

Rental Vehicle Excess Coverage

If the insured person rents or hires a rental vehicle in the course of the insured journey which is involved in a collision whilst under the control of the insured person or such vehicle is stolen or damaged and the rental agreement includes an excess (or deductible or similar condition), the Company will reimburse the insured person for the rental vehicle excess up to the maximum benefits as stated in the Table of Benefits for the liable loss or damage of the rental vehicle. In no event shall this benefit be paid more than once per insured journey. It is a condition of this rental vehicle excess coverage that in the event of a traffic accident or car theft, the insured person shall make a report to the local Police.

Maximum Hk\$10,000 per insured person/per rental vehicle concurrently.

Special Condition

The insured person must take out relevant comprehensive motor vehicle insurance provided by the rental organization against loss or damage to the rental vehicle during the rental period.

Exclusions applicable

1. any use of the rental vehicle by the insured person that is in violation of the terms of the rental agreement or applicable comprehensive motor vehicle insurance policy;
2. any condition under the influence of alcohol or drugs of the insured person who is in charge of the rental vehicle;
3. any illegal or unlawful use of the rental vehicle by the insured person during the rental period;
4. the insured person not holding a valid driving license for the country; or
5. any rental vehicle that has not taken out a comprehensive motor vehicle insurance;
6. bicycle and motorcycle, commercial or goods vehicle;
7. any loss if the Insured Person is not the named driver on the rental agreement;

租車自負額保障

如「受保人」在「受保旅程」中租用出租車輛，在駕駛途中發生碰撞或遭到損毀，及或車輛被偷竊或發生交通意外(*)而在租用條款上包括自負額（或扣減、或類似條款），「本公司」將根據保障表列明的「最高賠償額」為上限賠償予「受保人」因上述事故而引致的自負額賠償。本保障在每一「受保旅程」中只可賠償一次。

- 每名受保人最高保障額港幣\$10,000。
- 每輛出租車輛最高保障額同為港幣\$10,000

租車自負額保障的特別條款

「受保人」必須投保所有由租車機構提供有關出租車輛的汽車綜合保險以保障於租車期間對出租車輛之損失。

租車自負額保障 - 不承保事項

- 1) 「受保人」違反任何租車條款或必要的車輛保險條款使用車輛;
- 2) 「受保人」受到酒精或藥物影響下去使用出租車輛;
- 3) 「受保人」作出任何違法或非法行為使用出租車輛;
- 4) 「受保人」沒有在當地的合法駕駛証件下駕駛出租車輛;或
- 5) 任何沒有受到汽車綜合保險保障的出租車輛;
- 6) 租用車輛為單車或電單車及貨車;
- 7) 「受保人」沒有在租車合約中記錄為記名司機;

(*) 車輛被偷竊或發生交通意外需即時通知當地警方。