

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



"Northbound Travel for Hong Kong Vehicles", coming into effect in 2023, allows private cars registered in Hong Kong without a Mainland China License Plate to travel to Guangdong Province via the Hong Kong-Zhuhai-Macau Bridge for a period not exceeding 30 consecutive days. In anticipation of the scheme's launch, BOCG Insurance introduces the new product "Hong Kong – Guangdong Cross Border Motor Insurance (Unilateral Recognition Extended Cover)", for our existing motor insurance customers who are planning to drive to Guangdong Province to apply for Cross-Border Motor Vehicles Compulsory Insurance (Compulsory Insurance) and Cross-Border Motor Vehicles Commercial Insurance (Commercial Insurance).

Scope of Coverage

Compulsory Insurance - According to Mainland China's "Compulsory Traffic Accident Liability Insurance for Motor Vehicles Act", all vehicle owners or drivers who drive on roads within the territory of the People's Republic of China (excluding Hong Kong, Macau, and Taiwan) are required to purchase compulsory traffic accident liability insurance. In the event of a road traffic accident, third-party victims (excluding the vehicle occupants and the insured) can be compensated through the Compulsory Liability Insurance for death, injury and/or property damage.

Coverage	Coverage Limit (RMB)	
	If insured is liable	If insured is not liable
1. Death and Disability	180,000	18,000
2. Medical Expenses	18,000	1,800
3. Property Damage	2,000	100

Commercial Insurance - The insurance offers additional third-party liability coverage beyond Compulsory Liability Insurance, with typically much higher coverage limits. Policyholders may also opt to add Passenger Liability Insurance to their policy, which provides compensation in the event of injury or death of occupants in the insured vehicle resulting from an accident.

Coverage	Coverage Limit (RMB)			
1. Third-Party Liability	1,000,000	2,000,000	3,000,000	5,000,000
2. Passenger Liability	100,000/per person			

Standard Premium Table^(HKD)

Short Term 30-Day Plan¹

Compulsory Liability Insurance & Commercial Insurance ²				
Number of Seats (Including Driver)	One Million RMB Limit	Two Million RMB Limit	Three Million RMB Limit	Five Million RMB Limit
Less than Six	HKD 168	HKD 185	HKD 200	HKD 230
Six or Above	HKD 196	HKD 216	HKD 234	HKD 269

Optional Extra – Passenger Liability Insurance ³ (100,000 RMB coverage limit per seat)	
Premium per Vehicle Seat	HKD 30

Annual Plan¹

Compulsory Liability Insurance & Commercial Insurance²				
Number of Seats (Including Driver)	One Million RMB Limit	Two Million RMB Limit	Three Million RMB Limit	Five Million RMB Limit
Less than Six	HKD 1,818	HKD 2,022	HKD 2,209	HKD 2,571
Six or Above	HKD 2,128	HKD 2,370	HKD 2,591	HKD 3,019

Optional Extra – Passenger Liability Insurance³ (100,000 RMB coverage limit per seat)	
Premium per Vehicle Seat	HKD 367

Note :

1. The Insurance premium is subject to potential adjustment based on the number of traffic accident occurrences involving the insured driver in Mainland China and the number of consecutive years the driver has maintained Annual Plan coverage with BOCG Insurance.
2. You are required to purchase both Compulsory Liability Insurance and Commercial Insurance.
3. This is optional additional coverage. The insurance premium is determined by the number of seats in the insured vehicle, including the driver's seat, and customers are required to insure all seats in the vehicle.

[^] The above premium table does not include any premium levy imposed by the Insurance Authority ("IA").

IA will collect premium levy from the policyholder at the applicable rate. In order to avoid any legal consequences, the policyholder must pay to the insurance company a prescribed levy for the premium for direct remittance to IA. The levy amount may be subject to change depending on the applicable rate. For details, please visit IA's website : www.ia.org.hk.

MAJOR EXCLUSIONS (Please refer to policy provisions for detailed 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;
- (f) Cases where the driver:
 1. Commits hit-and-run;
 2. Drives under the influence of alcohol, drugs, controlled psychotropic substances, or anesthetics;
 3. Has no driver's license or has a driver's license that has been seized, temporarily confiscated, suspended, or revoked;
 4. Drives a motor vehicle that does not match the type of vehicle specified on the driver's license;
 5. Is not authorized by the insured to drive the insured vehicle.
- (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);
- (j) The portion of medical expenses in excess of the prescribed levels set out in Mainland China's "Clinical Diagnosis and Treatment Guidelines for Road Traffic Accident Injuries" and national basic healthcare insurance cost guidelines;
- (k) Lawyer fees, litigation expenses, and arbitration fees that have not been agreed upon in writing by the insurer beforehand."

Claims procedures

1. Call the 24-hour customer services hotline +86 20 83304076 and report the traffic accident to local police by dialing 110 or 122.
2. All parties involved in the accident should remain in a safe location and use warning signs to alert other drivers until the police arrive. If the accident resulted in injury or death of a third party, the vehicles involved should not be moved.
3. Follow police instructions and answer any queries they may have regarding the accident. However, do not make any promises regarding the payment of compensation.
4. Under safe conditions, please take photographs of the entire accident scene, including the damage caused and license plate number of vehicles involved, in order to provide future evidence to the insurance company or as proof of claim to a third party.
5. Please document the other party's license plate number, the driver's and/or injured person's name(s), contact phone number, name of their insurer and any other relevant information, in order to facilitate future contact with the other party.
6. After the accident, please fill in the Claims Application Form and submit relevant supporting documents according to our instructions.
7. If you receive a claim from a third party, do not respond to the claim on your own. Instead, immediately forward the relevant documents to us for processing. We will handle the claim and contact the third party directly. Do not make any promises regarding compensation to third parties, as doing so may hinder our ability to settle the claim or even invalidate your own claim.

Required documents

1. The original or copy of the vehicle registration documents;
2. The original or copy of the ID card of the insured and the driver;
3. The original valid driving license of the driver involved;
4. A valid car insurance policy.

Important Note

1. **BOCG Insurance will issue the policy after confirming that all premium have been received ;**
2. The coverage provided under this policy shall be limited solely to Guangdong Province, China (excluding Hong Kong and Macau) ;
3. The insured vehicle shall be required to travel between Hong Kong and Guangdong Province, China via the Hong Kong-Zhuhai-Macao Bridge;
4. Since the Hong Kong-Zhuhai-Macao Bridge Hong Kong Link Road is designated as a Closed Road, the proposers are required to apply for a Closed Road Permit (CRP) for the insured vehicle when entering Guangdong Province;
5. The “No Claim Discount” provisions set forth in the Hong Kong private motor insurance policy shall not be applicable to Guangdong-HK Cross Border Motor Insurance;
6. BOCG Insurance hereby reserves the right to request from the proposer any additional information or documentation deemed necessary for processing of the application. The failure to provide complete and accurate information or supporting documents may result in delays or even rejection of your application;
7. If the proposer submits any false or misleading information in relation to this application, BOCG Insurance reserves the right to modify the policy terms and conditions or cancel the policy;
8. Once the coverage is in force, any change to the proposer's identity shall not be permitted. In the event that a change is desired, the policy must be terminated and the policyholder must reapply for coverage. The reinstatement of a policy shall not be possible once it has been terminated;
9. In the event of an accident, the Guangdong-HK Cross Border Motor Insurance (unilateral recognition extended cover) may not provide adequate coverage for the liability incurred in relation to the loss of life or property, or bodily injury of any third party;
10. BOCG Insurance hereby reserves the right to modify the premium for Guangdong-HK Cross Border Motor Insurance policy in consideration of the number of third party liability motor accidents in which the insured driver(s) have been involved within Mainland China, in the preceding 3 years;
(Applicable to Annual Plan Only)
11. If the coverage period for the Hong Kong-Zhuhai-Macao Bridge (“HZMB”) Cross-Border Motor Vehicle Compulsory Mainland Traffic Accident Liability Insurance (“Compulsory Liability Insurance”) and HZMB Cross-Border Motor Vehicle Commercial Insurance (“Commercial Insurance”) is less than one year, the coverage period will align with the expiration date of the local motor insurance policy. The premium will be based on the length of the coverage period;

12. The insured vehicle shall not be permitted to remain in Mainland China for a period exceeding 30 consecutive days, inclusive of the day of departure from Hong Kong, or for a cumulative period exceeding 180 days within a year;
13. if the policy is terminated before the expiration date, the prorated portion of the premium, based on the remaining coverage days, will be refunded;

(Applicable to Short Term 30-Day Plan Only)

14. In the event that the effective date of Hong Kong-Zhuhai-Macao Bridge (HZMB) Cross-Border Motor Vehicle Compulsory Mainland Traffic Accident Liability Insurance and HZMB Cross-Border Motor Vehicle Commercial Insurance is situated less than 30 days prior to the expiration date of the Hong Kong private motor insurance policy, the period of insurance shall terminate on the same date as the expiration of the Hong Kong private motor insurance policy. The premium for this period of insurance, despite its duration being less than 30 days, shall remain unchanged and not be subjected to any adjustment;
15. The insured vehicle shall not be permitted to remain in Mainland China for a period exceeding 30 consecutive days, inclusive of the day of departure from Hong Kong;
16. No premium refund will be provided should the proposer choose to cancel the Hong Kong - Guangdong Cross Border Motor Insurance (Unilateral Recognition Extended Coverage) short term 30-day plan during the policy period;
17. The short term 30-day plan is non-renewable.

Remarks

- The Plan is underwritten by BOCG Insurance.
- Bank of China (Hong Kong) Limited (“BOCHK”) is the appointed insurance agency of BOCG Insurance for distribution of the Plan. The Plan is a product of BOCG Insurance but not BOCHK
- In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between BOCHK and the customer out of the selling process or processing of the related transaction, BOCHK is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of the Plan should be resolved between directly BOCG Insurance and the customer.
- The Bank of China (Hong Kong) Limited is granted an insurance agency licence under the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) by Insurance Authority in Hong Kong SAR. (insurance agency licence no. FA2855)
- BOCG Insurance is authorised and regulated by the Insurance Authority to carry on general insurance business in the Hong Kong Special Administrative Region of the People's Republic of China.
- BOCG Insurance reserves the sole right to determine whether any application for the Plan is acceptable or reject in accordance with the information submitted at the time of application by the Insured and/or Insured Person.
- BOCG Insurance reserves the right to amend or withhold any terms and conditions in respect of the Plan without prior notice. In case of any dispute, BOCG Insurance reserves the final right on decision. °
- This promotional material is for reference only, The Plan is subject to the formal policy documents and provisions issued by BOCG Insurance. Details of the coverage of the Plan are subject to the terms and conditions stipulated in the policy by BOCG Insurance. Please refer to the policy document for the details of the insured items and coverage, provisions and exclusions.
- This promotion material is intended to be distributed in Hong Kong only. It shall not be construed as an offer to sell or a solicitation of an offer or recommendation to purchase or sale or provision of any products of BOCG Insurance outside Hong Kong. Please refer to the policy documents and provisions issued by BOCG Insurance for details (including but not limited to insured items and coverage, detailed terms, key risks, conditions, exclusions, policy costs and fees) of the Plan. For enquiry, please contact the branch staff of BOCHK.
- If there is any discrepancy between the English version and the Chinese version of this promotional material, the Chinese version shall prevail.

Bank of China (Hong Kong)

Personal Customer Hotline: (852) 3988 2388

Website: www.bochk.com

Major Insurance Agent Bank:



BOCG Insurance

Customer Service Hotline: (852) 3187 5100

Website: www.bocgins.com

Insurer:

