

## The Schedule

Page 1

Class of Policy	: Private Vehicle - Comprehensive	Account No.	: DB00000140		
Policy No.	: H2526110105323	Agent/Broker Name	: Ever United Advisers Limited		
Period of Insurance From 14 FEB 2026 00:00 to 13 FEB 2027 23:59 (both dates inclusive)					
Any subsequent period for which the insured shall pay and the Company shall agree to accept a Renewal Premium.					
The Insured :	Premium (HKD) :				
<b>Kung Wai Kit</b>	Basic Premium 37,886.00				
Address :	Loading --				
<b>Flat G, 11/F., Block 6, Mantin Heights, 28 Sheung Shing Street, Ho Man Tin, Kowloon, Hong Kong</b>	NCD protector --				
Occupation : Doctor - Healthcare	Discount ( 23,198.37)				
Named Driver(s) : <b>Kung Wai Kit</b>	No Claim Discount 60.00% (8,812.58)				
Operative Insurance Cover : <b>Comprehensive</b>	Premium 5,875.05				
Hire Purchase Owner : <b>Nil</b>	MIB Levy 3.00% + 176.25				
Estimated Value : HKD 498,000.00	Premium Levy 0.100% + 5.88				
The Vehicle :	<b>Total Premium with Levy(ies)</b> 6,057.18				
<b>PORSCHE CAYMAN GTS</b>	=====				
Type of Body : <b>Saloon</b>	Section (I) Against Loss of or Damage to the Motor Car				
Cylinder Capacity : <b>3436 C.C</b>	Authorised Repair Limit (HKD) : 1,000.00				
Gross Vehicle Weight : --	Excess (HKD) :				
Registration Mark : <b>BT610</b>	General Excess				
Chassis No. : <b>WP0ZZZ98ZGK181577</b>	- Hong Kong 20,000.00				
Engine No. : <b>MA123EG05842</b>	- China (GD) Nil				
Year of Manufacture : <b>2016</b>	Theft Loss Excess				
Seating Cap. Excl. Driver : <b>1</b>	- Hong Kong 2 % of Adjusted Loss with Minimum 8,000.00				
<b>The premium shown on this schedule is subject to No Claim Discount (NCD) verification. If there is any discrepancies, premium adjustment will be made.</b>		- China (GD) Nil			
<b>本單之保費須進行「無索償折扣」審查，如有差別，此保費將作調整。</b>		Unnamed Driver Excess			
		- Hong Kong 5,000.00			
		- China (GD) Nil			
		Young Driver Excess			
		- Hong Kong 7,500.00			
		- China (GD) Nil			
		Inexperienced Driver Excess			
		- Hong Kong 7,500.00			
		- China (GD) Nil			
<b>Section (II) Against Third Party Legal Liability</b>					
Policy Liability Limits Any One Event (HKD) :					
Third Party Death or Bodily Injury 100,000,000.00					
Third party Property Damage 2,000,000.00					
Excess (HKD) :					
Third Party Property Damage Excess 5,000.00					
Unnamed Driver Excess Nil					
Young Driver Excess 7,500.00					
Inexperienced Driver Excess 7,500.00					
<b>Section (III) Indemnity of Medical Expenses</b>					
Any One Event (HKD) : 5,000.00					

Subject to Clauses and Endorsements on the following pages.

## The Schedule

Page 2

Class of Policy	: <b>Private Vehicle - Comprehensive</b>	Account No.	: <b>DB00000140</b>
Policy No.	: <b>H2526110105323</b>	Agent/Broker Name	: <b>Ever United Advisers Limited</b>

The Following Clauses and Endorsements Apply. All the Endorsements are subject always to the Terms, Conditions and Exceptions of the Policy unless hereby expressly varied :

- GC001** Any person or entity who is not a party to this Policy shall have no rights under the Contracts (Rights of Third Parties) Ordinance (Cap 623 of the Laws of Hong Kong) to enforce any terms of this Policy.  
 任何不是本保險單某一方的人士或實體，不能根據《合約（第三者權利）條例》（香港法例第623章）強制執行本保險單的任何條款。

**MP014** No Claim Discount (NCD) Protection1

If in any one period of insurance, the total claim amount incurred including claims handling expenses, adjusting and legal fees under all sections of the Policy after the application of any excess does not exceed HK\$60,000.00 or 15% of Sum Insured under Section I of the Policy whichever is the less, the Insured will, at renewal immediately subsequent, be entitled to the same percentage of NCD as under the current Policy. Provided that no more than one claim is reported and no third party bodily injury is involved in the reported claim.

All claims will be accounted for in the event the NCD is to be transferred to any other insurance company.

**MP034A** Please be informed that upon receipt of every letter of claim, writ of summons, police investigation results, police prosecution notice, summons to defendant, government letters and documents relating to any relevant legal proceedings, you must immediately give notice and forward those documents to the Company.

You must not make or give any admission, offer promise, payment or indemnity, or answer the case without the prior written consent of the Company.

According to "Insuring Clause (1)(d)" of the Policy, observance of the terms and conditions of this Policy relating to anything to be done or not to be done or to be complied with by the Insured or any other person claiming to be indemnified and the truth of contents and statements in the Proposal and Declaration are conditions precedent to any liability of the Company. Failure to comply with the conditions would prejudice your right to indemnity under the Policy.

本公司通知閣下，根據本保單條文，閣下每次收到索償函件、令狀、傳票、警方調查報告、警方控罪書、被告人傳票、政府信件及任何其他相關法律程序文件後須立即通知本公司並將該些文件副本呈交予本公司處理。

在未得本公司事先書面同意前，閣下請勿作出或給予任何承認、要約、承諾、付款或彌償，或自行答辯。

根據本保險單“保險條款(1)(d)”，受保人或任何其他索償人士均已遵守本保險單任何有關應做或不應做或須遵守的條款及條件及投保書與聲明書的內容及陳述均屬真實無訛是本公司承擔保險責任的先決條件。若然違反任何條款及條件，可損害閣下於保險單之索償權利。

**MP060A** Anti-Theft Alarm/Devices Clause

It is a condition precedent to the liability of the Company under the Policy that

- (a) The Motor Car is fitted with an Anti-Theft Alarm System/Anti-Theft Devices agreed by the Company;
- (b) The Anti-Theft Alarm System/Anti Theft Devices must be put into full and effective operation at all times when the Motor Car is not running on the road; and
- (c) The Anti-Theft Alarm System/Anti-Theft Devices must be maintained in good order throughout the currency of the Policy.

## The Schedule

Page 3

Class of Policy	: <b>Private Vehicle - Comprehensive</b>	Account No.	: <b>DB00000140</b>
Policy No.	: <b>H2526110105323</b>	Agent/Broker Name	: <b>Ever United Advisers Limited</b>

**MP061** 24 - Hour Emergency Roadside Service - Applicable to HKSAR Only

In any event of mechanical break down of, defect having occurred in or accident to the Motor Car, the Company will provide over-the-phone advisory service through its 24-hour service hotline. If the Motor Car is known to be immobilized, unfit or unsafe to be driven, the Company will, through its 24-hour service hotline, at its own expense up to HK\$1,000.00 per event or incident, excluding fuel and any spare parts or accessories, arrange emergency roadside repair service at the request of the Insured or his authorized driver. Any amount in excess of the aforesaid amount shall be paid by the Insured or his authorized driver. In such case the Motor Car must not be left unattended prior to the arrival of the provider of the repair service.

Although the Company shall use its best endeavours to provide the services, it shall not be required to provide services to users located in areas which in the sole opinion of the Company represent war risks, political or other conditions such as to make such services impossible or reasonably impracticable.

**MP062** 24 - Hour Emergency Towing Service - Applicable to HKSAR Only

If the Motor Car is immobilized, unfit or unsafe to be driven due to an accident to or mechanical breakdown of the Motor Car, the condition of which is beyond repair at the roadside, the Company will, through its 24-hour service hotline, at its own expense up to HK\$1,000.00 per event or incident, arrange for the Motor Car to be towed to the nearest car repainer or any other place in Hong Kong requested by the Insured or his authorized driver. Any amount in excess of the aforesaid amount shall be paid by the Insured or his authorized driver. In such case the Motor Car must not be left unattended prior to the arrival of the provider of the towing service.

Although the Company shall use its best endeavours to provide the services, it shall not be required to provide services to users located in areas which in the sole opinion of the Company represent war risks, political or other conditions such as to make such services impossible or reasonably impracticable.

**MP063** 24 - Hour Accident Notification Service

A 24-hour service hotline is available for the Insured to notify the Company about a claim.

**MP064B** Free Windscreen & Sunroof Cover – Applicable to Section (I)

In respect of loss or damage occasioned to the front and/or rear windscreen and/or sunroof only, the maximum limit of indemnity per policy period is HK\$5,000.00. Paragraph 7(a)(iv) of Section I of the Policy will not be applicable.

Any claim made under this extension will not be, for the purpose of applying No Claim Discount Protection hereabove, accounted for in the calculation of the total claims settlement in any one period.

**MP066** Driver's Life Protection Benefit

In the event of the death of the Insured or any Named Driver specified in the Schedule caused by a traffic accident whilst driving the Motor Car within HKSAR, the Company will pay a cash benefit to the legal representative of the deceased.

Provided that:

- (a) the liability of the Company under this benefit shall not exceed the sum of HK\$100,000.00 any one occurrence and in aggregate any one period of insurance;
- (b) no compensation shall be payable if the Insured or the named driver was
  - (i) under the influence of intoxicants or drugs (unless under medical supervision) or alcohol;
  - (ii) committing or attempting to commit suicide or intentionally inflicting self-injury;
  - (iii) engaging in racing, pacemaking, reliability trial or speed testing;
  - (iv) engaging in violation or attempted violation of the law or resistance to arrest;
  - (v) mental or nervous disorder;
  - (vi) engaging in activities which are excluded under the policy.

## The Schedule

Page 4

Class of Policy	: Private Vehicle - Comprehensive	Account No.	: DB00000140
Policy No.	: H2526110105323	Agent/Broker Name	: Ever United Advisers Limited

**MP067** Temporary Substitute Vehicle Benefit

In the event that the Insured Vehicle is

- (a) immobilized, unfit or unsafe to be driven due to an accident (other than mechanical breakdown) within HKSAR and its damage requires a repair exceeding 48 hours OR
  - (b) discovered stolen within HKSAR and is not found within 48 hours after such discovery.
- and at the request of the Insured, the Company agrees to pay for the actual rental expense of an alternate vehicle of similar make and model, through an independent car rental company nominated by the Company provided that:
- (i) in the event of immobilization of the Motor Car or it being unfit or unsafe to be driven, the towing of the Motor Car subsequent to the accident must be arranged by the Company;
  - (ii) in the event of the Motor Car being stolen, immediate notification to the Company is required and a Police Report confirming the date and time of loss shall be produced;
  - (iii) the make and model of the substitute car is at the discretion of the Company and may not be identical to the Motor Car;
  - (iv) the Insured is responsible for 20% of the car rental expense;
  - (v) the Company is not responsible for the delivery of the substitute car, and expenses other than the rental of the substitute car;
  - (vi) only the Insured or any of the Named Driver(s) specified in the Schedule can be registered as the driver of the substitute car;
  - (vii) the Insured shall upon claiming for this benefit comply with the terms and conditions of the car rental company.

This benefit will terminate whenever the repair of the Motor Car is duly completed or in the event of the Motor Car being stolen, as soon as the Motor Car is recovered and first handed over to the Insured. The maximum liability of the Company under this Benefit is HK\$5,000.00 for each and every accident with the daily limit not exceeding HK\$1,000.00.

**MP069A** SANCTION LIMITATION AND EXCLUSION CLAUSE

This Policy shall not be deemed to provide cover and shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Company to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, United States of America, Switzerland or any jurisdiction applicable to the Company.

**MP093** 1-Hour Legal Advisory Service ('Service')

- a. In the event of an accident to your insured Motor Car in which third party bodily injury is allegedly involved, the Company will provide, at the request of the Insured, the Service to the Insured or the authorized driver of the insured Motor Car.
- b. The Service should be arranged through the Company.
- c. The Service could be provided in the form of telephone or in person by prior appointment with the legal advisor during office hours or reasonable time that is to be arranged.
- d. The Service is on 'One-time 1-Hour basis' and could not be separated or accumulated. Regardless of whether the one hour time limit has been fully exhausted or not during the 'One-time Enquiry', the Service would be deemed delivered and be terminated immediately after the 'One-time Enquiry'.
- e. The provision of the Service is subject to the Policy terms, Conditions and Exceptions. The mere provision of the Service should not be construed as a waiver or estoppel of the handling of claim or any policy liability attached.
- f. The Company shall not be held responsible whatsoever for any dispute arising between the Insured and the legal advisor.
- g. The Service can only be provided within the Hong Kong Special Administrative Region and is not applicable to any accident happened outside the Hong Kong Special Administrative Region.
- h. The maximum liability of the Company under this benefit is the fees charged by legal advisor up to 1-Hour in aggregate in relation to the Service provided and not otherwise.

The request of Service must be made to the Company within 30 days from the date of the accident in order to be eligible for the Service.

All Terms, Conditions and Exceptions of your Motor Insurance Policy remains unchanged and the provision of the Service would not be construed as waiver or estoppel of any kind whatsoever.

## The Schedule

Page 5

Class of Policy	: <b>Private Vehicle - Comprehensive</b>	Account No.	: <b>DB00000140</b>
Policy No.	: <b>H2526110105323</b>	Agent/Broker Name : <b>Ever United Advisers Limited</b>	

**MP903** Replacing & Cancelling Cover Note No.: C0452161-00  
Policy Jacket Code: PV-N-17102022

**QW** Quick Win

Replacing Previous Policy No. H2525110114670

\*\*\*\*\* Schedule End \*\*\*\*\*

Premium Levy collected by the Insurance Authority is imposed on this policy at the applicable rate and will be remitted in accordance with the prescribed arrangements. For further information, please visit [www.libertyinsurance.com.hk](http://www.libertyinsurance.com.hk) or contact: (852) 2892 3888.

本保單所收取的保費已包括保險業監管局根據指定徵費率的徵費，並會根據已訂的程序轉交予保險業監管局。詳情請瀏覽 [www.libertyinsurance.com.hk](http://www.libertyinsurance.com.hk) 或致電: (852) 2892 3888。

For and on behalf of  
Liberty International Insurance Limited



\_\_\_\_\_  
Authorized Signature

Date of Issue : 13 January 2026