

About Allied World 關於Allied World世聯

Allied World Assurance Company Holdings, Ltd, through its subsidiaries, is a global provider of insurance and reinsurance solutions. We operate under the brand Allied World and have supported clients, cedents and trading partners with thoughtful service and meaningful coverages since 2001. We are a subsidiary of Fairfax Financial Holdings Limited, and we benefit from a worldwide network of affiliated entities that allow us to think and respond in non-traditional ways. Our capital base is strong, our solutions anticipate rather than react to changing trends, and our teams are focused on establishing long-term relationships that are mutually beneficial.

透過其遍布全世界的子公司，Allied World Assurance Company Holdings, Ltd在世界各地為客戶提供保險及再保險產品和服務。自2001年，我們透過Allied World世聯的品牌，致力為客戶、分保人及貿易夥伴提供考慮周詳的服務及有效的保障。我們是Fairfax Financial Holdings Limited的子公司。因此，憑藉集團廣闊的國際網絡，我們能在思想上擺脫傳統的框架並提出新穎的想法。我們擁有穩健的資本基礎，而我們的解決方案均能與時並進。我們的團隊則致力建立互惠互利的長遠關係。



Allied World Assurance Company, Ltd
世聯保險有限公司
(incorporated in Bermuda with limited liability)

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Allied World Assurance Company, Ltd is incorporated in Bermuda with limited liability. Coverage will be underwritten by the Hong Kong branch office of Allied World Assurance Company, Ltd, which is regulated by the Insurance Authority. Coverage is only offered subject to local regulatory requirements. Actual coverage is subject to the terms, conditions and exclusions of the actual policy issued. © 2025 Allied World Assurance Company Holdings, Ltd. All rights reserved.

Allied World Assurance Company, Ltd世聯保險有限公司是於百慕達註冊成立的有限公司。保障將會由Allied World Assurance Company, Ltd世聯保險有限公司的香港分行承保，而該分行受保險業監管局監管。保障只在符合本地的監管規定的情況下提供，實質的保障則受所簽發保單的條款、條件及不保項目規限。© 2025年 Allied World Assurance Company Holdings, Ltd 版權所有。保留所有權利。



Private Car Insurance
私家車保險

MOTORGUARD
車主樂



alliedworldinsurance.com

MotorGuard 車主樂

Allied World's Private Motor Insurance is an all-in-one private car insurance package providing round-the-clock protection, including a suite of free extra benefits, to give you true peace of mind.

Allied World 世聯誠意獻給您一個全面的私家車保險計劃，讓您在享受駕駛樂趣之餘，獲得全日24小時周全保障，兼享多項免費額外保障。



Private Motor Insurance 私家車保險



Comprehensive Cover 綜合保險

Protects you against not only Third Party risks, but also loss of or damage to your car due to collision, fire, theft or other accidents.

同時提供第三者責任及多項汽車損毀保障，例如碰撞、火災、盜竊及其他意外等。



Third Party Cover 第三者保險

Protects you against legal liability for causing Third Party's:

- death or bodily injury up to HK\$100 million, and
- property damage up to HK\$2 million.

保障駕駛時因疏忽引致第三者人身傷亡及財物損毀，而須承擔的法律責任：

- 第三者人身傷亡賠償高達港幣100,000,000元，及
- 第三者財物損毀賠償高達港幣2,000,000元。

BENEFITS TABLE 承保範圍

Cover 保障項目	Limits (HK\$) 最高賠償限額(港幣/元)	
	Comprehensive 綜合保險	Third Party 第三者保險
1. Own Damage, Fire and Theft Cover 車輛損毀、火災及盜竊	✓	X
2. Third Party Bodily Injury and Property Damage 第三者人身傷亡及財物損毀	✓	✓
3. No Claim Discount (NCD) Protection 「無索償折扣」(NCD) 保障	Maintain your NCD at renewal so long as total amount claimed within one policy year does not exceed HK\$80,000 or 20% of the estimated car value (whichever is less) 只要一年內索償金額不超過港幣80,000元或投保車輛估計價值之20% (以較低者為準) 您可保留原有的「無索償折扣」	X
4. No limit on Windscreen, Window Glass and Roof Glass Claim Frequency (Nil Excess) 車頭擋風、車窗及車頂玻璃索償次數不限 (不設「墊底費」)	5,000 per accident 每次意外	X
5. New for Old 新車首年新換舊保障	✓	X
6. Waiver of Depreciation on Repairs 新車首年維修零件豁免折舊	✓	X
7. Free Choice of Repairers 自選汽車維修中心	✓	X
8. Free Personal Accident Cover for Named Drivers 記名司機免費意外保險	100,000 per accident and during policy period 每次意外及保險期內	X
9. Medical Expenses 醫療費用	2,000 per accident 每次意外	X
10. Replacement Car Service* 後備車輛服務*	5,000 per accident in rental charges (Up to 1,000 per day) 租車費每次意外5,000 (每日高達1,000)	Free Referral Service 免費轉介服務
11. Claims Recovery Service 第三者責任追討服務	Free Recovery Service (if a claim is paid under the Policy by Allied World) 免費追討服務(如Allied World 世聯已就保單作出賠償)	Free Advisory Service 免費諮詢服務
12. 24-hour Assistance Services** 24小時支援服務**	<ul style="list-style-type: none">• Emergency Towing 緊急拖車• Emergency Roadside Repairs 路邊緊急維修• Traffic Regulation Enquiry 交通條例查詢• Claims Enquiry 理賠諮詢服務	<ul style="list-style-type: none">Free Referral Service 免費轉介服務Free Referral Service 免費轉介服務Free 免費Free 免費

FREE EXTRA BENEFITS 免費額外保障



No Claim Discount (NCD) Protection 「無索償折扣」(NCD) 保障

No matter how many claims you make, if the total amount claimed within one policy year does not exceed HK\$80,000 or 20% of the estimated car value (whichever is less), your NCD will be maintained if you renew with us. You can enjoy immense savings over the years.

不論賠償次數，只要一年內索償金額不超過港幣80,000元或投保車輛估計價值之20% (以較低者為準)，您與我們續保時可保留原有的「無索償折扣」，續享保費優惠，節省開支。



No limit on Windscreen, Window Glass and Roof Glass Claim Frequency (Nil Excess) 車頭擋風、車窗及車頂玻璃索償次數不限 (不設「墊底費」)

Repair or replacement of windscreen, window glass and roof glass is covered up to HK\$5,000 per accident, with no limit on claim frequency. Not only is there no excess, your NCD will also not be affected.

無限次車頭擋風、車窗及車頂玻璃索償，每次意外賠償高達港幣5,000元，不設「墊底費」，也不影響「無索償折扣」。



Special Cover for Brand New Car 特別新車保障

• New for Old 新換舊保障

You will be compensated with a new car of the same grade if your car is less than one year old and sustains a total loss or is damaged beyond economical repair.

以新換舊，新車首年內如遇全損，可獲償全新同款車輛。

• Waiver of Depreciation on Repairs 維修零件豁免折舊

You will not be charged for any depreciation on spare parts which need replacement if your car is less than one year old at the time of the accident.

如新車首年內發生意外，更換零件時豁免折舊。



Free Choice of Repairers 自選汽車維修中心

You are free to select any garage for repairs – even dealer workshops!

您享有絕對自由，可以選擇原廠或任何車房為您意外損毀的汽車進行維修。



Free Personal Accident Cover for Named Drivers 記名司機免費意外保險

We provide HK\$100,000 cover per accident and per policy year for bodily injury sustained by any of the named drivers due to an accident which results in death or permanent total disablement.

倘若記名司機在駕駛時不幸發生意外，引致死亡或永久完全傷殘，每次意外及每保單年度保障額高達港幣100,000元。



Medical Expenses 醫療費用

We will pay up to HK\$2,000 per accident towards medical expenses incurred by the insured driver and passenger(s) resulting from an accident.

駕駛途中若遇上交通意外，引致司機及乘客受傷，可獲醫療費用賠償，每次意外達港幣2,000元。

FREE EXTRA BENEFITS (Con't) 免費額外保障 (續)



Replacement Car Service* 後備車輛服務*

If your car is stolen and not found within 48 hours, or requires repairs after an accident for more than 48 hours, our assistance service shall arrange and pay for a replacement car. You will be paid car rental costs of up to HK\$5,000 per accident (subject to a daily limit of HK\$1,000).

因失車或意外損毀維修超過48小時，租用後備車輛費用，每次意外可獲高達港幣5,000元 (每日上限港幣1,000元)。



Claims Recovery Service^ 第三者責任追討服務^

In the event of an accident caused by the Third Party's fault, we offer claims recovery services to pursue recovery for your excess losses.

如第三者須依法負上交通意外責任，您可獲代行向第三者作出追討，支付您承擔的自負額。



24-hour Assistance Services** 24小時支援服務**

We offer emergency towing, roadside assistance, traffic regulation enquiry and claims enquiry services.

我們提供緊急拖車、路邊支援、交通條例查詢及保險理賠查詢等服務。



Premium 保費

Premium depends on the type of motor car, your age and your driving experience, etc. For a competitive quotation, please contact your agent, broker or our office.

所需保費會根據投保人提供的資料計算，包括受保車輛的類別、投保人的年齡及駕駛經驗等。如需報價，請聯絡您的保險代理或本公司。

* Provided by our 24-hour Assistance Services when:
由24小時支援服務提供並適用於：

- the car is immediately immobilised due to an accident or mechanical breakdown, and 車輛因意外或機械故障導致無法即時在道路上行駛，及
- the towing service is arranged by our 24-hour Assistance Service, and 拖車服務由本公司24小時支援服務提供，及
- required repairs will take more than 48 hours in a garage, or 需要在車房維修多於48小時，或
- the car has not been found within 48 hours after being discovered stolen (with evidence of a police report). 汽車被盜而且超過48小時無法尋回 (須有警方報告作實)。

^ Provided Allied World has paid the relevant own damage claim under the policy.
Allied World世聯須已根據保單作出自損賠償。

** 24-hour Assistance Services are provided by Europ Assistance Hong Kong Limited.
24小時支援服務由國際救援(香港)有限公司提供。

Note 註:

This document is for reference only and does not constitute any part of the policy itself. Actual coverage is subject to the terms and conditions of the actual policy issued. Please refer to the Policy Wordings for full terms and conditions of the policy. If there is any inconsistency or ambiguity between the English version and the Chinese version, the English version shall prevail.

此文件只作參考之用，並不能作為有關保單的任何部份。實際承保範圍受限於實際簽發保單之保險條款及條件。有關本保險之完整條款及條件，請參閱保單文件。如中、英文兩個版本有任何抵觸或不相符之處，應以英文版本為準。