



Commercial Motor Vehicle Insurance

商業汽車保險

Comprehensive insurance protection for your business vehicle
為商業車輛提供優質及全面的保障

Commercial Motor Vehicle Insurance 商業汽車保險

Company vehicles can be essential to your business operations, while possessing them make you vulnerable to risks including theft, road accidents, or even causing bodily injuries to third parties. If your company vehicles are involved in a fatal accident, your business may face significant financial and legal consequences. Designed to help keep your business running smoothly, QBE-HKSI's Commercial Motor Vehicle Insurance provides your vehicles with adequate protection and full compliance to the compulsory third-party insurance requirements.

All car owners, including registered companies, are required to arrange third-party risk insurance for their vehicles under the Hong Kong Motor Vehicle Insurance (Third Party Risks) Ordinance (Chapter 272). Our Commercial Motor Vehicle Insurance offers the following coverages to satisfy your needs:

Third-party Risks

To protect you against legal liability for damages arising out of the use of your motor vehicle in the event of:

- accidental death or bodily injuries to third parties
- accidental loss of or damage to the property of third parties

Comprehensive Cover

In addition to third-party risks, to protect you against loss of or damage to the motor vehicle resulting from any causes, including collision, fire, theft, and other accidental losses.

For details, please contact us or your insurance broker/agent.

Remarks: This brochure is only a summary. Please refer to the Policy for full terms and conditions.

商業車輛可能是貴公司營運的重要工具，然而擁有商業車輛亦為貴公司帶來各式風險：從盜竊到交通事故，甚至導致第三者受傷。若牽涉到致命交通事故之中，貴公司更可能面臨巨大的法律及財政後果。致力助你保持業務的平穩發展，昆士蘭聯保「商業汽車保險」除為你提供法例規定的第三者保險外，更提供保障充足的綜合保險計劃。

根據香港汽車保險（第三者）法例規定，所有車主，包括註冊公司，必須為他們的車輛購買第三者保險。為滿足你的需要，昆士蘭聯保商業汽車保險承保範圍包括：

第三者保險

保障你因使用車輛時發生意外事故而須承擔之法律賠償責任：

- 引致第三者傷亡
- 引致第三者財物損毀

綜合保險

除第三者責任外，更為你提供有關汽車損毀的保障，例如碰撞、火災、盜竊及各種意外事故所引致的損失。

如欲查詢詳情，請聯絡本公司或你的保險經紀 / 代理人。

注意：此小冊子只供作參考之用，所有條款及細則概以保險單為準。

Commercial Motor Vehicle Insurance Proposal Form

商業汽車保險投保書



Please complete in BLOCK LETTERS and tick the appropriate box. 請以英文正楷填寫及於適當位置加上✓號。

Applicant Details 申請人資料

Full Name 全名	HKID Card No. / Company Registration No. 香港身份證號碼 / 公司登記號碼	
Home / Business Address 住宅 / 公司地址		
Contact Tel. No. 聯絡電話	Mobile Phone 手提電話	Email Address 電郵地址
Occupation 職業	Name of Employer 僱主名稱	
Nature of Business 業務性質	Name of Contact Person (Company Use) 聯絡人姓名 (公司專用)	

Particulars of the Vehicle 投保車輛資料

Class of Vehicle 車輛類別:	<input type="checkbox"/> Goods Vehicle 貨車	<input type="checkbox"/> Others (please provide details) 其他 (請說明)	
Vehicle Registration No. 車牌號碼	Make 牌子	Model 型號	Type of Body 車身類別
Year of Manufacture 製造年份	Cubic Capacity / Gross Weight Tonnage 汽缸容量 / 載重噸數		
Seating Capacity (including Driver) 座位數目 (包括司機)	Chassis No. 底盤號碼	Engine No. 引擎號碼	
Present Value (HK\$) 車輛現價 (港元)	Hire Purchase Owner (If any) 財務公司名稱 (如適用)		

Is the vehicle fitted with an anti-theft device? If 'Yes', please state make and model and attach copy of receipt. 該車有否裝置防盜系統? 如「有」, 請列明牌子及型號並附收據副本。 Yes 是 No 否

Is any additional hi-fi or equipment installed other than manufacturer's standard specifications? If 'Yes', please provide details and values. 該車有否加設原廠標準以外之音響或器材? 如「有」, 請詳列裝置及其價值。 Yes 是 No 否

Has the vehicle been modified from standard specifications? If 'Yes', please provide further details. 該車是否經過改裝? 如「是」, 請詳列之。 Yes 是 No 否

In addition to social, domestic, pleasure, and business use by the proposer, will the vehicle be used for: 該車除作為投保人普通及業務用途外, 有否作以下用途:

- The carriage of passengers or goods for hire and reward? 租賃載客或載貨? Yes 是 No 否
- Any purpose in connection with the motor trade? 與銷售車輛有關? Yes 是 No 否
- Driving instruction purposes? 教授駕駛? Yes 是 No 否

If you have ticked 'Yes', please provide further details below: 如「是」者, 請詳細說明如下:

Where is the vehicle usually parked? 該車通常停泊於何處?

Cover Required 投保類別

- Comprehensive 綜合保險
- Third Party Only 第三者保險
- (Optional) Extension to Guangdong Province 廣東省延伸保障 (選購項目)

Period of Insurance 投保期限:

From 由 DD日 MM月 YY年 To 至 DD日 MM月 YY年

Previous Insurance Particulars 已往保險資料

Name of Previous Insurer 以往保險公司名稱	Policy No. 保單號碼	
Expiry Date 到期日	Registration No. 車牌號碼	Percentage of NCD entitled 現享有「無賠償折扣」 %

Have you ever made a claim under any motor vehicle insurance policy? If so, please give details and amount of claim. 你曾否向保險公司索償? 如「有」, 請述詳情及賠償數目。 Yes 是 No 否

Particulars of Named Drivers 駕駛人資料

Full Name of Driver 1 駕駛人全名 (一)	HKID Card No. 香港身份證號碼	Year of Driving Experience 駕駛經驗
Age 年齡	Occupation 職業	Relationship to Applicant 與申請人關係
Full Name of Driver 2 駕駛人全名 (二)	HKID Card No. 香港身份證號碼	Year of Driving Experience 駕駛經驗
Age 年齡	Occupation 職業	Relationship to Applicant 與申請人關係

Please provide details of the additional named drivers on separate sheet. 填寫額外記名駕駛人, 請附另頁。

Have you or any of the named drivers or other regular drivers: 你或記名駕駛人或經常駕駛該車之駕駛人:

- Been involved in any motor accident or loss during the last three years? 在過去3年內曾否遭遇交通事故? Yes 是 No 否
- Been convicted of any driving offence during the last three years or have any prosecutions pending? 在過去3年內, 曾否違例駕駛被判罰或正待檢控? Yes 是 No 否
- Been disqualified from driving? 曾否被停牌? Yes 是 No 否
- Ever been declined insurance or had your motor insurance cancelled or renewal refused by any insurer? 曾否被保險公司拒絕投保、取消保單或拒絕續保? Yes 是 No 否
- Had defective vision or hearing or suffered from any physical or mental infirmity which may impair your ability to drive? 是否有視力或聽覺不良, 或患有身體上或精神上的毛病而不適宜駕駛? Yes 是 No 否

Any questions not answered shall be taken as negative response. 所有不作答的問題均被視為否定回答。

If you have ticked 'Yes', please provide further details below. 如「是」者, 請詳細說明如下:

Important Note 重要事項

- The Limit of Indemnity (Policy Section I) you select in this Proposal Form will be used for premium calculation for Comprehensive Insurance. In case of a claim for loss of or damage to the Motor Vehicle, the maximum amount of our payment, subject to the terms and conditions of the insurance policy including any claims excesses that may apply, is limited to a) the reasonable market value of the Motor Vehicle at the time of its loss or damage; or b) the Limit of Indemnity (Policy Section I) that you select in this Proposal Form whichever is the lesser amount. 汽車綜合保險之保費乃根據所選擇之賠償限額釐訂。保單條文規定, 被保車輛損毀之最高賠償額將為被保車輛損毀當天之市場價值, 或賠償限額兩者中之較低者扣除自負額之淨值。
- The Proposer should disclose all facts even he is in doubt as to whether any facts are construed as material. 投保人應明確提出所有重要事實, 即使對此等事實之重要性有所懷疑, 亦應確實說明。
- Should the proposer fail to disclose in the proposal form all material facts that may influence the Company's acceptance and assessment of this proposal, the proposer's rights under the policy to be issued may be prejudiced. 如投保人未能在本投保書內提供足以影響本公司對投保之接納及估計的重要事實, 投保人在保單內之權益將受影響。
- It is advisable for the proposer to keep records (including copies of letters) of all information supplied to the Company for the purpose of application for this insurance. 投保人應保留所有曾呈交本公司的資料紀錄, 包括書信之副本。

For Office Use Only 本公司專用

Account No. 賬戶號碼 _____

Policy No. 保單號碼 _____

Declaration and Signature 聲明及簽署

1. I / We, the owner of the proposed vehicle, declare that to the best of my / our knowledge and belief the foregoing answers are true and complete in every respect. I / We agree that this Proposal and Declaration shall be the basis of and be deemed to be incorporated in the contract of insurance, including any renewal thereof, between me / us and QBE Hongkong & Shanghai Insurance Ltd.
本人 / 吾等，為投保車輛之車主，謹此聲明所有資料提供，均就本人 / 吾等所知，據實呈報。本人 / 吾等同意本投保書，將會作為本人 / 吾等與昆士蘭聯保保險有限公司訂立保險契約之根據。

2. I / We confirm that I / we have read and agreed the QBE Hongkong & Shanghai Insurance Limited's Personal Information Collection Statement ("Notice"). I / We acknowledge and agree that the personal data and information with respect to me / us which are provided by me / us in our application may be held, used, processed or disclosed to such parties for the purposes as set out in the Notice.
本人 / 吾等確認本人 / 吾等已細閱並同意昆士蘭聯保保險有限公司之收集個人資料聲明（通知），於是次申請由本人 / 吾等所提供的有關本人 / 吾等的個人資料及其他資料，將可能被持有、使用、處理或披露予有關方面以作「通知」所載的用途上。

如為你服務的中介人為保險經紀，請閱讀下文：

The applicant understands, acknowledges and agrees that, as a result of the applicant purchasing and taking up the policy to be issued by QBE Hongkong & Shanghai Insurance Limited, QBE Hongkong & Shanghai Insurance Limited will pay the authorised insurance broker commission during the continuance of the policy including renewals, for arranging the said policy. Where the applicant is a body corporate, the authorised person who signs on behalf of the applicant further confirms to QBE Hongkong & Shanghai Insurance Limited that he or she is authorised to do so. The applicant further understands that the above agreement is necessary for QBE Hongkong & Shanghai Insurance Limited to proceed with the application.

如為你服務的中介人為保險經紀，請閱讀下文：

申請人明白、確知及同意，昆士蘭聯保保險有限公司會就申請人購買及接受其簽署的保單，於保單有效期內（包括續保期）向負責安排有關保單的獲授權保險經紀支付佣金。假如申請人為法人團體，代表申請人簽署的獲授權人員須向昆士蘭聯保保險有限公司確認他 / 她已獲該法人團體授權。

申請人亦明白昆士蘭聯保保險有限公司必須取得申請人以上的同意，才可以處理其保險申請。

Signature of Applicant 投保人簽署

Date 日期

Personal Information Collection Statement 收集個人資料聲明

In relation to the personal data collected by QBE Hongkong & Shanghai Insurance Limited ("QBE HK"), I/we agree and acknowledge that:

- the personal data requested is necessary for QBE HK to process your application for insurance or claim and any such data not provided may mean this application or claim cannot be processed.
- the personal data collected in this form may be used by QBE HK for the purposes stated in its Privacy Policy found at <https://www.qbe.com/hk/en/privacy-policy>. These include underwriting and administering the insurance policy being applied for (including obtaining reinsurance, underwriting renewals, claim processing, investigation, payment and subrogation and any related purposes)
- QBE HK may transfer the personal data to the following classes of persons (whether based in Hong Kong or overseas) for the purposes identified in (b) above:
 - third parties providing services related to the administration of my/our policy (including reinsurance);
 - financial institutions for the purpose of processing this application and obtaining policy payments
 - in the event of a claim, loss adjusters, assessors, third party administrators, emergency providers, legal services providers, retailers, medical providers and travel carriers;
 - another member of the QBE group (for all of the purposes stated in (b)) in any country; or
 - other parties referred to in QBE Privacy Policy for the purposes stated therein
- I/we may gain access to, or request correction of my/our personal data (in both cases, subject to a reasonable fee), via email or post at:
QBE Hongkong & Shanghai Insurance Limited
Address: 33/F, Oxford House, Taikoo Place, 979 King's Road, Quarry Bay, Hong Kong
Email: info.hk@qbe.com.hk
- That where I/we are providing personal data on behalf of another person to QBE HK, I/we have obtained consent from the other person who have agreed that their personal data will be released to QBE HK in accordance with paragraphs (a), (b) and (c) above.
- That in the event of differences between the English and Chinese, the English version shall prevail.

關於昆士蘭聯保保險有限公司（“昆士蘭保險”）收集之個人資料，本人 / 我等同意並承認：

- 索取之個人資料對於昆士蘭保險處理本人 / 我等之保險或索償申請乃屬於必需。若未提供此類資料，可能導致無法處理此項申請或索償。
- 昆士蘭保險可以將此表格所收集的個人資料用於其網頁 <https://www.qbe.com/hk/zh-hk/privacy-policy> 所載私隱政策中表明之目的，其中包括承保和管理本人 / 我等正在申請之保險（包括獲得再保險、承保續期、理賠、調查、付款、代位索償以及各種相關目的）。
- 昆士蘭保險可為以上 (b) 項指明之目的，將個人資料轉交以下無論是在香港還是在海外之各類人士：
 - 提供與本人 / 我等之保險（包括再保險）之管理有關的服務的第三方；
 - 為處理此項申請並獲得保單付款，將個人資料轉交金融機構；
 - 在發生索償時，將個人資料轉交有關的損失理算師、評估師、第三方管理人員、緊急服務提供者、法律服務提供者、零售商、醫療服務提供者和旅行社；
 - 昆士蘭保險集團不論位於任何國家或地區的另一成員（為以上 (b) 項所述各種目的而提供該個人資料）；
 - 為昆士蘭保險私隱政策所指的各種目的，將個人資料提供予該私隱政策提及的其他人士。
- 本人 / 我等可以查閱或要求更正自己的個人資料（在這兩種情況下均需支付一筆合理費用）。
提出有關要求，可經電郵或郵遞方式向以下地址發信：
昆士蘭聯保保險有限公司
地址：香港鰂魚涌英皇道979號太古坊濠豐大廈33樓
電郵：info.hk@qbe.com.hk
- 若本人 / 我等乃代表另一人士向昆士蘭保險提供個人資料，本人 / 我等已徵得該人士表示同意根據以上 (a)、(b)、(c) 款將其個人資料發給昆士蘭保險。
- 若本文件之中、英文版之間意義有分歧，應以英文版本為準。

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Company Profile 公司簡介

QBE Hongkong & Shanghai Insurance Limited (QBE Hong Kong), part of the QBE Insurance Group, offers a comprehensive range of general insurance products. QBE has had a presence in Hong Kong since 1920 and its customers include individuals, small to mid-sized businesses, large companies and multinational corporations.

QBE Insurance Group is a leading global general insurance and reinsurance company with operations in key insurance markets. Tracing its origin back to 1886, QBE Insurance Group is listed on the Australian Securities Exchange and is headquartered in Sydney.

昆士蘭聯保保險有限公司屬昆士蘭保險集團一分子，提供全面的一般保險方案。昆士蘭保險香港成立於1920年，其客戶包括個人、中小型企業、大型公司和跨國公司。

昆士蘭保險集團為一家全球領先的一般保險和再保險公司，於主要保險市場營運業務。昆士蘭保險集團的起源可追溯至1886年，於澳洲證券交易所上市，總部位於悉尼。



QBE Hongkong & Shanghai Insurance Ltd.

昆士蘭聯保保險有限公司

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979 King's Road, Quarry Bay, Hong Kong

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