得更聰明、更安全，並充滿信心。

備註： 本手冊僅為摘要。詳情請參閱保單條款。如中英文版本有任何差異，概以英文版本為準。

#### Get covered today 立即獲得保障

To add Motor Protection to your QBE policy, contact your broker or reach out to our customer service team:  
如欲將汽車責任保障加入您的QBE保單，請聯絡您的保險經紀或與我們的客戶服務團隊聯繫：

+852 2828 1998 (Mon–Fri 星期一至五, 9am–5:30pm )  
Email us at [hksi.cs@qbe.com](mailto:hksi.cs@qbe.com)  
電郵至 [hksi.cs@qbe.com](mailto:hksi.cs@qbe.com)

Visit [qbe.com/hk](https://qbe.com/hk)



#### Company profile 公司简介：

**QBE Hongkong & Shanghai Insurance Limited (QBE Hong Kong)**, part of the QBE Insurance Group, offers a comprehensive range of general insurance products. QBE has had a presence in Hong Kong since 1920 and its customers include individuals, small to mid-sized businesses, large companies and multinational corporations.

**QBE Insurance Group** is a leading global insurance and reinsurance company with operations in key insurance markets. Tracing its origin back to 1886, QBE Insurance Group is listed on the Australian Securities Exchange and is headquartered in Sydney.

昆士蘭聯保保險有限公司屬昆士蘭保險集團一分子，提供全面的一般保險方案。昆士蘭保險香港成立於1920年，其客戶包括個人，中小型企業，大型公司和跨國公司。

昆士蘭保險集團為一家全球領先的一般保險和再保險公司，於主要保險市場營運業務。昆士蘭保險集團的起源可追溯至1886，於澳洲證券交易所上市，總部位於悉尼。

