

Benefits	Limit of Third Party Only Cover	Limit of Comprehensive Cover
PROTECT YOU AGAINST THIRD PARTY LEGAL LIABILITY FROM CAR ACCIDENT <i>(Please refer to Section II of Policy Wording for details of terms, conditions and exclusions)</i>		
Death of or physical injury to other people	HKD 100,000,000	HKD 100,000,000
Damage to other people's property	HKD 2,000,000	HKD 2,000,000
COVER LOSS OF OR DAMAGE TO YOUR CAR <i>(Please refer to Section I of Policy Wording for details of terms, conditions and exclusions)</i>		
Loss of or Damage to Your Car Cover the loss of or damage to your car sustained from a car accident	✗	reasonable market value at the time of loss/damage
Tow to the nearest repair shop and delivery after Repair Cover the cost of towing your damaged car to the nearest repair shop and also the cost of delivery to you after repair	✗	20% of the agreed cost of repairs to your car
MEDICAL EXPENSES <i>(Please refer to Section III of Policy Wording for details of terms, conditions and exclusions)</i>		
Cover the medical expenses of physical injury sustained by you/other insured drivers/your passengers	✗	HKD 4,000
FREE ADDITIONAL BENEFITS <i>(Please refer to paragraphs 19 and 20 of Policy Wording for details of terms, conditions and exclusions)</i>		
1. 24-hour Emergency Hotline Service We will answer you 24/7 for any questions or emergencies you have. We will provide you the following service: <ul style="list-style-type: none"> • general information on traffic regulation • advice on claim procedure and how to report a claim • emergency roadside assistance ^ • towing service ^ • rental car ^ 	✓	✓

2. Personal Accident to the driver(s) named in your policy Cover physical injuries caused by a car accident within 3 months of the accident to the driver(s) named in your policy who was driving your car during the accident	✕	HKD 100,000
3. No Claim Discount (NCD) Protection In general, we give you NCD upon renewal if no claim was made during your last insured year. But in some cases, if the sum of all your claims does not exceed a certain limit upon renewal, you can still enjoy the same NCD benefit	✕	Total claims <HKD 60,000 or 20% of reasonable market value (whichever is lesser)
4. New for Old Replacement @ In case your car is stolen or totally destroyed in an accident, we replace it with a car of the same make and model without deducting any depreciation	✕	Car of same make and model
5. Nil Depreciation on Repairs @ No depreciation on spare parts which need replacement after a car accident	✕	✓
6. Windscreen Replacement Cover the repair or replacement of damaged windscreen without change in your NCD (No Claim Discount) provided there is no other damage to your car	✕	HKD 5,000
7. Towing Services Covers the cost of towing your car to any repair shop or any other place in Hong Kong if your car is immobilized, unfit or unsafe to be driven due to an accident or mechanical breakdown	✕	HKD 2,000
8. Rental Car In the event your car is being repaired and immobilized for more than 48 hours due to a car accident, or being stolen and not found within 48 hours, we pay for a rental car	✕	HKD 4,000 per accident or per insurance period (HKD 1,000 per day)
9. Claims Recovery Service # In the event of an accident where you are not responsible, a claim recovery service will be provided to pursue recovery for your uninsured losses	✕	✓

<p>10. AXA Premium Workshop Provide you quality workmanship on your car as well as services by a group of selected professional independent car maintenance contractors. 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:</p> <ul style="list-style-type: none"> • HKD300 travelling expenses allowance¹⁾ • Up to a maximum of HKD3,000 for the depreciation on repair^{1),2)} • 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 <p>Please contact 24 hours accident assistance hotline at (852) 2851 1990 for enquiry.</p> <p>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.</p>	x	✓
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^ Free Additional Benefits applicable to Comprehensive Cover only

@ The benefit is applicable provided that if the first registration of your car with the Transport Department is made within the calendar year immediately following the year of the manufacture, and the loss occurs within the first twelve months of the first registration of your car with the Transport Department.

Claims Recovery Service – AXA do not guarantee a successful recovery action, and AXA shall not bear any legal responsibility for the failure of any such action. Any legal costs and all relevant disbursements incurred in a recovery action will be borne by you and AXA in accordance with the proportion of their respective claims.

For your easy reference, the above table shows a summary of the benefits and maximum policy limits available of all sections under the Policy wording. The extent of insurance given under the section depends on the type of cover you choose. Please refer to the related section of the Policy wording 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.