

HONG KONG CROSS BORDER MOTOR VEHICLE PROTECTION 港珠澳大橋港車北上保險計劃

GUANGDONG-HK CROSS BORDER AUTO INSURANCE PRODUCT 粵港跨境車險產品

HZMB HK Cross Border Motor Vehicle Mainland Compulsory Insurance 機動車交通事故責任強制保險（交強險）

The compulsory insurance is equivalent to the “Motor Vehicle Accident Compulsory Liability Insurance” (Traffic Compulsory Insurance). Coverage includes only third-party injury/death or property damage (excluding passenger(s) and driver of the insured vehicle). The liability limit of RMB 200,000 is the minimum statutory requirement in the Mainland.

強制性附加險等同內地的「機動車交通事故責任強制保險」（「交強險」），保障範圍僅包括第三者（不包括受保車輛車上人員及司機）人身傷亡或財產損失，每次事故的總責任限額為內地法定最低要求（人民幣 20 萬）。

I. HZMB HK Cross Border Motor Vehicle Mainland Compulsory Insurance under Unilateral Recognition 港珠澳大橋香港跨境車輛交強險等效保險

Insured Class 承保類別	Insured Liability / Per Accident 保險責任限額 / 每次事故
Death or Bodily Injury 死亡傷殘	RMB 180,000
Medical Expense 醫療費用	RMB 18,000
Property Damage 財產損失	RMB 2,000
No Liability Death or Bodily Injury 無責任死亡傷殘	RMB 18,000
No Liability Medical Expense 無責任醫療費用	RMB 1,800

No Liability Property Damage 無責任財產損失	RMB 100
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HZMB HK Cross Border Motor Vehicle Supplementary Insurance 車輛商業保險（商業險）

Coverage includes third-party personal injury/death or property damage beyond the minimum statutory requirement, and related coverage for passenger(s) and driver of the insured vehicle; policyholder can determine the coverage limit. The former can be either RMB 2,000,000 or 3,000,000; the latter for RMB 10,000 or RMB 50,000, based on per person per policy.

保障範圍包括第三者人身傷亡或財產損失在內地法定最低要求以外的額外賠償，以及受保車輛車上人員及司機的相關賠償；投保人可視乎需要決定賠償限額（適用於每位受保人），前者可選擇人民幣 2 百萬或 3 百萬，後者為人民幣 1 萬或 5 萬。

II. HZMB HK Cross Border Motor Vehicle Supplementary Insurance 港珠澳大橋香港跨境車輛商業險

A. Third Party Liability for Motor Vehicles (Excluding the driver and onboard persons) 第三者責任保險（駕駛人及車上人員除外）

Insured Liability / Per Accident 保險責任限額 / 每次事故	RMB 2,000,000	RMB 3,000,000
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B. Liability Insurance of Persons Onboard Motor Vehicles 車上人員責任保險

Insured Liability / Per Accident 保險責任限額 / 每次事故	RMB 10,000	RMB 50,000
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