

Offering/Product Change Summary

Below is a summary of the key product features changes: Existing 1-Year Plan is replaced by New 1-Year Plan.

Please refer to the policy wording and policy schedule for full details.

	New Offer	Discontinued Offer
Key Benefits	New 1-Year Plan	Existing 1-Year Plan
General Excess	HKD130,000 (also apply to claim on fire, self-ignition, lightning and explosion) In case of total loss, the General Excess is amended to HKD130,000 or 30% of the Market Value of the Car, whichever is the greater	HKD20,000 Except claim on fire, self-ignition, lightning and explosion
Third Party Property Excess	HKD50,000	HKD8,000
Third Party Property Excess Waiver	Not available	If at the time of accident, the driver is aged between 30 and 45, and holding a valid driving license for more than 2 years, the third party property excess will be waived.
Theft Loss Excess	30% of the Market Value of the Car	HKD5,000
New For Old Replacement (Renamed as “Fixed Car Value”)	Available Renamed as Fixed Car Value	Available
Add-on Benefits		
Tesla damage in Guangdong Province of the People's Republic of China (optional)	Available. Extend the coverage to Hong Kong-Zhuhai-Macao Bridge	Available
	General Excess is revised to HKD130,000 or 10% of the Market Value of the Car, whichever is the greater. However, the General Excess is revised to HKD130,000 or 30% of the Market Value of the Car, whichever is the greater in case of total loss. Theft Loss Excess is revised to 30% of the Market Value of the Car	General Excess is revised to 10% of the Market Value of the Car Theft Loss Excess is revised to 20% of the Market Value of the Car

新計劃及更新承保範圍

以下為主要承保範圍的更新概覽：全新年計劃已取代原有一年計劃。

有關詳細資料，請參閱保險單和保障項目表。

	全新計劃	已停售計劃
主要承保範圍	全新年計劃	原有一年計劃
一般墊底費	130,000 港元 (也適用於火災、自燃、閃電或爆炸造成的索償) 在完全損毀的情況下，一般墊底費被修改為 130,000 港元或受保汽車市值的 30%，以較高者為準	20,000 港元 火災、自燃、閃電或爆炸造成的除外
第三者財物墊底費	50,000 港元	8,000 港元
豁免第三者財物墊底費	不適用	如事發時駕駛者年齡介乎 30 至 45 之間，並同時持有 2 年以上有效的駕駛執照，第三者財物墊底費將被豁免。
盜竊損失墊底費	受保汽車市值的 30%	5,000 港元
新換舊賠償 (已改名為“固定汽車價值”)	適用 已改名為固定汽車價值	適用
自選項目		
受保汽車在中華人民共和國廣東省發生損毀情況（自選）	適用及保障範圍擴大至港珠澳大橋	適用
	一般墊底費訂為 130,000 港元或汽車市值的 10%，以較高者為準。 在完全損失的情況下，一般墊底費被修改為 130,000 港元或受保汽車市值的 30%，以較高者為準。 盜竊損失墊底費被修改為受保汽車市值的 30%	一般墊底費被修改為受保汽車市值的 10% 盜竊損失墊底費被修改為受保汽車市值的 20%