



Blue Cross 藍十字

An **AIA** Company 友邦保險成員公司

智駕樂

SmartPro Drive Insurance



With effect from Jan 2024

SmartPro Drive Insurance

Getting behind the wheel can be great fun as it takes you where you want to. Yet a happy ride will only be one that is smooth and safe with a suitable car insurance policy in place that gives you the right protection when needed.

SmartPro Drive Insurance offers all-round coverage for loss and damage due to car accidents, and for car removal to repair and redelivery thereafter. Medical expenses will be indemnified as well.

The plan also offers an array of free 24/7 emergency assistance services, including roadside repair, towing, and alternate vehicle arrangement.

Free benefits like electric car charger third party liabilities protection are provided too.

The optional coverage in Guangdong Province is definitely a must for cross-border traveller.

Let **SmartPro Drive Insurance** accompany you all the way. You will be able to drive with great peace of mind.

Plan Highlights

- ◆ Cover various types of **private motor car**, including **hybrid** and **electric**
- ◆ **Third Party Legal Liabilities** up to HK\$100,000,000
- ◆ **Electric Car Charger Third Party Liabilities Protection** – encourage use of electric cars which are more environmentally friendly and sustainable
- ◆ **Personal Accident to the Named Driver** – cover car accidents occurred to the named driver while driving, reimburse up to HK\$200,000
- ◆ **New for Old Replacement Vehicle** – if the insured motor car sustains total loss, it will be replaced with one of the same make and model without deducting depreciation
- ◆ Arrange and pay rental expenses for an **alternate vehicle** when the insured motor car is under repair after being immobilised due to an accident or being stolen, reimburse up to HK\$6,000
- ◆ **24-Hour Emergency Roadside Assistance Services** – help arrange emergency roadside repair, towing and more
- ◆ Optional Benefit – extended coverage for **loss and damage** to the motor car in **Guangdong Province**
- ◆ **No Claim Discount (NCD) Protector** – offer the same NCD upon next renewal when the sum of all claims (after excess) does not exceed HK\$75,000 or 20% of the sum insured (whichever is lesser)



Plan Summary

Plan Level	Comprehensive	Third Party Legal Liabilities
Type of Insured Motor Car	Private motor cars, including hybrid and electric	
Period of Insurance	1 year	
Geographical Area	<ul style="list-style-type: none">▪ Hong Kong; and▪ Guangdong Province ▲	Hong Kong
Usage of the Insured Motor Car	<ul style="list-style-type: none">▪ For social, domestic and pleasure purposes; or▪ For the policyholder's business or profession	
Policyholder	<ul style="list-style-type: none">▪ Registered owner of the insured motor car	
Insured Driver	<ul style="list-style-type: none">▪ The policyholder; or▪ Any other person who is driving on the policyholder's order or permission	
Major Benefit Items		
Section (I) – Against Loss of or Damage to the Motor Car	Included	-
Section (II) – Against Third Party Legal Liabilities	Included	
Section (III) – Indemnity of Medical Expenses	Included	-
Free Additional Benefits	Included	
Optional Benefit (subject to additional premium)	Applicable	-

[▲] Only applies to Optional Benefit.

Schedule of Benefits

Plan Level	Comprehensive	Third Party Legal Liabilities
Benefit Items	HK\$	
Section (I) – Against Loss of or Damage to the Motor Car	Policy Limits of Liability	
1. Loss of or Damage to the Motor Car Cover the loss of or damage to the insured motor car, its accessories and spare parts	Reasonable market value of the insured motor car at the time of loss/ damage or sum insured, whichever is lesser	-
2. Removal to the Nearest Repairer Shop and Redelivery after Repair Cover the reasonable cost of removal of the disabled insured motor car to the nearest repairer and redelivery after repair to the insured's address in Hong Kong	20% of the agreed cost of repairs	-
3. Authorised Repair Limit Cover the reasonable charge of necessary repair as authorised by the insured	1,000	-
Section (II) – Against Third Party Legal Liabilities	Policy Limits of Liability	
1. Third Party Death or Bodily Injury Cover the insured, other insured drivers and other occupants of the insured motor car against the legal liability for third party due to car accidents	100,000,000	
2. Third Party Property Damage Cover the insured, other insured drivers and other occupants of the insured motor car against the legal liability for third party due to car accidents	<u>2 options</u> ■ 2,000,000; or ■ 5,000,000	
Section (III) – Indemnity of Medical Expenses	Policy Limit of Indemnity	
1. Medical Expenses of Bodily Injury Sustained by the Insured/ Other Insured Drivers/ Other Occupants of the Motor Car Cover the reasonable medical expenses due to car accidents	5,000	-

Schedule of Benefits

Plan Level	Comprehensive	Third Party Legal Liabilities
Benefit Items	HK\$	
Free Additional Benefits	Policy Limits of Liability	
1. Personal Accident to the Named Driver Cover the following sustained by the named driver while driving due to a car accident within 3 months thereof: <ul style="list-style-type: none"> - death - total and irrecoverable loss of all sight in both eyes - total loss by physical severance at or above the wrist or ankle of both hands or both feet or of one hand together with one foot - total loss by physical severance at or above the wrist or ankle of one hand or one foot together with the total and irrecoverable loss of all sight in one eye - total and irrecoverable loss of all sight in one eye - total loss by physical severance at or above the wrist or ankle of one hand or one foot 	200,000 200,000 200,000 200,000 200,000 100,000 100,000	-
2. No Claim Discount (NCD) Protector Offer the same NCD upon next renewal when the sum of all claims (after excess) does not exceed a certain limit*	*75,000 or 20% of the sum insured, whichever is lesser	-
3. New for Old Replacement Vehicle[#] If the insured motor car sustains total loss, it will be replaced with one of the same make and model without deducting depreciation	Included	-
4. Windscreen Excess Waiver Benefit Waiver of corresponding excess for repair or replacement of any accidental broken glass in the windscreen or the windows at a designated repairer	5,000	-

[#] This benefit item only applies when

- (a) the insured is the first registered owner of the insured motor car;
- (b) the total loss occurs within the first 12 months of the first registration of the insured motor car with the Transport Department of Hong Kong; and
- (c) the first registration of the insured motor car with the Transport Department of Hong Kong must be made within 12 months from the date of manufacture thereof.

Schedule of Benefits

Plan Level	Comprehensive	Third Party Legal Liabilities
Benefit Items	HK\$	
Free Additional Benefits	Policy Limits of Liability	
5. 24-Hour Emergency Roadside Assistance Services		
	Hotline service and emergency assistance services	Hotline service
a) 24-Hour Emergency Roadside Repair Service	2,000	Included
b) 24-Hour Emergency Towing Service	2,000	Included
c) 24-Hour Claims Advice	Included	
d) 24-Hour General Advice	Included	
e) Alternate Vehicle Arrange and pay rental expenses for an alternate vehicle of similar make or model when the insured motor car is being immobilised due to a car accident and repaired for more than 48 hours, or discovered stolen and not found within 48 hours after such discovery - limit per day, max. 6 days	6,000 (after 20% of the expenses paid by the insured) 1,000	-
6. Loss of or Damage to Personal Effects Following Theft, Robbery, Break-in or Road Traffic Accident	3,000 (after excess of 10% of the adjusted loss)	-
7. Electric Car Charger Third Party Liabilities Protection Cover the sums which shall become legally liable to third party in respect of property damage, death or bodily injury	2,000,000/ per accident and per period of insurance (after excess of 5,000 for third party property damage)	
Optional Benefit (subject to additional premium)	Policy Limits of Liability	
1. Extension of Own Damage Coverage in Guangdong Province, PRC Extend cover to the insured motor car under Section (I) – Against Loss of or Damage to the Motor Car if the insured motor car is in Guangdong Province (policy limits of liability remain unchanged)	Included	-

No Claim Discount⁺

Upon renewal, you will enjoy the following premium discount if no claim has been submitted during the respective no claim period:

No Claim Period Immediately Preceding Policy Renewal	1 year	Consecutive			
		2 years	3 years	4 years	5 years or more
Discount Rate	20%	30%	40%	50%	60%

⁺ If (i) a claim has been made or has arisen under the policy during a period of insurance; and (ii) the premium discount applied during that period of insurance is 40% or less, no discount shall be applied on the renewal of the policy for the immediately succeeding period of insurance.

If (i) a single claim has been made or has arisen under the policy during a period of insurance; and (ii) the premium discount applied during that period of insurance is 50% or 60%, the premium discount which shall be applied on the renewal of the policy for the immediately succeeding period of insurance shall be reduced to 20% and 30% respectively.

If more than one claim has been made or has arisen under the policy during a period of insurance, regardless of the premium discount applied during that period of insurance, no premium discount shall be applied on the renewal of the policy for the immediately succeeding period of insurance.

Important Notes

1. The policy may be cancelled at any time by the policyholder by giving no less than 7 days' prior written notice to Blue Cross. Provided that no claim has been made under the policy, the policyholder shall be entitled to a partial refund of premium equivalent to the actual premium paid for that period of insurance less the premium to be charged according to the short period rates stated in the policy for the period of insurance has been in force and subject to a minimum and non-refundable premium of HK\$500 and the surcharge and levy of the Motor Insurers' Bureau of Hong Kong.
2. Blue Cross reserves the right to adjust the premium table from time to time.

General Exclusions

1. Any accident, loss, damage or liability caused, sustained or incurred:
 - (a) outside Hong Kong;
 - (b) whilst on the insured's order or with his permission or to his knowledge the insured motor car in respect of which indemnity is provided by the policy is being used otherwise than in accordance with "(4) Limitations as to Use of the Motor Car" in the terms and conditions of the policy, or being driven by any person other than an insured driver or is for the purposes of being driven by him in the charge of such person.
2. Any accident, loss, damage or liability, except insofar as is necessary to meet the requirements of the Motor Vehicles Insurance (Third Party Risks) Ordinance (Cap. 272 of the Laws of Hong Kong), directly or indirectly, proximately or remotely occasioned by, contributed to or by or traceable to or arising out of or in connection with:
 - (a) war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war, mutiny, rebellion, revolution, insurrection, military or usurped power;
 - (b) strike, riot, civil commotion; or
 - (c) detention, seizure, confiscation or any attempt thereof;or by any direct or indirect consequences of any of the said occurrences.
3. Any liability which attaches by virtue of an agreement but which would not have attached in the absence of such agreement.
4. Any accident, loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss or any liability of whatsoever nature directly or indirectly caused by, contributed to or by or arising from ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel and, for the purpose of this paragraph 4, combustion shall include any self-sustaining process of nuclear fission.
5. Any accident, loss, damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapon materials.
6. The following conditions:
 - (a) consequential loss of the insured motor car;
 - (b) depreciation, wear and tear, mechanical or electrical breakdown, failure or breakage of the insured motor car;
 - (c) damages to tyres unless damage is caused to other parts of the insured motor car at the same time; and
 - (d) any claim excesses applicable to Section (I) – Against Loss of or Damage to the Motor Car.
7. To indemnify any person claiming to be indemnified:
 - (a) unless such person shall observe, fulfill and be subject to the terms and conditions of the policy insofar as they apply; or
 - (b) if such person is entitled to indemnity under any other insurance policy.

Claim Procedure

- ◆ Within 7 days from the occurrence of the event giving rise to a claim under the policy, customers must provide notice of claim to Blue Cross by completing the claim form or via email to Blue Cross. Claim form must be submitted within these 7 days even if any of the claim documents is not readily available.
- ◆ In the event of traffic accident, please report to the police within 24 hours.
- ◆ In the event of any traffic accident or motor vehicle breakdown, please take proper precaution to prevent further loss of or damage to the insured motor car.
- ◆ In case of theft or other criminal act, please report to the police immediately.
- ◆ For emergency roadside assistance, please call the 24-Hour Emergency Roadside Assistance Services Hotline and quote the policy number.

For details of the claims conditions, please refer to the terms and conditions of the relevant insurance policy.

Notes

- ◆ This brochure is for distribution in Hong Kong only. The distribution of this brochure is not and shall not be construed as an offer to sell or a solicitation to buy or a provision of any insurance product outside Hong Kong. Should there be any discrepancy between the English and the Chinese versions of this brochure, the English version shall apply and prevail. This brochure is for reference only. Please refer to the policy for the exact terms and conditions and the full list of policy exclusions.
- ◆ SmartPro Drive Insurance is underwritten by Blue Cross (Asia-Pacific) Insurance Limited, an authorised insurer in Hong Kong.
- ◆ Blue Cross (Asia-Pacific) Insurance Limited is a subsidiary of AIA Group Limited. It is not affiliated with or related in any way to Blue Cross and Blue Shield Association or any of its affiliates or licensees.

Blue Cross (Asia-Pacific) Insurance Limited ("Blue Cross") is a subsidiary of AIA Group Limited. With over 50 years of operational experience in the insurance industry, Blue Cross provides a comprehensive range of products and services including medical, travel, and general insurance, which cater to the needs of both individual and corporate customers. Blue Cross distributes its products through various channels, including AIA agency force, online platform, direct sales, BEA network, insurance agents and brokers, as well as travel agencies.

In 2023, Blue Cross was assigned financial strength rating of A+ (stable outlook) and issuer credit rating of A+ (stable outlook) by S&P Global Ratings.



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