大新保險
DAH SING INSURANCE

**Dah Sing Insurance Company (1976) Limited**
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# PRIVATE CAR INSURANCE QUOTATION

Ref. No.: R23A072201 Period of Insurance: 30 Dec 2023 00:01 to 29 Dec 2024

| PROPOSER DETAILS | |
|---|---|
| Name | HO CHUN LOK |
| Business | CATERING |

| VEHICLE DETAILS | | | |
|---|---|---|---|
| Make and Model | HONDA EDIX | Body Type | STATION WAGGON |
| Cubic Capacity/Tones | 1998c.c. | Year of Manufacture | 2006 |
| Coverage | THIRD PARTY | Sum Insured | HKD 0.00 |

| NAMED DRIVER DETAILS | | | |
|---|---|---|---|
| First Named Driver | | Second Named Driver | |
| Name | | Name | -- |
| Occupation | CATERING | Occupation | -- |
| Age | 27 | Age | -- |
| Gender | MALE | Gender | -- |
| Driving Experience | 2 YEAR(S) (INSIDE HK) / - YEAR(S) (OUTSIDE HK) | Driving Experience | -- |
| Claims History | NO | Claims History | N/A |

| PREMIUM PAYMENT | | |
|---|---|---|
| Basic Premium after NCD (20%) | HKD | 3,750.00 |
| IA Premium Levy | HKD | 3.75 |
| MIB Levy | HKD | 112.50 |
| Annual Premium (Incl. MIB & IA Premium Levies) | HKD | 3,866.25 |

| EXCESS | | | |
|---|---|---|---|
| Own Damage | (Inside HK) -- | Theft Loss | (Inside HK) -- |
| | (Outside HK) -- | | (Outside HK) -- |
| Parking Excess | (Inside HK) -- | Young Driver* | (Inside HK) -- |
| | (Outside HK) -- | | (Outside HK) -- |
| Inexperienced Driver* | (Inside HK) -- | Unnamed Driver | (Inside HK) -- |
| | (Outside HK) -- | | (Outside HK) -- |
| TPPD | HKD10,000 | TPPD Young Driver* | HKD10,000 |
| TPPD Inexperienced Driver* | HKD10,000 | TPPD Unnamed Driver | HKD10,000 |

* Drivers aged under 25 / Driving experience less than two years

| OTHER EXTENSION/REMARKS |
|---|
| - |

Remarks:

1. Your personal information collected and retained by our company is for the purpose of insurance arrangement only.
2. The insurance does not become effective until your proposal has been accepted by Dah Sing Insurance Company (1976) Limited ("Dah Sing Insurance").
3. In the event of cancellation or alteration of this policy, the minimum premium charged is subject to the discretion of Dah Sing Insurance.
4. This is an indicative quote based on the information provided and is valid for 30 days.

**Important Notes:**

For your own benefit and protection, you should read the following notes and our proposal/quotation carefully and ensure that you, as the Insured, understand all of them. If you have any questions about these notes and our proposal/quotation/renewal notice, please contact us immediately.

1. Duty of Disclosure

   In addition to providing all basic information necessary to enable us to place the risk, you must ensure that you are complying with your legal duty of disclosure of all material matters relating to the risk. In particular, you must satisfy yourself as to the accuracy and completeness of the information you provide to Dah Sing Insurance Company (1976) Limited ("Dah Sing Insurance") to the best of your knowledge.

   In this respect, you must provide all information relating to the risk, whether favourable or not, which would influence the judgment of a prudent Dah Sing Insurance in determining whether the Dah Sing Insurance will take the risk, and, if so, for what premium and on what terms.

   If all such information is not disclosed by you, Dah Sing Insurance shall have the right to void the contract from its commencement which may lead to claims not being met.

2. Summary Document

   The quotation provide summary of the coverage to be offered and please refer to the policy document for full terms, conditions and exclusions.

3. New Claims

   The quotation is based on the understanding that there will be no deterioration in the claims experience from the date of the information provided by you to Dah Sing Insurance up to the date of confirmation to effect the policy.

   If there is any claim occurred during this period &/or any deterioration in existing claim, Dah Sing Insurance shall have the right to revise the quoted premium, terms and conditions or even withdraw the quotation.

4. Warranties

   Where this insurance is subject to a Warranty (whether stated within this Proposal or within the relevant policy wording), there must be strict compliance with the stipulation in the Warranty. If you do not comply, and, in consequence, the Warranty is breached, Dah Sing Insurance shall have the right to void the Policy from the inception or renewal date.

5. Adequacy of Sum Insured

   Please make sure that the sum insured provided is sufficient otherwise any claims shall most likely be proportionately reduced for any underinsurance.

6. Premium Payment

   Unless agreed with you otherwise, in writing, if you accept this quotation, the premium is due upon presentation of the debit note from Dah Sing Insurance.

For confirmation and acceptance of the terms and conditions in the Quotation, please sign with your company chop and return a copy to our office at your earliest convenience.

For enquiry and further information, please feel free to contact your insurance intermediary.

For and on behalf of
Dah Sing Insurance Company (1976) Limited



Authorised Signature
Date: 13 Dec 2023

Confirmed and Accepted by

Proposer
Date: