



# Private Motor Car Insurance Plan

## Cross Border Motor Liability Protection (Add-on)

QBE Hong Kong, in partnership with China Pacific Insurance Company, launched our Private Motor Car Insurance Plan with Cross Border Motor Liability Protection, in support of the Northbound Travel for Hong Kong Vehicles Scheme that will enable private vehicle owners from Hong Kong to drive to Guangdong over the Hong Kong-Zhuhai-Macau Bridge. This one-stop-shop insurance package provides seamless cross-border motor coverage for those traveling to the Greater Bay Area, providing you peace of mind whenever you are on the road.

Now you can add on the Cross Border Motor Liability Protection under your Hong Kong motor insurance policy, which provides you comprehensive protection for your ride to Guangdong, China. This allows you to enjoy seamless cross-border coverage, 24/7 assistance, and convenient access to repair services all in one place.

**Cross Border Motor Liability Protection includes both compulsory automobile liability insurance and supplementary automobile liability insurance as the optional cover.**

### Table of benefits

Coverage	Compulsory automobile liability cover	Supplementary automobile liability cover	Supplementary liability to driver and/or passenger cover
Car damage	X	X	X
Death & bodily injury to driver/passengers	X	X	Up to RMB 200,000
Third party death and bodily injury	RMB 180,000		X
Third party medical expense	RMB 18,000	Up to RMB 10,000,000	X
Third party property damage	RMB 2,000		X

**In addition to holding valid driver's licenses from Mainland China and Hong Kong, applicants must:**

- ✓ Hold an existing QBE motor insurance policy
- ✓ Have their car inspected and approved by the China Inspection Co Ltd in Hong Kong
- ✓ Comply with all insurance regulations between Hong Kong and Guangdong province, including purchasing a "Statutory Automobile Liability Insurance" (SALI) in Mainland China

For other required documentation, please refer to updates from the Hong Kong Transport council



### **What should I do if I am involved in a traffic accident?**

In the event that a traffic accident occurs, you can contact our Chinese partner at 95500. Alternatively, you may contact our QBE customer service hotline at + 852 2828 1998 during office hours (Monday to Friday between 9am to 5.30pm) or email us at [hksi.cs@qbe.com](mailto:hksi.cs@qbe.com). QBE customer service representatives will contact our Chinese partner to notify them of your accident and contact details to reach you.

## **Our claims commitment**

At QBE, we understand that experiencing a claims event can be stressful for our customers. That is why our claims process for Private Motor Car Insurance Plan - Cross Border Motor Liability Protection (Add-on) includes the following benefits:



**Customer support:** We pride ourselves on offering multilingual assistance in English, Cantonese, and Mandarin to ensure seamless communication and swift resolution of any issues.



**Claims support services:** Our dedicated team will work closely with our Chinese partner to ensure that your claims are managed in a timely and stress-free manner.



**Towing services:** If you require towing services while you are in Mainland China, QBE can assist you in towing your car back to Hong Kong to be serviced at a QBE recommended garage.

**Rest assured that we are here to support you every step of the way, making the claims process as hassle-free as possible!**