



Privilege Motor

A high-end motor policy for your high-end vehicle



High performance car needs high performance policy

When you buy a high-end vehicle, you also want the premium service and attention to detail that goes with it. Privilege Motor is a pioneering insurance product that does the little things to make sure the enjoyment of your vehicle is hassle free. Coverage with limits are high across the board, so that you are always covered, and special attention and service in case you do need to claim.

Benefits at a glance



Own damage coverage



No claim discount



Free windscreen and sunroof cover



Temporary substitute vehicle



Free 24-hour emergency roadside and towing service

Summary of Benefits

Coverage/Limit (HK\$)	Privilege Policy's Exclusive Benefits	Standard Comprehensive Policy's Benefits
Own Damage	✓	✓
Third-Party Legal Liability		
• Bodily Injury	HK\$100M	HK\$100M
• Property Damage	HK\$5M	HK\$2M
NCD Protection		
• Up to or 15% of Sum Insured whichever is the lesser	HK\$100,000	HK\$60,000
Free Windscreen & Sunroof Cover	HK\$20,000	HK\$5,000
Temporary Substitute Vehicle Benefit in Hong Kong		
• Policy Period Limit	HK\$20,000	HK\$5,000
• Daily Limit	HK\$4,000	HK\$1,000
Loss of Personal Effects	✓	X
• To Cover You in Case of Vehicle Break-in within Hong Kong		
• HK\$20,000 per Policy Period		
• HK\$5,000 per Item		
Dedicated 24-hour Motor Service Concierge	✓	X
Driver's Life Protection	HK\$350,000	HK\$100,000
24-hour Emergency Roadside & Towing Service	✓	✓
24-hour Accident Notification Service	✓	✓
Claims Recovery Service	✓	✓

Eligibility

Model

- Aston Martin
- Audi (some models)
- Bentley
- BMW (some models)
- Ferrari
- Jaguar
- Lamborghini
- Land Rover
- Lotus (some models)
- Maserati
- McLaren
- Mercedes Benz (some models)
- Porsche (some models)
- Rolls Royce
- Tesla
- Other models considered case by case

Class of Policy

- Comprehensive

The plan is subject to the terms, conditions and exclusions of the relevant policy contract. Liberty Insurance reserves the final right to approve any application. This product brochure contains general information only and the information shown is for information purposes only. Please refer to the Policy and Policy Schedule for details of coverage, terms and conditions. If there is any inconsistency or ambiguity between the English version and the translated version, the English version shall prevail.

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尊貴汽車保險

與高端汽車匹配的高端汽車保險



頂級的汽車需要頂級的汽車保險

當您購買高端汽車時，當然還要有相應的優質服務。尊貴汽車保險注重細節，幫助您免除後顧之憂，讓您盡情地享受駕駛的樂趣。計劃提供極高的賠償額，讓您獲得全面的保障，並在您索償時提供特別的照顧及服務。

保障特點



汽車自身受損



無索償折扣



擋風玻璃及天窗保障



臨時汽車替代服務



24小時路邊緊急維修及
拖車服務

保障福利表

保障/限額(港元)	尊貴保單獨有保障	標準綜合保單保障
汽車自身受損	✓	✓
第三者責任		
• 身體受傷	一億港元	一億港元
• 物品損失	五百萬港元	二百萬港元
無索償折扣		
• 最高可獲保費總額15%折扣(以較小者為準)	十萬港元	六萬港元
免費擋風玻璃/天窗	二萬港元	五千港元
臨時代用汽車(香港)		
• 保單期內限額	二萬港元	五千港元
• 每日限額	四千港元	一千港元
個人物品損失	✓	X
• 汽車於香港遭爆竊		
• 保單期內二萬港元		
• 每項財物五千港元		
24小時專貴汽車禮賓服務	✓	X
交通意外人壽保障	三十五萬港元	十萬港元
24小時路邊緊急及拖車服務	✓	✓
24小時事故通知服務	✓	✓
追討服務	✓	✓

投保資格

品牌

- Aston Martin
- Audi 奧迪 (某些型號)
- Bentley 賓利
- BMW 寶馬 (某些型號)
- Ferrari 法拉利
- Jaguar 積架
- Lamborghini 林寶堅尼
- Land Rover
- Lotus (某些型號)
- Maserati 瑪莎拉蒂
- McLaren 麥拿倫
- Mercedes Benz 平治 (某些型號)
- Porsche 保時捷 (某些型號)
- Rolls Royce 勞斯萊斯
- Tesla
- 其他型號按其情況評估

保單種類

- 綜合

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