



Tips for Buying Insurance

for Hong Kong Users of the Hong Kong-Zhuhai-Macao Bridge

The Hong Kong-Zhuhai-Macao Bridge (HZMB) is a cross-boundary connection between Hong Kong, the Mainland and Macao. Hong Kong vehicles crossing the HZMB are required to comply with the laws of these jurisdictions. The laws of all three places stipulate that all car owners and/or drivers are required to secure valid statutory motor insurance cover.

However, the laws of the three places only accept motor insurance policies issued by insurance companies authorized by their respective regulatory bodies. There is no single motor insurance policy that complies with the legal requirements of all three jurisdictions. Therefore, Hong Kong car owners and/or drivers should procure statutory motor insurance policies covering either two or three jurisdictions, depending on their driving routes, before using the HZMB.

The laws of the three jurisdictions

RELEVANT REGULATIONS

HONG KONG According to the Motor Vehicles Insurance (Third Party Risks) Ordinance (Chapter 272 of the Laws of Hong Kong), any person (including the vehicle owner and driver) has the responsibility of ensuring the presence of a valid third party risks insurance policy for the vehicle concerned whilst using it on roads.

MAINLAND According to the Road Traffic Safety Law of the People's Republic of China and the Regulation on Compulsory Traffic Accident Liability Insurance for Motor Vehicles, the owners or managers of motor vehicles driving on roads within the Mainland must purchase "Compulsory Traffic Accident Liability Insurance for Motor Vehicles" for the Mainland (referred to here as Mainland vehicle insurance).

MACAO According to Article 86 of the Road Traffic Law, motor vehicles are only authorized for use on public roads provided that they are insured under a third party policy.

INSURED AMOUNT (FOR ONE EVENT)

HONG KONG HKD 100 million

MAINLAND RMB 122,000

MACAO Varies for different types of vehicles, with the amount required for light motor vehicles and motorcycles being MOP 1.5 million. Further details (in Chinese and Portuguese only) are available from the schedule in Appendix 1 of Decree-Law no. 57/94/M issued by the Macao Government.

RELEVANT PENALTIES

HONG KONG A maximum penalty of a fine of HKD 10,000, imprisonment for 12 months and disqualification from holding a driving license for 12 months to 3 years.

MAINLAND A fine of double the insurance premium and detainment of the vehicle concerned.

MACAO A fine of MOP 3,000



Procurement procedures of relevant insurance

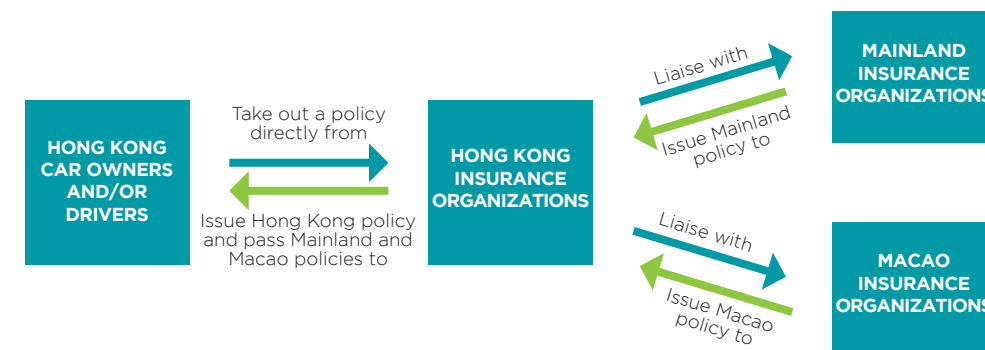
The Insurance Authority and the insurance regulators of the Mainland and Macao have agreed on an arrangement whereby Hong Kong car owners and/or drivers can procure Mainland and/or Macao statutory motor insurance through a one-stop service provided by Hong Kong insurance organizations. For details, please refer to the HZMB webpage on the website of the Hong Kong Federation of Insurers (HKFI) (<https://www.hkfi.org.hk/hzmb/index.html>), which includes a listing of the Hong Kong insurance organizations providing this one-stop service. Members of the public can also contact the HKFI at 2520 1868.

Vehicles travelling between Hong Kong and the Mainland



Vehicles travelling between Hong Kong and Macao

Because the main bridge between Hong Kong and Macao is located in Mainland waters, users are required to procure statutory motor insurance for Hong Kong, Macao and the Mainland.



Understanding the insurance requirements at a glance

REMINDERS		TRAVELLING TO A MAINLAND CITY CENTRE	TRAVELLING TO MACAO CITY CENTRE	TRAVELLING TO MACAO PORT (PARK-AND-RIDE SCHEME)
1. Obtain statutory motor insurance	Mainland vehicle insurance	✓	✓	✓
	Macao third party liability insurance	✗	✓	✓
2. Submit proof of Mainland vehicle insurance to relevant organizations	The Vehicle Inspection Center of China Inspection Company Limited	✓	✗	✗
	The Hong Kong Transport Department	✗	✓	✗
	Mainland's online filing platform	✗	✗	✓
3. Bring along proof of Macao insurance on the journey	Third Party Liability Card or Provisional Certificate of Insurance	✗	✓	✓

Webpages relating to the HZMB insurance arrangements



Hong Kong Federation of Insurers



Guangdong Association of Insurance Industry
(Available in Chinese Only)



Macau Insurers' Association
(Available in Chinese Only)



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Wong Chuk Hang, Hong Kong
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Hong Kong car owners and/or drivers can also procure the insurance directly from Mainland and Macao insurance companies themselves. Please refer to the HZMB webpages on the websites of the Guangdong Association of Insurance Industry (available in Chinese only) and the Macao Insurers' Association (available in Chinese only) for details of the insurance companies.

Proof of insurance

MAINLAND INSURANCE	<p>Hong Kong car owners and/or drivers travelling to the Mainland are required to submit proof of their having obtained Mainland vehicle insurance to the Vehicle Inspection Center of China Inspection Company Limited during the motor vehicle safety technical inspection.</p> <p>Hong Kong car owners and/or drivers who are applying for a place in the regular quota to enter the Macao city centre are required to submit proof of their having obtained Mainland vehicle insurance to the Transport Department of Hong Kong.</p> <p>Hong Kong car owners and/or drivers who are driving to Macao under the "HZMB Macao Port Park-and-Ride Scheme" are required to satisfy the record-filing requirements of the Mainland government authorities by filling in details of their Mainland vehicle insurance on the Mainland's HZMB Cross-boundary Traffic Management Online Information Platform (referred to here as the Mainland's online filing platform) (available in Chinese only) (http://bridge.zhcg.gov.cn) before their departure to Macao.</p>
MACAO INSURANCE	<p>Hong Kong car owners and/or drivers visiting Macao must bring along their Third Party Liability Card or Provisional Certificate of Insurance issued by a Macao insurance company, and be ready to tender their Third Party Liability Card or Provisional Certificate of Insurance for inspection by Macao police officer if required during their travel in Macao.</p>
HONG KONG INSURANCE	<p>Hong Kong car owners and/or drivers should have submitted a Valid Third Party Risk Insurance Certificate or Cover Note to the Transport Department of Hong Kong when applying for / renewing their vehicle licences. Therefore, they are not required to provide any proof of their statutory motor insurance again when they apply for a cross-boundary permit through the Transport Department.</p>

Claims arrangement

In the case of an accident, Hong Kong car owners and/or drivers should immediately report to the police of the jurisdiction in which the accident occurred, and contact the insurance company of that jurisdiction. They may also contact the Hong Kong insurance organization from which the cover has been obtained for details of how to make an insurance claim.

Frequently asked questions

- As the Hong Kong-Zhuhai-Macao Bridge (HZMB) is a cross-boundary connection between Hong Kong, the Mainland and Macao, are car owners and/or drivers required to procure statutory motor insurance covering all three places?**

A: If you are driving from Hong Kong to the Mainland, you are only required to obtain valid statutory motor insurance of Hong Kong and the Mainland. However, if you are driving from Hong Kong to Macao, you are required to obtain statutory motor insurance of the three jurisdictions, because the main bridge between Hong Kong and Macao is located in Mainland waters.
- I have already obtained a cross-boundary motor insurance policy for travelling between the Mainland and Hong Kong. Do I have to procure further statutory motor insurance for when I travel across the Hong Kong-Zhuhai-Macao Bridge (HZMB)?**

A: If you only drive between Hong Kong and the Mainland, generally speaking you are not required to obtain additional statutory motor insurance when using the HZMB. However, you are recommended to check with your insurance company about the details of your existing insurance cover.

However, if you are driving to Macao using the HZMB, you are required to procure a statutory motor insurance policy issued by an insurance company authorized by the Macao regulator.
- Am I required to procure Macao statutory motor insurance even though I am driving to Macao under the "HZMB Macao Port Park-and-Ride Scheme", and will not be accessing the Macao city centre?**

A: Yes. If you travel to Macao using the Hong Kong-Zhuhai-Macao Bridge (HZMB), you must procure a statutory motor insurance policy issued by an insurance company authorized by the Macao regulator. This applies to the case where you have been allocated a place in the regular quota to enter Macao city centre, as well as the Park-and-Ride scheme. Further, because part of the HZMB connecting Hong Kong and Macao is located in Mainland waters, you are also required to procure Mainland vehicle insurance.
- Am I only required to procure the statutory motor insurance for the places I am travelling to, or do I also need to obtain other types of insurance as well for travelling on the Hong Kong-Zhuhai-Macao Bridge (HZMB)?**

A: Possessing statutory motor insurance for Hong Kong, the Mainland and Macao is a legislative requirement of the three jurisdictions. You must have procured statutory motor insurance for two or all three of the above jurisdictions, depending on your driving route, when travelling on the HZMB (Please refer to Q1).

Nevertheless, it may also be worth considering taking out other related insurance cover, such as travel insurance, commercial third party liability insurance or liability insurance for cross-boundary vehicle owners, according to your own circumstances, in order to extend the scope and coverage of your insurance.

