



Motorplus Insurance Plan



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Motorplus Insurance Plan provides comprehensive protection for car owners. In addition to the basic protection for own damage of your motor car and your legal liability, it also provides you many features of free benefits.

Claim-Free Discount (CFD) Protection

No matter how many claims you make, if the total amount claimed within one policy year is less than HKD 50,000, you will keep your existing Claim-Free Discount (CFD). This will add up to great savings over the years!

Front windscreen excess waiver

You know the usual story - your front windscreen is so easily broken, yet it is not covered because it is below the excess limit. But with Motorplus Insurance Plan, front windscreen replacement is covered with no excess for the first HKD 4,000 and your CFD will not be affected.

New for old compensation

You know that as soon as you use your brand new vehicle, it normally depreciates by 15% - 20%. Now, in a revolutionary move, Motorplus Insurance Plan provides 100% compensation for vehicles less than one year old. If the car is stolen or involved in an accident causing it to be written off, a new car of the same make and model will be given as compensation. This saves you thousands of dollars.*

* Conditions apply

Temporary substitute vehicle

In the event of an accident which immobilizes your vehicle, or if it is stolen, after 48 hours we can arrange for a rental vehicle, provided exclusively for Motorplus Insurance Plan. We will bear 80% of the rental costs up to HKD 4,000, getting you back on the road for your convenience - practical assistance when you need it most.

Free 24-hour emergency roadside repair service

If your car suffers a mechanical breakdown, accident or flat tyre on-road, or you run out of fuel, just call Zurich 24-hour hotline. The emergency assistance team is on-call to repair your vehicle and get you safely back on the road as soon as possible.

Free 24-hour towing service

If your vehicle cannot be repaired on the spot, we will immediately arrange a tow, to your home or a designated garage. It is another example of the real benefits of Motorplus Insurance Plan - solving your problems and saving a lot of your money.

24-hour traffic regulations & claims enquiry service

If you have any doubts about traffic regulations, deductions for offences, or claims details, simply call Zurich 24-hour hotline. Our staff have the answers to your questions and will provide all the details you need. It is free!

Optional benefit upgrade for third party property damage liability

If you think the current Third Party Property Damage Liability Limit of just HKD 2,000,000 is not enough, you can choose to increase your coverage to HKD 3,000,000, HKD 5,000,000, HKD 7,500,000 or HKD 10,000,000

Table of Benefits

Coverage	Third Party	Comprehensive
Own damage, fire & theft cover	✗	✓
Third party bodily injury and property damage	✓	✓
Motor personal accident	✗	HKD 100,000
Medical expenses	✗	✓
CFD Protection	✗	✓
Front windscreen excess waiver	✗	✓
New for old compensation	✗	✓
Temporary substitute vehicle	Referral Service	Up to HKD 4,000, the insured pays 20% of the rental expenses
24-hour emergency roadside repair service	Referral Service	Up to HKD 2,000
24-hour towing service	Referral Service	Up to HKD 2,000
24-hour traffic regulations & claims enquiry service	✓	✓
24-hour investigation commitment	✗	✓
Claims recovery service	Advice service	✓
Zurich HK claim report	✓	✓
Cashless windscreen repairing service	✓	✓

Being a customer-centric company, Zurich commits to delivering what customers value. We are pleased to provide you with a quicker and hassle-free claims service including:

24-hour investigation commitment

- In the event of an accident causing the loss of or damage to motor vehicle, we are committed our designated investigator will investigate and report matters within 24 hours after the insured person makes a claim.

Claims recovery service

- In the event of an accident caused by a third party, Zurich will seek recovery of compensation from the liable third party on your behalf, minimizing your loss and legal liability, and also saving your time and trouble. If the process is successful, the amount covered may be reimbursed against the excess amount already paid by you and you will continue to enjoy the benefits of your CFD.

Garage-Pro service

- If you repair your vehicle at our designated garage, you will be entitled to exclusive privileges, including reduction of HKD 1,000 "General Excess"¹ for comprehensive plan, free delivery² and cleaning of the interior and exterior services after repair, six-month repair warranty³ and HKD 200 petrol coupon. You can enjoy the repair services with extra peace of mind.

Cashless windscreen repairing service

- If the windscreen of your vehicle is damaged, you can enjoy cashless windscreen repairing service⁴. You can drive to the network garage providing such service as shown on Zurich HK mobile app, or opt for your designated repairing location⁵ (except for customers with vehicles insured under specified motor schemes).

- Remarks:
1. This reduction is provided by Zurich Insurance Company Ltd, subject to policy terms and conditions. All other privileges or services are provided by Gainfull Motors Group or MotorMech Service Station Limited.
 2. Validity begins from the delivery date of your repaired car.
 3. Eligible to private vehicle with Zurich MotorPlus comprehensive motor insurance policy only.
 4. Subject to the coverage of the Motorplus insurance plan, as well as the policy terms and conditions.
 5. Service charge may apply for on call service to individual distant areas.

This leaflet is only an illustration and does not constitute any part of the insurance contract. For full terms and conditions and exclusions, please refer to the policy document itself which shall prevail in case of inconsistency. Zurich Insurance Company Ltd reserves the right of final approval and decision. (The English version shall prevail in case of inconsistency between the English and Chinese versions)

About Zurich

Being part of Zurich Insurance Group, Zurich Insurance (Hong Kong) offers a full range of flexible general insurance and life insurance products for individuals as well as corporate customers, catering to their insurance, protection and investment needs. Our presence in Hong Kong dates back to 1961. We are one of the top five general insurance providers in Hong Kong*.

Zurich Insurance Group (Zurich) is a leading multi-line insurer that serves its customers in global and local markets. With about 54,000 employees, it provides a wide range of property and casualty, and life insurance products and services in more than 210 countries and territories. Zurich's customers include individuals, small businesses, and mid-sized and large companies, as well as multinational corporations. The Group is headquartered in Zurich, Switzerland, where it was founded in 1872. The holding company, Zurich Insurance Group Ltd (ZURN), is listed on the SIX Swiss Exchange and has a level I American Depository Receipt (ZURVY) program, which is traded over-the-counter on OTCQX. Further information about Zurich is available at www.zurich.com.

* Source: Insurance Authority, based on gross premiums, 2017.

Zurich HK Mobile Application



Download Zurich HK mobile app now to enjoy easy claim submission for the below items via My Car* function:

- Breakdown Assistance
- Report a Claim
- Driving Tips

* applicable to selected Motorplus Insurance claim items only



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Zurich Insurance Company Ltd
(a company incorporated in Switzerland with limited liability)

25-26/F, One Island East,
18 Westlands Road, Island East, Hong Kong
Telephone: +852 2968 2288
Fax: +852 2968 0639
Website: www.zurich.com.hk


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