

Motor Insurance on Hong Kong-Zhuhai-Macao Bridge – FAQ

Q1: Can the Insured drive his/her car to the Macau city centre?

Unless the Insured has Macao regular quota license for Macao city centre access, the Insured can only drive his/her car to the East Car Park of the Macau Cross Border Facility and then ride other types of transport into the Macao city centre under the ‘HZMB Macao Port Park-and-Ride Scheme’.

Q2: Is the Insured required to get Macau third-party motor insurance if he/she is driving to Macao under the ‘HZMB Macao Port Park-and-Ride Scheme’, and will not be accessing the Macao city centre?

- Yes. If the Insured travels to Macao using the Hong Kong-Zhuhai-Macao Bridge (HZMB), he/she must get statutory motor insurance policy issued by an insurance company authorized by the Macao regulator.
- Further, because part of the HZMB connecting Hong Kong and Macao is located in Mainland waters, the Insured is also required to get the Mainland’s third-party motor insurance.

Q3: What is the procedure for the Insured to follow in driving his/her car to Macao by the HK-Macao Park and Ride Scheme?

- Private car motorists must purchase Macao and Mainland third-party motor insurance in advance.
- Private car motorists must obtain the Closed Road Permit (CRP) issued by the HKSAR Transport Department and the Identification Label issued by the Macao Transport Bureau 12 hours before departure (www.gov.hk/macapnr).
- Reserve a car parking space at the Macao Car Park through the Macao Government's designated online platform (hzmbparking.dsat.gov.mo).
- Upload the insurance information at the Mainland's online filing platform (bridge.zhcg.gov.cn) for formal approval of Filing Records.

Q4: The Insured already has China Extension in his/her AXA motor policy. Now, he/she plans to use the Hong Kong-Zhuhai-Macao Bridge to drive his/her car to Macau. Can AXA do an endorsement for the Insured to extend the cover to Macau?

- There is no need to do any endorsement. We have automatically updated the clause wording for the China Extension for own-damage motor cover to include Macau for all motor policies with such extension.
- The clause wording with Macau extension will be shown in any policy schedule-reprints or renewal policy schedules.
- Please also make sure that the Insured also arranges third-party motor insurance from both a China insurer and a Macau insurer.

Q5: The Insured's AXA motor policy now has no China Extension, and has no intention to drive to China. But he/she plans to use Hong Kong-Zhuhai-Macao Bridge to drive his/her car to Macau. Can AXA do an endorsement for the Insured just to extend the cover to Macau?

- The Insured needs a China & Macau Extension for his/her motor policy, as a car must go through the China section of Hong Kong-Zhuhai-Macao Bridge before entering Macau section of the bridge.
- AXA has now extended our China Extension Clause for own-damage motor cover to include Macau with the same underwriting terms.
- Therefore, no additional premium has been charged on the Macau extension on top of the China extension loading.
- The same China loading and excesses are applied to the China & Macau extension.
- Please also make sure that the Insured also arranges third-party motor insurance from both a China insurer and a Macau insurer.



Q6: Is there any additional premiums imposed by AXA for extending China own-damage motor cover to include Macau?

- No. AXA has extended our China Extension Clause to include Macau with the same underwriting terms.
- Therefore, no additional premium has been charged on the Macau extension on top of the China extension loading.
- The same China excesses are applied to Macau.