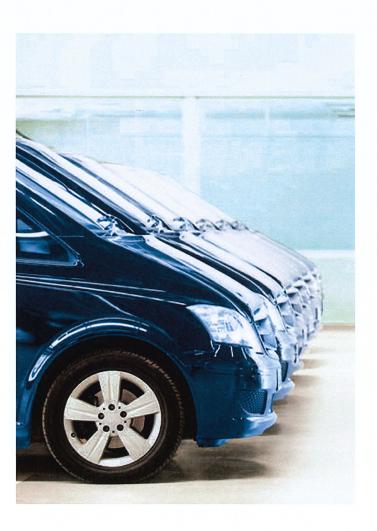


Motorplus Insurance Plan



Motorplus Insurance Plan

Motorplus Insurance Plan provides comprehensive protection for car owners. In addition to the basic protection for own damage of your motor car and your legal liability, it also provides you many features of free benefits.

Claim-Free Discount (CFD) Protection

No matter how many claims you make, if the total amount claimed within one policy year is less than HKD50,000, you will keep your existing Claim-Free Discount (CFD). This will add up to great savings over the years!

Front windscreen excess waiver

You know the usual story - your front windscreen is so easily broken, yet it is not covered because it is below the excess limit. But with Motorplus Insurance Plan, front windscreen replacement is covered with no excess for the first HKD4,000 and your CFD will not be affected.

New for old compensation

You know that as soon as you use your brand new vehicle, it normally depreciates by 15% - 20%. Now, in a revolutionary move, Motorplus Insurance Plan provides 100% compensation for vehicles less than one year old. If the car is stolen or involved in an accident causing it to be written off, a new car of the same make and model will be given as compensation. This saves you thousands of dollars.*

* Conditions apply

Temporary substitute vehicle

In the event of an accident which immobilizes your vehicle, or if it is stolen, after 48 hours we can arrange for a rental vehicle, provided exclusively for Motorplus Insurance Plan. We will bear 80% of the rental costs up to HKD4,000, getting you back on the road for your convenience - practical assistance when you need it most.

Free 24-hour emergency roadside repair service

If your car suffers a mechanical breakdown, accident or flat tyre on-road, or you run out of fuel, just call Zurich 24-hour hotline. The emergency assistance team is on-call to repair your vehicle and get you safely back on the road as soon as possible.

Free 24-hour towing service

If your vehicle cannot be repaired on the spot, we will immediately arrange a tow, to your home or a designated garage. It is another example of the real benefits of Motorplus Insurance Plan - solving your problems and saving a lot of your money.

24-hour traffic regulations & claims enquiry service

If you have any doubts about traffic regulations, deductions for offences, or claims details, simply call Zurich 24-hour hotline. Our staff have the answers to your questions and will provide all the details you need. It is free!

Optional benefit upgrade for third party property damage liability

If you think the current Third Party Property Damage Liability Limit of just HKD2,000,000 is not enough, you may enhance your protection of Third Party Property Damage Liability Limit by only paying an extra premium as below:

- Up to HKD3,000,000 for HKD0.42 per day
- Up to HKD5,000,000 for HKD0.56 per day

Table of Benefits

Coverage	Third Party	Comprehensive
Own damage, fire & theft cover	×	V
Third party bodily injury and property damage	V	V
Motor personal accident	×	HKD100,000
Medical Expenses	×	V
CFD Protection	×	~
Front windscreen excess waiver	×	V
New for old compensation	×	V
Temporary substitute vehicle	Referral Service	Up to HKD4,000, the insured pays 20% of the rental expenses
24-hour emergency roadside repair service	Referral Service	Up to HKD2,000
24-hour towing service	Referral Service	Up to HKD2,000
24-hour traffic regulations & claims enquiry service	V	V
24-hour investigation commitment	×	V
Claims recovery service	Advice Service	V
Zurich HK claim report	V	V
Cashless windscreen repairing service	×	V

Being a customer-centric company, Zurich commits to delivering what customers value. We are pleased to provide you with a quicker and hassle-free claims service including:

24-hour investigation commitment

 In the event of an accient causing the loss of or damage to motor vehicle, we are committed our designated investigator will investigate and report matters within 24 hours after the insured person makes a claim.

Claims recovery service

In the event of an accident caused by a third party, Zurich
will seek recovery of compensation from the liable third
party on your behalf, minimizing your loss and legal
liability, and also saving your time and trouble. If the
process is successful, the amount covered may be
reimbursed against the excess amount already paid by
you and you will continue to enjoy the benefits of your
CFD.

Submitting claim at your fingertips with Zurich HK mobile app

You can simply use your mobile phone to photography
the incident or accident scene and enter simple
information. Submitting your claim is now only one tap
away, making reporting claim so easy and simple like
never before. You can also depict the accident scene
through the drawing tools to make the claim process
more efficient.

Cashless windscreen repairing service

 If the windscreen of your vehicle is damaged, you can enjoy cashless windscreen repairing service¹. You can drive to the network garage providing such service as shown on Zurich HK mobile app, or opt for your designated repairing location² (except for customers with vehicles insured under specified motor schemes).

Remarks: 1. Subject to the coverage of the Motorplus insurance plan, as well as the policy terms and conditions.

Service charge may apply for on call service to individual distant areas

This leaflet is only an illustration and does not constitute any part of the insurance contract. For full terms and conditions and exclusions, please refer to the policy document itself which shall prevail in case of inconsistency. Zurich Insurance Company Ltd reserves the right of final approval and decision. (The English version shall prevail in case of inconsistency between the English and Chinese versions)

About Zurich

Being part of Zurich Insurance Group, Zurich Insurance (Hong Kong) offers a full range of flexible general insurance and life insurance products for individuals as well as corporate customers, catering to their insurance, protection and investment needs. Our presence in Hong Kong dates back to 1961. We are one of the top five general insurance providers in Hong Kong*.

Zurich Insurance Group is a leading multi-line insurer that serves its customers in global and local markets. With more than 55,000 employees, it provides a wide range of general insurance and life insurance products and services. Zurich's customers include individuals, small businesses, and mid-sized and large companies, including multinational corporations, in more than 170 countries. The Group is headquartered in Zurich, Switzerland, where it was founded in 1872. Our ambition is to be the best global insurer as measured by our shareholders, customers and employees.

* Source: Office of the Commissioner of Insurance, based on gross premiums, 2015.

Zurich HK Mobile Application





Download Zurich HK mobile app now to enjoy easy claim submission for the below items via My Car* function: Breakdown Assistance Report a Claim **Driving Tips**



* applicable to selected Motorplus Insurance claim items only







The trademarks depicted are registered in the name of Zurich Insurance Company Ltd in **ZURICH** many jurisdictions worldwide.

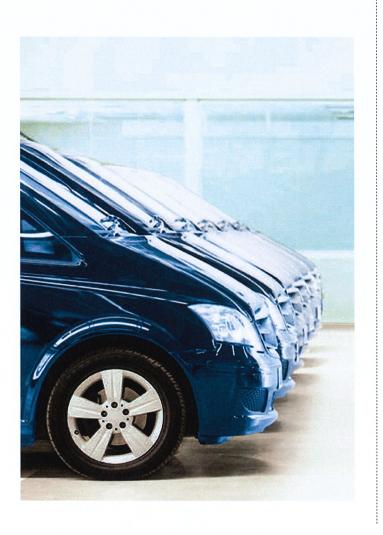
Zurich Insurance Company Ltd (a company incorporated in Switzerland) 25-26/F, One Island East, 18 Westlands Road, Island East, Hong Kong

Telephone: +852 2968 2288 Fax: +852 2968 0639 Website: www.zurich.com.hk





「車護保」 汽車保險計劃



「車護保」 汽車保險計劃

「車護保」汽車保險計劃為各車主提供全面的保障。除了一般的汽車損毀及車主責任保障外, 「車護保」還提供了以下的免費保障。

「無賠償折扣」保障

不論賠償次數若干,只要一年內之索償金額不超過50,000港元,受保車主便可保留原有的「無賠償折扣」(CFD),續享保費優惠,節省開支。

前擋風玻璃賠償不設「墊底費」

汽車的前擋風玻璃通常較易破損,車主卻往往因為要自負「墊底費」,及賠償後會被扣減「無賠償折扣」(CFD),而寧願自掏腰包維修。本計劃提供首4,000港元的前擋風玻璃破爛賠償,不設「墊底費」,亦不必扣減「無賠償折扣」(CFD)。

同款新車賠償不扣減折舊

一般情況下,新車落地即會損失15% - 20%折舊率,本計劃卻突破傳統,為車齡不超過一年的車輛提供十足賠償。該等車輛若失竊或因意外導致完全損毀,車主可獲同款新車作為賠償,不扣減折舊,讓車主毋須為購回新車而補貼可觀金額*。

* 須符合保單條件

臨時代用汽車

車輛若於本港範圍內被竊或因意外無法行駛,本計劃可 於事發48小時後為客戶提供代用車,供受保車主使用, 並代付80%的租金至最高限額4,000港元,使車主續享 駕駛的方便與樂趣。

免費24小時中途急修服務

萬一汽車於路上因交通意外、機械故障或爆呔、缺油等事故而無法行駛,受保車主只需致電蘇黎世24小時熱線,中途緊急支援隊伍便會趕赴現場搶修,讓您繼續安全上路。

免費24小時拖車服務

倘若汽車無法當場修妥,我們會即時安排拖車服務,將 車輛拖至車主的居所或指定車房。上述中途急修及拖車 服務為「車護保」之特有保障,確保專業可靠,費用全 免,為您救急解困,節省金錢。

24小時交通條例及賠償諮詢熱線

車主若需查詢交通條例及違例扣分等問題,或想了解汽車保險的賠償細則,可隨時致電蘇黎世24小時熱線查詢,我們有專人為您提供詳盡資料,解答您的疑難。

自選升級保障 – 提升「第三者財產損毀的 法律責任」 賠償額

倘若二百萬港元的「第三者財產損毀的法律責任」賠償額未能滿足車主所需,您只需繳付以下額外保費,即可提升「第三者財產損毀的法律責任」的保障額:

- 高達三百萬港元賠償額,每天保費只需0.42港元
- 高達五百萬港元賠償額,每天保費只需0.56港元

保障表

保障範圍	第三保	全保
車輛損毀、火險及 盜竊險	×	V
第三者人身傷亡及 財物損失	V	V
汽車個人意外保障	×	100,000港元
醫療費用	×	V
「無賠償折扣」保障	×	V
前擋風玻璃保障	×	V
同款新車賠償	×	V
臨時代用汽車	免費轉介服務	租用費用 最高4,000港元 及投保人負擔 20%租車費用
24小時中途急修服務	免費轉介服務	最高2,000港元
24小時拖車服務	免費轉介服務	最高2,000港元
24小時交通條例及 賠償諮詢熱線	V	V
24小時調查承諾	×	V .
第三者責任追討服務	免費諮詢服務	V
Zurich HK索償申報	V	V
維修汽車擋風玻璃免 找數服務	×	V

蘇黎世一直秉持以客為本的精神,我們關心您的需要,並為您帶來更快、更方便的保險 索償服務,服務範圍包括:

24小時調查承諾

 若受保人因意外引致汽車損失及毀壞,我們承諾 在受保人向我們申報後之24小時內派出專員處理 汽車調查報告事宜,以儘快完成理賠。

助您追討第三者責任賠償

若意外乃由第三者汽車引起,蘇黎世會以受保人的名義向肇事的第三者車主追討賠償,務求將受保人的損失及法律責任減至最低,並且盡快解決事件,了無後顧之憂。若追討成功,受保車主更有機會可獲退回已付的「墊底費」,並可繼續保留原有的「無賠償折扣」優惠。

以Zurich HK手機應用程式特快索償

受保人只需利用手機即時拍下事故或意外情況,輸入簡單資料,一按即可送出索償申請,快捷方便!
 受保人更可以利用「繪製事故現場」功能描繪意外經過,令索償程序變得更有效率。

維修汽車擋風玻璃免找數服務

• 受保人可享用維修擋風玻璃免找數服務¹,除了按 Zurich HK 手機應用程式指示去提供服務之網絡車 房維修,更可自定維修地點²(受保於特定車行汽 車計劃之客戶除外)。

註: 1. 按客戶之保障計劃及保單條款提供。

2. 個別偏遠地區有機會被收取服務費用。

本宣傳資料只供參考之用,並不構成保險合約的一部份,有關此項保障計劃的內容細則及不承保事項將詳列於保單之內,如有任何差異,均以保單內之條款細則為準,蘇黎世保險有限公司保留最終批核及決定權。

(如中文譯本與英文有異‧概以英文文本為準。)

關於蘇黎世

蘇黎世保險(香港)是蘇黎世保險集團轄下之機構,竭誠為個人、 商業及企業客戶提供全面又靈活的一般保險及人壽保險服務,照顧 他們在保險、保障及投資上的需要。集團在香港的業務始於1961 年,至今已於本港一般保險市場上成為五大保險公司之一*

蘇黎世保險集團是一家全球領先的多險種保險公司,為全球及本地 市場的客戶提供服務。蘇黎世現有僱員逾55,000 名,為客戶提供 各種一般保險和人壽保險產品及服務。公司客戶包括遍及170多個 國家的個人、大中小型企業及跨國公司。集團成立於1872年,總 部設於瑞士蘇黎世。我們矢志成為我們的客戶、員工和股東眼中的 最佳環球保險公司。

*來源:保險業監理處,按毛保費計算,2015年。

Zurich HK 手機應用程式





立即下載 Zurich HK 手機應用程式, 透過「我的汽車*」功能輕鬆享有以下 服務項目:

車輛故障支援

索償申報

駕駛貼士

*只適用於指定汽車保險索償項目



ZURICH[®]





在此展示的商標於全球多個司法轄區以蘇黎 ZURICH 世保險有限公司的名義註冊。

蘇黎世保險有限公司

(於瑞士註冊成立之公司)

香港港島東華蘭路18號港島東中心25-26樓

電話: +852 2968 2288 傳真: +852 2968 0639 網址:www.zurich.com.hk





MotorPlus Insurance Plan Enrollment form「車護保」汽車保險計劃投保表格

Enquiry no. 查詢電話: +852 2903 9391 Fax 傳真: +852 2968 0639

Please tick the appropriate box and * delete where inappropriate. 請√適用方格及於*號刪去不適用者。

Please complete in BLOCK LETTERS. 請以英文正楷大寫填報。

All fields are mandatory, except the fields marked with #. 所有項目必須填報,惟#號之項目除外。

1 Duamana information th	/中 1 多业		3700000	112 112 2102	->=====================================				
1. Proposer information 投									
Name in English/Chinese (Name in w is registered) 英文姓名 / 中文(姓名須與汽車牌界									
HKID card/Passport/Business registrati 香港身份證 / 護照 / 商業登記號碼*	on no.*					,			
Date of birth 出生日期 DD 日 I		ММ月	YY 年	Sex 性別	☐ Male	男 🗌 Fen	nale 女		
Business/Occupation 業務 / 職業									
Correspondence address 通訊地址									
Mobile no. 手提電話號碼				Day tii	me telepho	one no. 日間聯絡電話	舌		
Email address 電郵地址#									
2. Insurance information 傷	保管 倒								
Cover required 投保類別		□ Comprehensive 綜合保險 □ Third party 第三者保險							
Third party property damage liability limit upgrade to 提升「第三者財產損毀的法律責任」賠償額至		□ HKD 3,000,000 港元 □ HKD 5,000,000 港元		No. of veh	No. of vehicle(s) insured with Zurich (including this vehicle) 於蘇黎世投保之 車輛數目(包括此車輛在內)				
Annual China Extension (Guangdong Province) 全年中港跨境伸延保障 (廣東省內)		Loss of or Damage to Vehicle China Extension (applicable to Comprehensive cover only) 中港跨境汽車損失及毀壞伸延保障 (只適用於綜合保險客戶)							
Effective date of insurance 保障生效日期	From 由	DD 日	MN 月	M	YY To 年 至	DD 目	MM 月		YY 年
3. Vehicle information 車輌	細節								
Registration mark 車牌		Year of manu 製造年份	ıfacture			Make and model 廠名及型號			
Type of body 車身類型		No. of seat(s) 座位限額(包				Cubic capacity 汽缸容量			СС
Engine no. 引擎號碼			Chassis no 底盤號碼						
Insured value (present value includin 投保價(現值包括冷氣機及音響裝置	g accessories 置)	s like air condit	ioner and au	dio) HKD					港元
4. Other information 其他	資料								
1 Any alarm installed? 汽車是否有防盗系統裝置? If "Yes", please state the make & model. 如答案為「是」,請註明廠名及型號 。				Yes 是	No 否				
2 Has your vehicle been modified in any way? 汽車是否曾作任何形式的改裝或修飾? If "Yes", please state the details. 如答案為「是」,請註明 。				Yes 是	No 否				
3 Hire purchase? 車輛是否「分期付款」買入? If "Yes", please write down the name of hire purchase company. 如答案為「是」・請填寫按揭公司名稱 。					Yes 是	No 否			

5. Driver information 駕駛	!人資料						
Please fill in the details of regular d Comprehensive cover only). 請填上經常駕駛上述車輛之駕駛人						ver (applica	able to
	Regular driver 1 主要駕駛者一	Regular driver 2 主要駕駛者二	R	egular driver 3 主要駕駛者三	Reg	Regular driver 4 主要駕駛者四	
Full name of driver 駕駛者全名							
Occupation 職業 (Full/Part-time 全職或兼職)							
Date of birth 出生日期 (dd日/mm月/yy年)	•					_	
Sex 性別	Male男 / Female女 *	Male男 / Female女 *	Ма	le男 / Female女 *	Male	男 / Fema	le女 *
Relationship with proposer 與投保人關係							
Total no. of years driving in Hong Kong and elsewhere 駕駛年數(香港及外地)	Years 年	Years 年		Years 年			Years 年
6. Class of use 車輛的用途							
In addition to social, domestic, pleasure use and by the proposer in person for business purposes, will the vehicle be used for: 該車輛除作為投保人私人事務及普通用途以外,是否用作以下用途:					Yes 是	No 否	
1 the carriage of passengers or goods for hire or reward? 租賃載客 / 貨用途?							
2 driving instruction purposes? 教授駕駛用途?							
3 any purpose in connection with the motor trade? 與銷售車輛有關用途?							
7. Private car insurance history & claim record 過往私家車投保經驗及索償紀錄							
1 Have you ever insured in respect of any private car(s) in the past 5 years?					No 没有 □		
If "Yes", please state the starting year and the no. of consecutive full years completed. 如答案為「有」.請說明開始投保年份及連續投保年期(以一整年計算)。 Starting year of insurance				ince 保險			
** Less than 12 calendar months will not be counted as a full year's record. 不足12個月不作一年計算。 Number of consecutive years			years 連續				
2 Have you reported any private car claim(s) with any insurer(s) in the past 5 years? 您有否於過往5年內・向任何一間保險公司提出過私家車保險之索償? □				No 没有 □			
If "Yes", please describe the claim(s) details. 如答案為「有」・請描述有關索償詳情:							
If "Yes", please also give details		W.					
	明有關家價的資料。 m type(s) No. of reporte 償種類 索償次			Claim type(s) 索償種類	No.	of reporte 索償次	
(Windso	treen/Others) 玻璃 / 其他)			(Windscreen/Others) (擋風玻璃 / 其他)		N. R. A.	
	 reen/Others) 皮璃 / 其他)			(Windscreen/Others (擋風玻璃 / 其他)	5)		
	reen/Others) 皮璃 / 其他)			(Windscreen/Others (擋風玻璃 / 其他)			
8. Driving experience 駕縣	史經驗						
If your answer is "Yes", please pro State whether you and/or any pers						Yes 是	No 否
1 Have there been any accidents or losses in the past 5 years or are there any police enquiries or prosecutions pending? 於過往5年間是否曾發生意外或失竊或現時是否被警方傳召或起訴?							
2 Have you been prosecuted or de 您是否曾在最近2年內觸犯交通和			st 2 year	s?			
3 Have you been refused any moto	or insurance? 您是否曾被拒絕						

8. Driving experience (cont.) 駕駛經驗(續) If your answer is "Yes", please provide full details in the space provided. 如答案為「是」·請指出及詳細列明事件細節及日期。 State whether you and/or any person who to your knowledge will drive the vehicle. 請在下列說明 閣下及其他駕駛者詳情。 4 Have you suffered/you been suffering from any heart disease, diabetes, epilepsy or suffer from defective vision or hearing or from any physical or mental infirmity? 您是否曾患心臟病、糖尿、癲癇或患有視力或聽覺上的缺陷或身體或精神上的毛病?	Yes 是	No 否					
State whether you and/or any person who to your knowledge will drive the vehicle. 請在下列說明 閣下及其他駕駛者詳情。 4 Have you suffered/you been suffering from any heart disease, diabetes, epilepsy or suffer from defective vision or hearing or from	Yes 是	No 不					
		NO A					
9. Premium payment 繳付保費							
By cheque 以支票繳付 Cheque no. 支票號碼 Bank name 銀行名稱	***************************************						
Cheque made payable to "Zurich Insurance Company Ltd" 支票抬頭人請寫「蘇黎世保險有限公司」							
If the cheque issuer is not the proposer, please explain the relationship between the cheque issuer and the proposer: 若支票發出人並非投保人,請列明支票發出人與投保人的關係:							
10. Declaration 聲明							
2. IWe agree that this enrollment form and declaration shall be the basis of the contract between me/us and the Company and shall be deemed to be incorporated in such contract, which may be agreed, subject to the terms and conditions of the policy of this Plan issued by the Company. If any answer has been written by any other person, such person shall, deemed to be my/our agent and not the agent of the Company. 本/ 吾等謹此承認本投保表格為由/ 予書與 貴公司訂立此保險契約及以後續約之根據・並願意接受此計訂款。若本投保表格經由他人代寫,均屬已經本人認可及授權・ 3. IWe agreed to authorize the Company to pass the information in this insurance application or other relevant information to Transport Department for vehicle licensing purpose. 本公司將本保險申請的資料或其他有關資料給予運輸署用作車輛牌照服務之用途。 4. IWe understand that I/we shall refer to the Policy for details of the insurance coverage, exclusion clauses and terms and conditions. 本人/吾等明白所有保障範圍、不承保事項、計劃保單為準。 5. IWe understand I/we must complete and provide all information requested in this form, failing which the Company cannot process my/our application for the Policy. 本人/吾等可及提供此表格之所有資料。 貴公司總在全民軍事素。 This insurance application will not be in force until it has been accepted by the Company and the premium has been paid. 此保險申請須待 貴公司遷核・接納投保書及收訖保費後 11. Notice to Customers relating to the Personal Data (Privacy) Ordinance ("Ordinance")	,for that pur 劃保單上所干 大/吾等同 條款及細則 月白本人/吾	rpose, be 刊載一切條 可意授權 貴					
有關個人資料(私隱)條例(「私隱條例」)的客戶通知							
The personal information of customers (include policy owners, insured persons, beneficiaries, premium payors, trustees, policy assignees and claimants) collected or held by Zuri Ldt ("Company") may be used by the Company for the obligatory purposes necessary in providing services to the customers (otherwise the Company is unable to provide service to provide the required information.) Bi繁型低限角限公司("本公司.) 收集或持有的客戶(包括保單持有人、受保人、受益人、保費付款人、僧託人、保單受導人及索債人)個人資料,均可供本公司使用作是使服務(否則本公司將無法為未能提供所需資料的客戶提供服務)。 Please read carefully the details of the Company's privacy policy which is made available on our website at www.zurich.com.hk/pics or by scanning the QR cor you may also contact our Customer Care Center at 2968 2288 or insurance intermediaries for enquires. 本公司之私服政策详整於 www.zurich.com.hk/pics或可被选择指QR辐焊图,您亦可致電2968 2288 2888與费們的客戶服務中心聯絡又或向保險中介人直跨。 Consent for Direct Marketting - Voluntary: 就市場推廣之同意 - 目顧性: Certain personal Information of policy owners and insured persons collected or held by the Company, in particular, names, contact information, age, gender, identity docum reference, martial status, policy information, claim information, and medical history may be used by the Company, only upon having such policy owners' or insure or indication of no objection. for the following purposes relating to direct marketing. (1) to provide marketing materials and conduct direct marketing activities in relation to insurance and/or financial products and services of Group and/or other financial services providers, and/or other related services of business partners, with whom the Company maintains bus arrangements; (2) to perform customer analysis, profiling and segmentation, and for content market research and insurance surveys for the Zurich insurance Group's development of services and insurance products. 由本公司收集或持有的保障指令人为企业公司使用作及使用作及使用作及使用作及使用作及使用作及使用作及使用作及使用作及使用作及	ces to custor 全制性用途 de. ent red persor the Zuric iness referr 於獲該保單 供市場推廣資 on, only up	mers who fail 以便為客戶 we will be a second or other will be a second or					
We understand that I/we can withdraw any consent provided for direct marketing purposes anytime by notice to the Company. 本人/我們明白可爾時通知貴公司以嚴回任何就市場推廣用途所給予之同意。 「We wish to opt out of the above direct marketing purposes. 本人/我們欲選擇退出上列之市場推廣用途。							
本人/我們明白可隨時通知貴公司以撤回任何就市場推廣用途所給予之同意。 「We wish to opt out of the above direct marketing purposes. 本人/我們欲選擇退出上列之市場推廣用途。 WWe confirm that all information provided by me/us in this enrollment form is true, correct and accurate. I/We further confirm my/our agr sections in this enrollment form, including without limitation, the above Declaration and the Notice to Customers relating to the Personal Ordinance. 本人/吾等確認由本人/吾等於此投保表格提供之所有資料均為事實正確無誤。本人/吾等更確認同意本投保表格內之/但不限於上列之聲明及有關個人資料(私隱)條例的客戶通知。	Data (Priv	acy)					
本人/我們明白可隨時通知費公司以繳回任何就市場推廣用途所給予之同意。	Data (Priv	acy)					

Zurich Insurance Company Ltd (a company incorporated in Switzerland) **蘇黎世保險有限公司** (於瑞士註冊成立之公司)

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