




### 汽車本身保險<sup>3</sup> OWN DAMAGE COVER<sup>3</sup>

作為駕駛者，意外發生往往都是難以預測的，為時刻確保您的安全，除了購買第三者民事責任保險外，您更可附加汽車本身保險。

As a driver, you know that unexpected adversities might happen to your vehicle. To keep you safe all the time, in addition to subscribe the TPL Cover, you may subscribe the **Own Damage Cover**.

附加保費是根據以下因素計算：

The additional premium is based on the following factors:

-  車輛市值  
Vehicle Market Value
-  無索償折扣<sup>1</sup>  
No Claim Bonus (NCB)<sup>1</sup>
-  駕駛者年齡及駕駛經驗  
Driver's age and driving experience

#### 例子 EXAMPLE

一些天災如颱風、水災或熱帶風暴在澳門是十分常見，因此，吳小姐決定為她的座駕附加汽車本身保險。

吳小姐的第三者民事責任保險保費為澳門元 846.70，她在過去4年沒有任何索償記錄，而她的車輛市值（車齡少於5年）為澳門元150,000，因此，每年只需繳付低至澳門元4,613.60之保費，便可享有全面保障。

Natural Catastrophes such as Typhoon, Flooding or Tropical Storms are very common in Macao. Therefore, Ms. Ng decided to add the Own Damage Cover to her Private Car Motor Insurance.

Considering that Ms. Ng will pay MOP846.70 for TPL premium, she has no claim for the past 4 years and her car value (vehicle's age less than 5 years) is MOP150,000, the annual premium will be as low as MOP4,613.60 with Own Damage Cover included.

#### 備註 Remarks:

1. 無索償折扣是根據客戶過去的索償紀錄而定(最高為50%)。  
NCB is in accordance with the past claim records (up to 50%).
2. 自負額是指就每宗索償必須根據保單條款及細則支付的金額。  
Excess refers to the amount that should pay for each claim in accordance with the terms & conditions.
3. 汽車本身保險之保費是根據車輛市值 x 保費率%計算。假若投保該保障，保費總額 = 第三者民事責任保險保費 + 汽車本身保險保費。  
Own Damage Cover premium is calculated based on **Vehicle Market Value x Premium Rate%**. If such coverage is subscribed, **Total Premium = TPL Cover Premium + Own Damage Cover Premium**.
4. 本單張所述之保費及例子僅供參考。最終保費將於投保時由忠誠保險評估後而釐定。  
The Premium and examples presented in this brochure are for reference only. Final Premium will be confirmed upon insurance subscription and after Fidelidade Macau - Insurance Company Limited evaluation.
5. 每年保費已包括政府徵收的汽車及航海保障基金及印花稅(如有)。  
Annual premium includes the Motor and Marine Guarantee Fund and Stamp duty, if any, levied by the Government.

6. 本單張內容只供參考。詳情請參閱保單一般條款。  
This brochure is for reference only. Please refer to policy General Conditions for more details.

#### 如何申請 How to Apply


您可透過以下途徑投保「汽車保險」：  
You can subscribe to Motor Insurance:

-  忠誠保險辦事處  
At Fidelidade Macau Office
-  大西洋銀行各分行  
At BNU Branches

本產品之承保公司為：  
This product is underwritten by:

忠誠澳門保險股份有限公司  
Fidelidade Macau - Insurance Company Limited

澳門南灣大馬路567號大西洋銀行大廈14樓  
Av. Praia Grande, No. 567, BNU Building, 14/F, Macau (China)

 (853) 2833 8549

 info@fidelidade.com.mo

 (853) 2833 9472

 fidelidade.com.mo

掃我了解更多  
Scan for more details



MOTORPC-UF-BNU-2021.09.01

**BNU**

Banco Nacional Ultramarino  
大西洋銀行

大西洋銀行為本產品之代理 BNU is the distributor of this insurance product

 財產保障  
PROPERTY PROTECTION



汽車保險  
(適用於私家車)

MOTOR INSURANCE  
(FOR PRIVATE CARS)

**FIDELIDADE**

忠誠保險

## 簡單安全地在澳門駕駛 THE EASIEST AND SAFEST WAY TO DRIVE IN MACAO

根據澳門汽車民事責任強制性保險條例（十一月二十八日第 57/94/M 號法令），任何在澳門特別行政區道路上駕駛汽車的人士，必須向認可的保險公司購買汽車民事責任保險。

私家車之汽車保險包括強制性的第三者民事責任保障，最低法定要求賠償限額為每次意外澳門元 1,500,000 及每年澳門元 30,000,000，保障因交通事故而對任何第三者造成損害所引起的法律責任。

除了購買第三者民事責任保險，還可附加汽車本身保險，以加強保障，讓您安心無憂地駕駛！

Under the Motor Vehicles Insurance (Third Party Risks) Ordinance of Macao (Decree-Law no. 57/94/M of 28 November), your vehicle must be covered by a motor insurance policy with an authorized insurer when driving in the Macao SAR.

Motor Insurance for private cars includes the mandatory minimum legal requirement **Third Party Liability ("TPL") Cover of MOP1,500,000 per accident and MOP30,000,000 per year**, protecting against the legal liability arising from a traffic accident causing loss and damages to any third party.

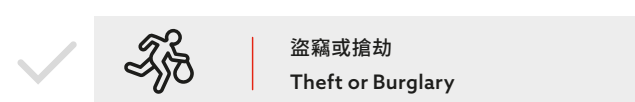
To enhance protection, you may also subscribe an **Own Damage Cover** on top of the TPL Cover to give you a total peace of mind.

立即到就近的大西洋銀行投保  
NOW AVAILABLE FOR SUBSCRIPTION  
AT YOUR PREFERRED BNU BRANCH

### 強制性保障 MANDATORY COVER



### 汽車全險 COMPREHENSIVE COVER



安心駕駛，毋須再等！  
DO NOT WAIT ANY LONGER  
TO DRIVE SAFELY!

### 投保汽車保險，即時取單！ SUBSCRIBE MOTOR INSURANCE, RECEIVE POLICY IMMEDIATELY!

#### 第三者民事責任保險 THIRD PARTY LIABILITY COVER

保費是根據以下因素計算：

The premium is based on the following factors:

- ▶ 保險限額  
Limit of liability
- ▶ 汽車汽缸容積  
Vehicle engine's cubic capacity
- ▶ 汽車製造年份  
Vehicle year of manufacture
- ▶ 無索償折扣<sup>1</sup>  
No Claim Bonus (NCB)<sup>1</sup>
- ▶ 駕駛者年齡及駕駛經驗  
Driver's age and driving experience

每年基本保費 Basic Annual Tariff (澳門元MOP)

無索償折扣 NCB	汽車汽缸容積 Vehicle Engine's Cubic Capacity		
	1,650cc 或以下 or below	1,651cc - 3,500cc	3,500cc 或以下 or above
0%	1,209.50	1,412.50	1,551.90
10%	1,088.60	1,271.20	1,396.70
20%	967.60	1,130.00	1,241.50
30%	846.70	988.70	1,086.30
40%	725.70	847.50	931.10
50%	604.80	706.20	775.90

上表只供參考。保費會根據上述因素（汽車製造年份、駕駛者年齡及駕駛經驗）而釐定。  
This table is for reference only. Premium varies according to the above-mentioned factors (Vehicle year of manufacture, driver's age and driving experience).

### 簡易索償手續 EASY CLAIMS PROCESS

我們明白不幸的事件不應延續下去，我們的理賠部會有效率地處理每宗索償個案。

We know that unfortunate moments should not last long. Our Claims Department is specially prepared to handle each case **efficiently**.

如需索償，請聯絡：

Report your claim to:

☎ (853) 2838 9309

✉ [claimsdept@fidelidade.com.mo](mailto:claimsdept@fidelidade.com.mo)

自負額<sup>2</sup>低至澳門元1,000起！  
LOW EXCESS<sup>2</sup> POLICY,  
STARTING FROM MOP 1,000!

#### 例子 EXAMPLE

陳先生決定換車，並添置了新座駕。根據澳門法例，他必須購買汽車第三者民事責任保險，最低限額為每次意外澳門元 1,500,000。陳先生決定花數分鐘為其座駕(1,650 cc以下)投保。根據陳先生舊車的保單，他在過往 5 年沒有任何索償記錄，因此，每年保費低至澳門元 604.80。

Mr. Chan decided to change his old car and buy a new one. According to Macao law, he must subscribe a TPL Cover with the minimum requirement of MOP 1,500,000. Mr. Chan spent some minutes and subscribed a Motor Insurance for his private car (under 1,650cc). Since he had no claims for the past 5 years in the policy of his old vehicle, the annual premium will be as low as MOP604.80.