

# Frequently Asked Questions

## Your questions are answered here

### 1. Which documents are included in the AXA iMotor policy pack emailed to me?

Your AXA iMotor policy pack includes your Policy Schedule, a link to Policy Wording, Certificate of Insurance, Frequently Asked Questions, and Invoice. Please read all the related documents to make sure you know what cover is provided and any terms and conditions that may apply. Also, the Certificate of Insurance in the pack should always be kept with you in your car as proof of insurance.

### 2. Why did I not receive my Policy Schedule?

If you haven't provided us your Vehicle Registration Number, you will only receive the Certificate of Insurance when you buy your insurance policy. Please email to [axa.direct.gi@axa.com.hk](mailto:axa.direct.gi@axa.com.hk) or call us at [\(852\) 2523 3061](tel:(852)25233061) within 14 days of policy purchase to provide your Vehicle Registration Number. We will email your Policy Schedule, updated Certificate of Insurance and other related documents after we record your Vehicle Registration Number.

### 3. Can I buy an AXA iMotor policy if I am not a Hong Kong resident?

No. We only accept application from Hong Kong residents with a valid HKID and a Hong Kong Driving License.

### 4. Can I change my policy details after the policy purchase?

You can change the policy details (e.g. addition of named driver), but premium, terms and conditions may be changed accordingly. You may email us via [axa.direct.gi@axa.com.hk](mailto:axa.direct.gi@axa.com.hk) or call us at [\(852\) 2523 3061](tel:(852)25233061).

### 5. What is No Claim Discount (NCD)?

No Claim Discount (NCD) is a reward to you if you make no claim to your policy. You will earn a discount of 20% to 60% upon renewal if you make no claim while you are insured with us as specified below:

Period of Insurance without claims	No Claims Discount (On Renewal Premium)
One year	20%
2 consecutive years	30%
3 consecutive years	40%
4 consecutive years	50%
5 or more consecutive years	60%

If you claim (whether for your own loss or other people's loss) during a period of insurance where you are entitled an NCD of 40% or less, your NCD will be forfeited and go back to 0% at the next renewal of your policy.

If you claim (whether for your own loss or other people's loss) during a period of insurance where you are entitled an NCD of 50% or 60%, your NCD will be reduced to 20% or 30% (respectively) at the next renewal of your policy. However, if you make more than one claim, your NCD will be forfeited and go back to 0% at the next renewal of your policy.

## **6. What is NCD Protection (applicable to Comprehensive Cover only)?**

Under No Claim Discount (NCD) Protection, if the sum of all your claims during the current Period of Insurance does not exceed the amount of HKD60,000 or 20% of the your car's reasonable market value (whichever is the lesser), you will be entitled to the same No Claim Discount (NCD) as under the Policy at renewal. However, NCD Protection does not apply if NCD is to be transferred to any other insurance company for whatever reason including non-renewal by both parties. Please also note that depending on the car you drive, you might not be eligible to NCD Protection. You can refer to our quotation platform for more information.

## **7. What is M. I. B.?**

M.I.B. provides compensation to victims of traffic accidents where the drivers concerned are uninsured or untraceable, or the insurers concerned are insolvent.

M.I.B. (Motor Insurers' Bureau of Hong Kong) is a company incorporated in Hong Kong and limited by guarantee. All motor insurance policies issued in Hong Kong must contribute a surcharge based on the policy premium to M.I.B., this M.I.B. surcharge will be included and shown in the premium breakdown on your Policy Schedule.

## **8. Why do AXA not ask for a sum insured?**

In AXA, we want to make sure that we insure your car as close as possible to its true value, so you don't have to pay too much for your car insurance. To do that, we use a concept called Market Value.

The Market Value of a car represents the amount it would take to replace your car with one of the same make and model, of similar condition, specification and age as your car. The Market Value of your car evolves over time, just like the true value of your car. Thanks to this, we do not need to calculate an artificial sum insured, which rarely reflects the true value of your car. When you have an accident, we will calculate the indemnity of your loss or damage based on the Market Value of your car right before the accident.

## **9. What is "Excess"? What kind of "Excess" applies to me?**

An Excess is the amount of money you have to pay towards a claim. In some situations, we don't compensate you on your claim from the first dollar, so you need to pay for the first part of your claim (i.e. Excess) and we pay for the rest of your claim subject to the maximum limit (i.e. Compensation). The relevant Excess depends on the type of claim made as well as the person who is driving the insured car at the time of the accident.

*General Excess* is applicable to the loss of or damage to the insured car for Comprehensive Cover only.

*Third Party Property Excess* is applicable to any claim for indemnity against liabilities for third party property damage.

*Young Driver Excess* is applicable if the person, who is driving the insured car at the time of accident, is below the age of 25 years old.

*Inexperienced Driver Excess* is applicable if the person, who is driving the insured car at the time of accident, has held a valid driving license for a period less than 2 years.

*Unnamed Driver Excess* is applicable if the person, who is driving the insured car at the time of accident, is not named in the Policy Schedule or Certificate of Insurance but is authorized by the policyholder to drive the insured car.

*Theft Loss Excess* is applicable to the insured car if a claim is arising out of theft or attempted theft.

If the insured driver is below 25 years old, holding a valid driving license less than 2 years and not named in the Policy Schedule at the time of accident, then Young Driver Excess, Inexperience Driver Excess and Unnamed Driver Excess are all applicable at the same time, these three excesses will be calculated cumulatively in addition to General Excess or Third Party Property Excess whichever is applicable.

#### **10. What is included in the rental car benefit (applicable to Comprehensive Cover only)?**

When your car is being repaired and immobilized for more than 48 hours due to a car accident, or if it has not been found 48 hours after being stolen, we will reimburse 80% of the cost of a rental car provided that the make and model of this rental car is identical or similar to your car.

#### **11. If I take a “Third Party Only” Cover and also select the “Personal Accident to the Named Driver” Add-on benefit, will this optional cover apply to all drivers named in my policy?**

Add-on benefit “Personal Accident to the Named Driver” under “Third Party Only” Cover applies to all the drivers named in your policy, who are aged between 18 and 70 years old and are injured at the time of accident.

#### **12. How many drivers can I name in my policy?**

You can name up to 4 drivers in your policy, one main driver plus 3 other drivers.

#### **13. Can I reduce the coverage of my AXA iMotor policy?**

No, reductions to scope of policies are not allowed for either Third Party Only plan or Comprehensive plan once you choose your plan. However, you may attach extra add-ons to a policy.

#### **14. Is my premium guaranteed to remain unchanged during the period of insurance and upon policy renewal?**

The premium you pay is calculated based on a number of factors including but not limited to the type of cover, the Add-on benefits you choose, the car to be insured and driver profiles. If the status of these factors change, the premium will be changed too. We reserve the right to adjust your premium if necessary.

#### **15. How can I manage and renew my AXA iMotor policy?**

You can email to [axa.direct.gi@axa.com.hk](mailto:axa.direct.gi@axa.com.hk) or call our insurance services hotline [\(852\) 2523 3061](tel:85225233061) should you have any queries about your policy. You will receive your insurance renewal notice by email at least 1 month before your policy expiry date. This will contain your next year’s premium amount and instructions on how to renew your policy.

## 16. How can I cancel my AXA iMotor policy?

You can cancel your policy anytime by giving us a 7-day notice. Provided no claim has arisen during the current Period of Insurance and the current Certificate of Insurance has been returned to us on or before the date of cancellation, we will refund you a pro-rata amount of the premium you paid for the rest of the Period of Insurance. However, in the case of premium is lower than HKD500 (not including M.I.B. surcharge), we will not provide a refund for policy cancellation.

## 17. What should I do in the event of an accident?

In the event of a traffic accident, please remember to:

- Keep calm and report to the Police immediately;
- Obtain the third party driver's particulars including name, contact number and insurer (if known);
- Record the registration number of third party's vehicle;
- Take photos of the damages;
- If there are any witnesses, note their names and contact numbers;
- Call our 24-hour assistance hotline at [\(852\) 2851 1990](tel:852-2851-1990) if you need our assistance including emergency roadside assistance<sup>^</sup>, towing of the motor car<sup>^</sup>, rental vehicle<sup>^</sup>, general information of traffic regulation, advice on claim procedure, etc.;
- Call our 24-hour accident assistance hotline at [\(852\) 2851 1990](tel:852-2851-1990) to have your repairs at AXA Premium Workshops;
- Inform us as soon as possible with full particulars;
- Immediately notify us or forward to us after receiving every letter, claim, writ, summons or legal process. Please do not answer by yourself.

<sup>^</sup>Applicable to Comprehensive Cover only

## 18. What is AXA Premium Workshop (applicable to Comprehensive Cover only)?

AXA Premium Workshops is a group of professional independent car maintenance contractors selected by AXA, providing you with quality workmanship on your car. You will also be entitled a list of additional benefits if the repair work on the Car is carried out by an AXA Premium Workshop:

- HKD300 travelling expenses allowance<sup>1)</sup>
- Up to a maximum of HKD3,000 for the depreciation on repair<sup>1), 2)</sup>
- Priority repair service for your car
- Free towing service arranged by AXA premium workshops
- Free cleaning of your repaired car before delivery to you
- Free delivery service of repaired car to a mutually convenient place
- 6-months repair warranty on the parts repaired by AXA Premium Workshop

Please contact 24 hours accident assistance hotline at [\(852\) 2851 1990](tel:852-2851-1990) for enquiry.

- 1) Not applicable to windscreen claims.
- 2) Only applicable if (a) the loss occurs within five years of the first registration of the insured car with the Transport Department; and (b) the first registration of the insured car with the Transport Department must be made within the calendar year immediately following the year of manufacture of the insured car.

## 19. How do I make a claim?

In order to get your claim processed promptly, please provide us the following:

- a completed and duly signed claim form;
- a copy of the valid Vehicle Registration Document (both sides) of the insured car;
- a copy of the insured driver's HKID and Driving Licence;
- a Personal Data (Privacy) Ordinance Data Access Request Form and Letter of Authorization signed by the driver;
- repair quotation from the repairer, if applicable;
- a copy of the Screening Breath Test Result Form, if applicable;
- Police Correspondence, including Notice of Intended Prosecution, police statements, etc.;
- copy of any third party correspondence, summons or writs.

### Submit to us by:

- 1) Email to: [motor.claims@axa.com.hk](mailto:motor.claims@axa.com.hk);
- 2) Fax to: (852) 2285 6237;
- 3) Mail to: 5/F, AXA Southside, 38 Wong Chuk Hang Road, Wong Chuk Hang, Hong Kong.

### Pay attention:

- 1) Notify us within 7 days of the accident;
- 2) Do not admit liability, make any offer, promise anything or make payment to any other party without our written consent;
- 3) Notify us immediately if you know about any impending prosecution, inquest or fatal inquiry in connection with the accident.

### Customer Service Hotline:

Should you have any enquiries, please contact us at:

- [\(852\) 2523 3061](tel:85225233061) or email at [axa.direct.qi@axa.com.hk](mailto:axa.direct.qi@axa.com.hk) for policy coverage enquiries
- [\(852\) 3070 5003](tel:85230705003) or email at [motor.claims@axa.com.hk](mailto:motor.claims@axa.com.hk) for claims enquiries

## 20. Can you provide a hard copy of the policy document as I need to submit it to Transport Department and hire purchase company?

You will receive by email an AXA iMotor policy pack which includes the Policy Schedule and Certificate of Insurance. Such electronic policy documents serve the same purpose as paper copies and you may use them for the said purpose.