

Private Motor Car Insurance Plan

For all the drivers out there, safety always comes first when we are on the road. Yet, accidents could happen despite all precautions that can be taken. This is when a reliable private motor car insurance plan comes in handy and saves car owners and drivers from unnecessary troubles and financial loss.

Our Private Motor Car Insurance Plan provides wide-ranging protection for car owners. In addition to the basic protection for damages that could happen to your motor car and your legal liability, our plan also provides you with many other features for your varied needs.

Enjoy your ride!



Covering third party bodily injury and property damage

Covering up to HKD 100,000,000 against legal liability of third party bodily injury and up to HKD 2,000,000 against third party property damage liability. You may choose to increase the coverage of property damage liability to HKD 3,000,000, HKD 5,000,000, HKD 7,500,000 or HKD 10,000,000 for extra protection.

New for old compensation

A new¹ car of the same make and model will be given of compensation if the car is stolen or involved in an accident causing to be written off.

Medical coverage and Motor personal accident

Cover the medical costs of the insured or the insured driver in case of accidents.

24-hour support and protection – your reliable partner on the road

We provide emergency roadside repair service, towing service, traffic regulations and claims enquiry service.

¹ New for old compensation: (i) the loss occurs within the first 12 months of the first registration of the Motor Car with the Transport Department; (ii) the first registration of the Motor Car with the Transport Department must be made within 12 months from the date of manufacture thereof. The Insured must be the first registered owner. Terms and conditions apply.

Other special features

Betterment contribution waiver

You can enjoy the betterment contribution waiver if the repair is taken place at the repairer specified in the Zurich Garage-Pro Services. Scan the QR code on the right to access the motor insurance claim page and click the icon "Zurich garage network" to find a designated repairer.



Free windscreen cover – Cashless and no excess with Zurich designated repairers

Your CFD will not be affected when the repair or replacement is done by a designated repairer. In addition, you can enjoy cashless service for the full repairing cost without the need to bear the amount of excess.



Covering temporary substitute vehicle or taxi fee reimbursement

We strive to keep your daily life as undisturbed as possible even when you are without a car. We cover either the expenses of renting a temporary substitute vehicle, or the taxi fees incurred during the period of repair, or before the car is recovered and first handed over to you.



Claim-free Discount (CFD) Protection

If the total amount claimed within one policy year is less than HKD 50,000, you will keep your existing CFD.



CFD for no-fault

If you can provide the evidence of conviction against the third party driver(s) obtained from a court, and there is no prosecution against you and you have not received any writ or summons relating to the accident when the claim arises, the claim made shall not result in cancellation or reduction of the CFD.



Table of benefits

Coverage	Third Party Liability Only	Comprehensive
Own Damage, fire & theft cover	✗	✓
Third party bodily injury	HKD 100,000,000	
Third party property damage	Options from HKD 2,000,000 up to HKD 10,000,000	
Motor personal accident	✗	HKD 100,000
Medical expenses	✗	✓
CFD Protection	✗	✓
Front windscreen excess waiver and cashless service	✗	Available when repairing at designated repairers
New for old compensation	✗	✓
Temporary substitute vehicle	Free referral service	Either 1) Vehicle rental expenses up to HKD 4,000 (20% of the expenses paid by the insured) Or 2) Taxi fees up to HKD 2,000
24-hour emergency roadside repair service	Free referral service	Up to HKD 2,000
24-hour towing service	Free referral service	Up to HKD 2,000
Claims recovery service	✗	✓

Hassle-free claims service

We care about our customers! That's why we are committed to delivering efficient and hassle-free claims services for you, including:

Garage-Pro service

- If you repair your vehicle at our designated garage, you'll receive exclusive privileges that upgrade your experience, including free delivery¹ and cleaning of the interior and exterior services after repair and 18-month repair warranty². With these added perks, you can enjoy our repair services with extra peace of mind.

Cashless windscreen repairing service

- If your vehicle's windscreen is damaged, we offer cashless windscreen repairing service³. Simply drive to one of our network garages listed on the motor insurance claim page and click on the "Zurich garage network" icon; or you can choose your preferred repairing location⁴ (except for customers with vehicles insured under specified motor schemes).

Claims recovery service

- In the event of an accident caused by a third party, we'll handle the process of seeking compensation from the liable third party on your behalf, minimizing your loss, legal liability and saving your valuable time. If the process is successful, the amount recovered may be reimbursed against the excess amount you've already paid. You can continue to enjoy the benefit of your CFD.

1. Eligible to private motor car under the comprehensive motor insurance policy only
2. Validity begins from the date your repaired car is delivered to the insured car owner.
3. Subject to the coverage of the Private Motor Car Insurance plan, as well as the policy terms and conditions
4. Service charge may apply for on call service (to repair the windscreen at the location the insured designated) to individual distant areas

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¹ Annual statistics of the Insurance Authority on Hong Kong General Business from January to December 2021, based on gross premium.

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