

## Car Insurance - FAQ

### 1. What is the difference between comprehensive and third party coverage?

Third-party only policies cover damage to others as the result of an accident that was deemed your fault. Any damage to your own car is not covered under this policy. Comprehensive coverage provides you with coverage for damage to your car and your liability against others.

### 2. Are there different insurance policies for different vehicle uses?

It is important you clearly mention the intended use for your vehicle; this is because different policies are designed for different uses.

If you have a private car policy, your vehicle can only be used for domestic and leisure purposes, and this policy is available online.

If you have a vehicle that is to be used for commercial or business purposes, please contact our customer service center on 3666-7033 who can help provide you with the right policy.

### 3. In the event of an accident, does my policy have an excess level?

Yes, for full details please refer to your policy schedule and terms and conditions.

### 4. What should I do if my car is broken down / immobilized on road?

In the event you require emergency assistance please contact the AIG Emergency Hotline on 3122-2390, which is available 24 hours a day.

As a Comprehensive policyholder you can utilize the breakdown and towing service as well as flat tire and battery assistance.

As a Third Party policyholder we will provide you with 24 hour advisory services including referral to an emergency services provider.

### 5. How do I make changes to my policy?

Our contact center can provide assistance in making changes to your policy;

If you wish to cancel your policy before inception, please note there will be an Administration fee of HK\$300.