

## **Motor insurance for using the Hong Kong-Zhuhai-Macao Bridge (HZMB)**

### **Statutory requirements regarding motor insurance in Guangdong, Hong Kong and Macao**

The 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 all three jurisdictions. The laws of all three places stipulate that all car owners and/or drivers are required to have valid statutory motor insurance cover.

The three jurisdictions have different requirements. In Hong Kong, the statutory amount required to cover liability arising from one event is HK\$100 million. In the Mainland, the statutory amount is RMB 200,000 per event. In Macao, the statutory amount required varies depending on the type of vehicle; for instance, the amount required for private light motor vehicles is MOP 1.5 million per event, with a maximum accumulated annual limit of MOP 30 million. Further details (in Chinese and Portuguese only) are available in the [schedule in Appendix 1 of Decree-Law no. 57/94/M issued by the Government of the Macao Special Administrative Region \(SAR\)](#).

Hong Kong car owners and/or drivers should procure statutory motor insurance policies covering either two or three jurisdictions, depending on their driving route, before using the HZMB.

If you are driving from Hong Kong to the Mainland, you are only required to obtain valid statutory motor insurance for Hong Kong and the Mainland. If you are driving from Hong Kong to Macao, you are required to obtain statutory motor insurance for all three jurisdictions, because the main bridge between Hong Kong and Macao is located in Mainland waters.

### **Procurement of Guangdong and Macao motor insurance**

Currently, there are three channels for Hong Kong car owners and/or drivers to procure statutory motor insurance coverage for the Mainland and/or Macao:

- (1) Hong Kong private cars entering Guangdong province under the Northbound Travel for Hong Kong Vehicles (the Scheme) can procure **Unilateral Recognition** insurance products from Hong Kong insurers;
- (2) Hong Kong private cars entering Guangdong province or Macao via the HZMB (including those under the HZMB Macao Port Park-and-Ride Scheme) can procure Mainland and/or Macao statutory motor insurance from Mainland and/or Macao insurers through the **one-stop service** provided by Hong Kong insurers; or
- (3) They can procure insurance directly from Mainland and/or Macao insurers.

## Northbound Travel for Hong Kong Vehicles and Unilateral Recognition

### What is Northbound Travel for Hong Kong Vehicles?

Under Northbound Travel for Hong Kong Vehicles, eligible Hong Kong private cars are allowed to travel between Hong Kong and Guangdong via the HZMB without obtaining a regular quota. The Scheme enables Hong Kong residents to drive to Guangdong for business, visiting families or sight-seeing on a short-term basis, thus making better use of the HZMB and promoting the development of the Greater Bay Area. Applicants must be Hong Kong residents with a valid Hong Kong Identify Card and a valid Mainland Travel Permit for Hong Kong and Macao Residents (i.e. a Home Return Permit), and they must be the registered owners of the private cars concerned. The applicants' vehicles are allowed to stay in the Mainland for a continuous period of no more than 30 days per visit, and no more than 180 days each year in total.

For details of the Scheme, please refer to the official website of the People's Government of Guangdong Province. For details regarding the application procedures, please refer to the [designated website of the Hong Kong SAR Government for Northbound Travel for Hong Kong Vehicles](#) (in Chinese only, English version will be available in due course).

### What is Unilateral Recognition?

For the convenience of Hong Kong car owners and/or drivers, the Hong Kong SAR Government, the Insurance Authority and the relevant authorities in the Mainland reached an agreement for implementing the Unilateral Recognition policy. A Unilateral Recognition insurance policy issued by a Hong Kong insurer comprises a main policy, which is the Hong Kong motor insurance cover, and a top-up policy, which is the Mainland motor insurance cover and is effective in the Mainland. **The entire insurance policy is issued by a Hong Kong insurer, so that Hong Kong car owners and/or drivers do not have to purchase two separate policies for Hong Kong and the Mainland.**

The applicability of Unilateral Recognition policy is aligned with the Scheme: Hong Kong non-commercial private cars entering Guangdong via the HZMB and Zhuhai port without a regular quota (i.e. with a Hong Kong car plate only – no Mainland car plate).

### What does the Unilateral Recognition policy cover?

Unilateral Recognition products comprise a main policy, a mandatory top-up cover and a selective top-up cover:

- (1) The main policy is a **Hong Kong statutory motor insurance policy** (either a third-party liability or comprehensive insurance policy) compliant with the Motor Vehicles Insurance (Third Party Risks) Ordinance (Chapter 272 of the Hong Kong laws).
- (2) The mandatory top-up cover is equivalent to the **Mainland Compulsory Traffic Accident Liability Insurance for Motor Vehicles (Compulsory Motor Insurance)**, which protects against only third-party (excluding the driver and passengers of the insured vehicle) personal injury and/or property loss, and covers liability of a maximum of RMB 200,000 per event (which is the statutory minimum requirement in the Mainland).
- (3) The selective top-up cover is equivalent to the **Mainland Commercial Insurance for Motor Vehicles (Commercial Motor Insurance)**, which protects against third-party personal injury and/or property loss in excess of the statutory minimum requirement in the Mainland, as well as claims relating to the driver and passengers of the insured vehicles. Policy holders can choose the protection limits that meet their needs, ranging from RMB 1 million to 10 million for the former, and from RMB 10,000 to RMB 100,000 for the latter.

Considering the economic development and geographical risks in Mainland cities and to meet the needs of Hong Kong car owners and/or drivers entering Guangdong province for motor insurance protection in the Mainland, **we recommend that Hong Kong car owners and/or drivers choose selective top-up cover (i.e. Commercial Motor Insurance) depending on their ability to withstand risks to obtain more comprehensive protection.** If the insurance protection limit is insufficient to cover liabilities arising from an accident, car owners and/or drivers will be liable for the difference.

Hong Kong car owners and/or drivers can procure Unilateral Recognition products when they first purchase a motor insurance policy or renew their existing motor insurance policy. If they have in-force Hong Kong statutory motor insurance, they can procure top-up Mainland cover within the validity of their existing Hong Kong policy. The maximum validity of the top-up cover is **one year** (i.e. the maximum validity of Hong Kong statutory motor insurance); Hong Kong insurers may offer top-up cover with **shorter validity (validity of 30 days would be the most common) depending on clients' needs.**

### Which insurers offer Unilateral Recognition cross-boundary motor insurance products?

A number of Hong Kong insurers offer Unilateral Recognition insurance products at present. For details, please refer to the [HZMB webpage](#) on the website of the Hong Kong Federation of Insurers (HKFI), or call the HKFI hotline at 2520 1868 for enquiries.

If the motor insurance policy procured by Hong Kong car owners and/or drivers is issued by an insurer that does not offer Unilateral Recognition cross-boundary motor insurance products, how can they procure motor insurance coverage for the Mainland?

Hong Kong car owners and/or drivers may consider changing to other Hong Kong insurer that offers Unilateral Recognition products, or procure Mainland motor insurance from a Mainland insurer through the one-stop service provided by Hong Kong insurers (see “One-stop service arrangement” below).

How can Hong Kong car owners and/or drivers who intend to drive to Guangdong under the Scheme and have procured Unilateral Recognition products prove that they have procured such insurance?

When Hong Kong car owners and/or drivers apply for the Scheme, the relevant Guangdong authority will require the applicants to fill in details of their Mainland Compulsory Motor Insurance on its online platform. For details regarding the application procedures, please refer to the [designated website of the Hong Kong SAR Government for Northbound Travel for Hong Kong Vehicles](#) (in Chinese only, English version will be available in due course).

When Hong Kong car owners and/or drivers travel in Guangdong, Mainland police may require the Compulsory Motor Insurance as Certificate of Insurance for inspection. Hong Kong car owners and/or drivers should produce a physical Unilateral Recognition policy (which must include Mainland Compulsory Motor Insurance) to prove that they have the required insurance.

### One-stop service arrangement

What is the one-stop service arrangement?

The Insurance Authority and the relevant authorities in the Mainland and Macao agreed on an arrangement whereby Hong Kong private cars travelling to Guangdong or Macao via any control points can procure Mainland and/or Macao statutory motor insurance through a one-stop service provided by Hong Kong insurers. In other words, **Mainland and/or Macao statutory motor insurance is not issued by Hong Kong insurers.**

Hong Kong car owners and/or drivers who are travelling to Guangdong province but not via the HZMB under the Scheme, or those who are travelling to Macao, should procure Mainland and/or Macao statutory motor insurance through the one-stop service arrangement.

What does the Mainland and/or Macao statutory motor insurance procured through the one-stop service arrangement cover?

The coverage of Mainland Compulsory Motor Insurance and/or Commercial Motor Insurance procured by Hong Kong car owners and/or drivers through the one-stop service arrangement is similar to that of the top-up cover of Unilateral Recognition policies.

The Macao statutory motor insurance covers third-party civil liability for motor vehicles on Macao public roads. The statutory amount depends on the type of vehicle. For instance, the amount required for private light motor vehicles is MOP 1.5 million per event, and the maximum accumulated annual limit is MPO 30 million. Further details (in Chinese and Portuguese only) are available in the [schedule in Appendix 1 of Decree-Law no. 57/94/M issued by the Macao SAR Government](#).

The validity periods of the policies available in the market are 7 days, 30 days or 1 year.

What is the difference between the Mainland motor insurance procured through the one-stop service arrangement and the top-up cover of Unilateral Recognition products?

|                            | <b>One-stop service arrangement</b>  | <b>Unilateral Recognition</b>   |
|----------------------------|--|---|
| <b>Issuer</b>              | Mainland insurers  | Hong Kong insurers  |
| <b>Protection coverage</b> | The same in general  |   |
| <b>Validity period</b>     | 7 days, 30 days or 1 year  | <b>Short-term policy can be provided depending on clients' needs;</b> maximum validity period is 1 year |
| <b>Premium</b>             | Short-term-policy (e.g. 7-day- or 30-day-policy) – the same in general;<br><b>1-year-policy – top-up cover of Unilateral Recognition products is slightly cheaper</b>                        |   |
| <b>Target customer</b>     | Hong Kong private cars entering Guangdong via any control points (mainly Hong Kong private cars with regular quota) or Hong Kong private cars under the HZMB Macao Port Park-and-Ride Scheme | Limited to Hong Kong private cars under the Scheme  |

[Note: For details of the HZMB Macao Port Park-and-Ride Scheme, please refer to the [website of the Hong Kong SAR Government](#).]

Which insurers offer one-stop service for the procurement of Mainland and/or Macao statutory motor insurance?

A number of Hong Kong insurers offer the one-stop service at present. For details, please refer to the [HZMB webpage](#) on the HKFI website, or call the HKFI hotline at 2520 1868 for enquiries.

### **Direct procurement from Mainland and/or Macao insurers**

If you prefer to procure the statutory motor insurance from a Mainland or Macao insurer, please refer to the websites of the [China Banking and Insurance Regulatory Commission Guangdong Office](#) (in Chinese only) and the [Macau Insurers' Association](#) (in Chinese only) for the relevant details.

### **Accidents**

What should I do if I am involved in an accident while travelling in Guangdong province?

You should make a report to the police in Guangdong province, and immediately contact the relevant Mainland insurer using the contact information provided in the Unilateral Recognition insurance policy. For details of the claim-handling procedure, contact your Hong Kong insurer, or refer to the [HZMB webpage](#) on the HKFI website.

What should I do if I am involved in an accident while travelling on the HZMB?

Accidents on the HZMB are handled according to the territorial principle. You should make a report to the police in the jurisdiction in which the accident occurred, and contact the insurance company for that jurisdiction. Contact your Hong Kong insurer for details of how to make an insurance claim.

### **Other related questions**

How should I determine the policy effective date of my Compulsory Motor Insurance or Unilateral Recognition insurance policy procured when travelling to Guangdong province via the HZMB?

According to the Mainland government authorities, Zhuhai Traffic Police will only process applications with an effective Compulsory Motor insurance or Unilateral Recognition insurance policy. If the insurance policy has come into effect at the time of uploading to the Mainland Information System, Zhuhai Traffic Police will process the application accordingly. If the insurance policy is not effective during the application, Zhuhai Traffic Police will process the application when the said insurance policy comes into effect. Applicants are reminded to observe relevant requirements before taking out the policy.

If I have cross-boundary motor insurance for travelling between the Mainland and Hong Kong, do I have to procure further statutory motor insurance to travel across the HZMB?

If you drive only between Hong Kong and the Mainland, generally your cross-boundary insurance should be sufficient for complying with the statutory requirements for using the HZMB Hong Kong and Mainland sections, so you do not have to obtain additional statutory motor insurance. However, you should check with your insurance company about the details of your existing insurance cover.

But if you are driving to Macao using the HZMB, you must procure a statutory motor insurance policy issued by an insurer authorized by the Macao regulator.

Are Hong Kong private cars under the HZMB Macao Port Park-and-Ride Scheme that will not access the Macao city centre required to procure Macao statutory motor insurance?

Yes. If you travel to Macao using the HZMB, you must procure a statutory motor insurance policy issued by an insurer authorized by the Macao regulator. This applies to a case in which you have been allocated a place in the regular quota to enter the Macao city centre, as well as the Park-and-Ride scheme. Also, because part of the HZMB connecting Hong Kong and Macao is located in Mainland waters, you must procure Mainland Compulsory Motor Insurance.

[Note: For details of the HZMB Macao Port Park-and-Ride Scheme, please refer to the [website of the Hong Kong SAR Government](#).]

How should Hong Kong car owners and/or drivers who are going to drive to the Macao Port under the HZMB Macao Port Park-and-Ride Scheme prove that they have the statutory motor insurance required by the Mainland and Macao?

You are not required to provide any proof of your statutory motor insurance when you apply for the relevant licenses and permits through the Transport Department of Hong Kong. However, you will be required to satisfy the record-filing requirements of the Mainland authorities by filling in details of your Mainland Compulsory Motor Insurance on an online platform administered by the Zhuhai government before your departure to Macao. You must also show your Third Party Liability Card or Provisional Certificate of Insurance issued by a Macao insurance company for inspection by a Macao police officer, if required, during your travel in Macao.

[Note: For details of the HZMB Macao Port Park-and-Ride Scheme, please refer to the [website of the Hong Kong SAR Government](#).]



**Insurance Authority**  
**July 2023**