全保或三保均送您20萬港元「駕駛者」人身意外保障

無論綜合保單或第三者保單，受保車主無須增加保費，即可享有200,000港元「駕駛者」人身意外保障，於每次意外最高5,000港元的醫療費用賠償及每次意外最高6,000港元的住院津貼。

自選汽車維修中心

若您的汽車發生意外需要維修，您可以自由選擇相熟的維修中心或我們指定的維修中心進行檢查維修，更省時、更方便滿足您的個人需要。

指定維修中心獲更低自負額

若閣下選擇我們指定的維修中心可享優惠，在保險承保中「一般自負額」的款項將會減至原額的減少1,000港元。

現有客戶及指定專業人士投保均可享特別優惠

泰加保險現有客戶（各汽車類型保單持有人均可適用）投保新私家車保單，可獲九五折特別優惠。若車主為以下指定專業人士（包括醫生、律師、會計師、稅務師、特許會計師），並可於隨時發現保單30日內提供名單或其相關證明，即可享有九五折特別優惠。

『無索償折扣』(NCD) 優惠保障

不論索償次數，只要一年內之索償金額不超過60,000港元或汽車保額之15%（以較低者為準），受保車主便可保留原有的「無索償折扣」(NCD)，繼續享有優惠。

前擋風玻璃保障

若汽車的前擋風玻璃破裂，於指定維修中心維修，每次您只需繳付500港元，我們會為您承擔餘下的維修費用至最高5,000港元。

助您追討第三者責任賠償

若意外由第三者車輛引致，我們將代表受保車主致力向肇事第三者車主追討賠償。若追討成功，受保車主可獲退回已付的「一般自負額」，並可繼續保留原有的「無索償折扣」優惠。

『新換舊』賠償保障

若車輛超過一年的車輛失竊或因意外導致完全損壞，受保車主可獲同款新車作為賠償，不扣減折舊，讓您毋須為購買新車而補貼額外金額。

貼心為您提供臨時代用車

如果車輛被竊或於48小時內未能尋回，或因意外閣下座駕無法駕駛及需要維修超過48小時，我們為閣下安排代用車輛，並支付租車費用至最高6,000港元（每日限額為1,000港元，閣下須自付每次租車費用的20%）。

24小時免費中途急修服務

若車輛於路上因交通意外、機械故障等事故而無法駕駛，只需致電24小時支援電話熱線 9262926 或手機打*6161，由我們指定維修中心派出的緊急維修設施都會安排現場維修，讓您繼續安全上路。每次事故保障額為2,000港元。

24小時免費拖車服務

若車輛無法現場維修，我們即會安排拖車服務至車主指定地點（香港境內）或指定維修中心，為您救急解困，節省金錢。每次事故保障額為2,000港元。

保障表

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注意事項

1. 「駕駛者」，指指揮和控制正在駕駛中的駕駛司機("Driving Nominal Driver")。參加保險保單對於此定義的最終解釋權。
2. 指定維修中心在首年時不適用於575,000,000港元車輛，於次年將適用於論述費用的支付。年保額限制為575,000,000港元。
3. 第三者責任追討服務不可與其他保單相關的第三者責任對第三者責任的賠償進行重複報償。年保額限制為575,000,000港元。
4. 視乎自付的租車費用每日額為1,000港元，閣下須自付每次租車費用的20%。
HKD200,000 Personal Accident Protection for Driving Named Driver For both Comprehensive and Third Party Policies

The Driving Named Driver under both comprehensive and third party policies shall be entitled to the Personal Accident Protection of HKD200,000, the compensation of medical expenses up to HKD35,000 per accident and the daily hospital cash allowance up to HKD36,000 per accident.

Free Choice of Your Favourite Repairer

In respect of any event giving rise to a claim, you can choose your favourite repairer or our appointed repairers for any repairs you might need for your car. This provides greater flexibility and convenience to address your personal needs.

Deduction of “General Excess”

In respect of any event giving rise to a claim where the repair is carried out by our appointed repairers, the amount specified in the Schedule as “General Excess” would then become HKD1,000 less than the stipulated amount.

Special Discount for Our Existing Customers and Designated Professionals

If you are our existing customers (including policyholders of all vehicle types) and intend to buy a new private motor car insurance policy from us, we shall offer special 5% discount on each new policy underwritten. We also offer special 5% discount for designated professionals (including doctors, lawyers, accountants, actuaries, chartered secretaries). The designated professionals should provide business card or other supporting documents to us for verification within 30 days after the cover notes being issued.

No Claim Discount (NCD) Protection

No matter how many claims you make, if the total amount of claims within one policy year does not exceed HKD60,000 or 15% of the insured car value (whichever is lower), you will keep your existing NCD at renewal.

Front Windscreen Cover

In case the front windscreen of your car is broken, the replacement is covered by us up to the maximum of HKD6,000 per year, on the condition that the initial HKD600 will be borne by you per case and the repair is carried out by our appointed repairers.

Claims Recovery Service

In the event of an accident caused by a third party, we will seek recovery from the responsible third party on your behalf. If the recovery is successful, the amount covered will be reimbursed against the general excess amount already paid by you and you will continue to enjoy the benefits of your NCD.

New for Old Replacement Vehicle

For the car less than one year old, if it is stolen or has sustained a total loss, a new car of the same make and model will be provided as compensation. This will provide you more savings.

Temporary Substitute Vehicle

In the event that your car is immobilized by an accident and needs repairs for more than 48 hours, or if it is stolen for more than 48 hours, we can arrange a substitute vehicle for you. The cost of the vehicle rental will be borne by us up to the maximum of HKD1,000 (subject to HKD1,000 per day and an excess of 20% per each rental).

The towing service must be arranged by us.

Free 24-hour Emergency Roadside Service

If your car suffers a mechanical breakdown or an accident, just call our 24-hour support hotline 2926 2926 or mobile hotline *6161. The emergency assistance provided by our appointed repairers is on-call to help you and get your car back on the road as safely as possible. Maximum benefit for each assistance case is HKD20,000.

Free 24-hour Emergency Towing Service

If your car is beyond repair on the spot, we will immediately arrange a towing service to any place in Hong Kong requested by you or to our appointed repairers. Maximum benefit for each assistance case is HKD32,000.

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Notes:
1. “Driving Named Driver” means the named driver who is driving the vehicle when the accident occurs. Target Insurance Company Limited reserves the right of final interpretation and approval.
2. The appointed repairers are listed on our website (www.target.com.hk) under ‘Claims Reporting’ section.
3. The two discount offers cannot be used in combination with each other. Target Insurance Company Limited reserves the right of final interpretation, the right to change the terms and conditions and the right to terminate the promotion at any time without prior notice.
4. The vehicle rental expense covered by us is subject to HKD1,000 per day and an excess of 20% per each rental.
5. This brochure is for information only and does not constitute any part of the insurance contracts. Any information given herein is subject to the precise terms and conditions in the policy. For full terms and conditions and exclusions, please refer to the policy document itself which shall prevail in case of inconsistency. Target Insurance Company Limited reserves the right of final interpretation and approval. (The English version shall prevail in case of inconsistency between the English and Chinese versions).