



## **Hong Kong – Guangdong Cross Border Motor Insurance (Unilateral Recognition Extended Cover)**

### **Major Exclusions**

Our company shall not be liable for:

- (a) Losses resulting from traffic accidents intentionally caused by the victim;
- (b) Losses to the insured's property or any property on the insured motor vehicle;
- (c) Indirect losses arising from the insured motor vehicle's involvement in a traffic accident, due to reasons such as loss of business, suspension of transport, electricity, water, gas, production, communication or network services, loss of data, change in voltage, depreciation of the victim's property due to market price changes, and reduced value of the victim's property after repairs;
- (d) Arbitration or litigation expenses and other related expenses arising from traffic accidents;
- (e) Losses arising from any legal liability that come under the jurisdiction of Hong Kong, arising from traffic accidents occurring within Mainland China in which the insured or any other authorized drivers is involved;
- (g) Losses arising during vehicular competition or testing, or when the motor vehicle is being repaired, maintained or modified in a commercial establishment;
- (h) War, military conflict, terrorism, riots, pollution (including radioactive pollution), nuclear reactions or radiation;
- (i) Injury or death of the insured, the driver, or any passengers in the insured vehicle (unless the insured purchased passenger liability insurance);  
The portion of medical expenses in excess of the prescribed levels set out in
- (j) Mainland China's "Clinical Diagnosis and Treatment Guidelines for Road Traffic Accident Injuries" and national basic healthcare insurance cost guidelines;  
Lawyer fees, litigation expenses, and arbitration fees that have not been agreed
- (k) upon in writing by the insurer beforehand."