

Optional Cover

Benefits	Comprehensive Cover	Third Party Only Cover
Car Damage in Guangdong Province of PRC When driving in Guangdong Province, you will still be covered for loss of or damage to your car and medical expenses, and your indemnity limits remain unchanged. Please note that third party liability is not provided in this case.	✓	✗
Additional Accessories If you add your own accessories to your car, they will not be covered by default as they have not been installed by your car's manufacturer. By adding this optional cover to your plan, we will cover the damage to audio-visual equipment, disablement equipment, car camera, sunroof, GPS, car alarm you permanently fixed to your car and you will be more comprehensively insured.	Choice of sum insured: HKD 30,000 HKD 50,000 HKD 100,000	✗
Third Party Property Excess Waiver to Named Driver If you are worried about excess charges you would have towards a claim and want us to reimburse you starting from the first dollar for damages to other people's property, then you should add this optional cover.	✓	✗
Personal Accident to the Named Driver Third Party Only plan only covers the damages to other people's cars and physical injuries to them, so the drivers named in your policy could possibly not be covered when physical injury occurs in an accident. By adding this optional cover, we will cover physical injury caused by a car accident within 3 months of the accident to the driver named in your policy who is driving your car during the accident.	✗	Coverage up to HKD 100,000

For your easy reference, the above table shows a summary of the benefits and maximum policy limits available of paragraphs 21.1, 21.2, 21.4 and 21.5 under the Policy wording. Please refer to them for details of terms, conditions and exclusions.

Levy collected by the Insurance Authority has been imposed on this policy at the applicable rate. For further information, please visit www.axa.com.hk/ia-levy or contact AXA at (852) 2523 3061.