



Motor Insurance

Goods Vehicle (Travelling Between Macao and Hong Kong)



Applicable To

Goods vehicles that are qualified to carry out cross-border goods transportation between Hong Kong and Macao via the Hong Kong-Zhuhai-Macao Bridge.



Insurance Requirements

Compulsory motor insurance for good vehicles and trailers applicable above covering all three jurisdictions (including Macau, Hong Kong and Mainland China)

- Macau Goods Vehicles Insurance (Third Party Risks)
- Hong Kong Goods Vehicles Insurance (Third Party Risks)
- Mainland China Statutory Automobile Liability Insurance, plus (if required) Voluntary higher liability extension cover



Require Documents for Insurance Application

1. Signed Quotation / Proposal Form by the Insured
2. Hong Kong Vehicle – Vehicle Registration Document Copy
Macao Vehicle – Registration Card (Livrete) & Ownership Registration
3. ID copy of Vehicle Owner & Driver
4. Mainland Travel Permit for Hong Kong and Macau Residents Copy of Vehicle Owner & Driver
5. Driving Licenses Copy (including Macau, Hong Kong and Mainland China) of Vehicle Owner & Driver (if applicable)
6. Business Registration Certificate (if the vehicle owner is under company name)



Quotation Issuing Time

Generally within the same day upon receiving all required documents.



Insurance Issuing Time

Generally within 3 hours upon receiving confirmation documents and payment proof.
(Not applicable to clients purchasing the Mainland China motor insurance. The time for policy issuing depends on individual cases.)



Limit of Liability

Macau

(Combined Limit for Third Party Bodily Injury & Third Party Property Damage Claim)

Hire Lorry with total weights less than 3,500 kgs or below

- Per Accident : MOP1,500,000.00
- Per Year : MOP30,000,000.00

Hire Heavy Goods Vehicle with total weights over 3,500 kgs & Trailer

- Per Accident : MOP4,000,000.00
- Per Year : MOP30,000,000.00

Hong Kong

Applicable to all good vehicles types

- Per Accident
 - Third Party Bodily Injury Claim: HKD100,000,000.00
 - Third Party Property Damage: HKD1,000,000.00

Mainland China

Applicable to all good vehicles types

- With Liability
 - Death and Injury: RMB180,000.00
 - Medical Expenses: RMB18,000.00
 - Property Damage Liability: RMB2,000.00
- Without Liability
 - Death and Injury: RMB18,000.00
 - Medical Expenses: RMB18,000.00
 - Property Damage Liability: RMB100.00



Motor Insurance

Private Car

Regular Quota to City Centre Bridge Macao Port & Park-and-Ride Scheme of Macao Port (Travelling Between Macao and Hong Kong)



Applicable To

Private cars that are qualified to cross between Hong Kong and Macao via the Hong Kong-Zhuhai-Macao Bridge.



Insurance Requirements

Compulsory motor insurance for private cars applicable above covering all three jurisdictions (including Macau, Hong Kong and Mainland China)

- Macau Vehicles Insurance (Third Party Risks)
- Hong Kong Vehicles Insurance (Third Party Risks)
- Mainland China Statutory Automobile Liability Insurance, plus (if required) Voluntary higher liability extension cover



Require Documents for Insurance Application

1. Signed Quotation / Proposal Form by the Insured
2. Hong Kong Vehicle – Vehicle Registration Document Copy
Macao Vehicle – Registration Card (Livrete) & Ownership Registration
3. ID copy of Vehicle Owner & Driver
4. Mainland Travel Permit for Hong Kong and Macau Residents Copy of Vehicle Owner & Driver (if applicable)
5. Driving Licenses Copy (including Macau, Hong Kong and Mainland China) of Vehicle Owner & Driver
6. Business Registration Certificate (if the vehicle owner is under company name)



Quotation Issuing Time

Generally within the same day upon receiving all required documents.



Insurance Issuing Time

Generally within 2 working days upon receiving confirmation documents and payment proof. (Not applicable to clients purchasing the Mainland China motor insurance. The time for policy issuing depends on individual cases.)



Limit of Liability

Macau

(Combined Limit for Third Party Bodily Injury & Third Party Property Damage Claim)

- Per Accident : MOP1,500,000.00
- Per Year : MOP30,000,000.00

Hong Kong

- Per Accident
 - Third Party Bodily Injury Claim: HKD100,000,000.00
 - Third Party Property Damage: HKD2,000,000.00

Mainland China

- With Liability
 - Death and Injury: RMB180,000.00
 - Medical Expenses: RMB18,000.00
 - Property Damage Liability: RMB2,000.00
- Without Liability
 - Death and Injury: RMB18,000.00
 - Medical Expenses: RMB1,800.00
 - Property Damage Liability: RMB100.00