

[**請注意: 利寶國際港車北上自駕汽車保險為港車北上「等效先認」保險產品，只適用於經「港車北上」計劃經港珠澳大橋往來香港與廣東省。若閣下需經港珠澳大橋進入澳門（包括參與「港珠澳大橋澳門泊車轉乘計劃」）或經港珠澳大橋以外其他口岸進入廣東省，此產品並不適用。]

[**PLEASE NOTE: Liberty Drive to China Motor Insurance is a “Unilateral Recognition” Insurance Product designed for the Northbound Travel Scheme for travel between Hong Kong & Guangdong province through HZMB. This product is **not applicable** if you need to travel to Macau through HZMB (including the HZMB Macao Port Park-and-Ride Scheme) or if you need to enter China through any control points other than HZMB.]

尊敬的客戶:

Dear Valued Customer,

感謝您的查詢。如有意購買利寶國際港車北上自駕汽車保險，請登入此網站

<https://buy.libertyinsurance.com.hk/Motor-Insurance/DriveToChina/welcome>

Thank you for your enquiry. To purchase Liberty Drive to China Motor Insurance, please access this link:

<https://buy.libertyinsurance.com.hk/Motor-Insurance/DriveToChina/welcome>

請注意 – Please Note:

- 申請人必須是持有香港個人汽車保險單的現有利寶保險客戶。如您並不是現有利寶汽車保險客戶或你的車輛以公司名義登記，按照港車北上相關規定恕我們未能繼續為您處理申請。

Only current individual motor insurance policyholders insured by Liberty International Insurance Limited (Hong Kong) are eligible for the Liberty Drive to China Motor Insurance. If you are not an existing customer of Liberty Motor Insurance or your vehicle is registered under Corporate name, unfortunately we would not be able to proceed with your application pursuant to the eligibility requirement under Northbound Travel for Hong Kong Vehicles scheme.

- 根據中國銀行保險監督管理委員會廣東監管局及廣東省保險行業協會制訂的港車北上粵港跨境車險等效先認政策，等效先認粵港跨境車險的保險期限起止日期可以不一致，但等效先認粵港跨境車險的保險止期不能晚於香港本地保險的保險止期。如閣下於現有香港 1 年有效汽車保單(“正單”) 的生效日期內購買等效先認粵港跨境車險，在本公司的港車北上自駕汽車保險網站只能購買 30 天短期保單。若閣下有需要購買 1 年等效先認粵港跨境車險，需在續保正單後(但正單生效前) 進行 1 年的等效先認保險的購買程序。

According to pertinent policies governing the Unilateral Recognition Insurance program set by Guangdong Office of China Banking and Insurance Regulatory Commission & Guangdong Insurance Industry Association, the effective period of the Cross-border Unilateral Recognition Insurance Policy must be kept within the effective period of the Hong Kong local Motor Insurance Policy. If you are making a purchase of the Cross-border Unilateral Recognition Insurance Policy after your 1-year Hong Kong local Motor Insurance Policy has come into effect, you will only be given the option of purchase a 30-day policy on our quotation portal. If you require a 1-year coverage under the Cross-border Unilateral Recognition Insurance, you will need to make the purchase after your renewal – but prior to the coming into effect - of your 1-year Hong Kong local Motor Insurance Policy.

- 進行購買時，請準備您的汽車登記文件（“牌簿”），現有利寶汽車保單，以及支付保費用的有效信用咭。請瀏覽連結短片了解購買程序: <https://www.youtube.com/watch?v=L09ZRaOCJJQ>

Please have your Vehicle Registration Document ("VRD"), current Liberty Motor Insurance policy, and a valid credit card for payment purpose. Please see this video for step-by-step guide on purchase <https://www.youtube.com/watch?v=L09ZRaOCJJQ>

- 請輸入您在利寶現有的汽車保單號碼及車牌，進行購買程序。如您已更改車牌號碼但未有通知本公司，在登入以上網站時有機會遇到系統顯示未能獲取紀錄。如遇以上情況，煩請聯絡您的保險中介人並提供新車牌號碼的牌簿以進行保單更改。

Please enter your current Liberty motor policy number & vehicle registration mark to proceed with the purchase. If you have changed your vehicle registration number but have not yet informed Liberty, the system may display that record could not be found. In this case, please contact your insurance intermediary and provide your latest Vehicle Registration Document ("VRD") with the updated registration mark for endorsement.

產品保障簡介 Product Introduction

「等效先認」產品包含主單、強制性附加險和非強制性附加險：

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

1. 主單(客人現有在利寶的汽車保單) 為符合《汽車保險 (第三者風險) 條例》 (香港法例第 272 章) 的香港法定車輛保險 (包括第三者保險或綜合保險)

Main policy (customer's current motor policy with Liberty) 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. 機動車交通事故責任強制保險(簡稱「交強險」)是一份中國大陸規定的強制性責任保險，由保險公司對投保車輛發生交通事故造成受害人(不包括本車人員和被保險人)的人身傷亡和財產損失，在中國大陸法定的責任限額內給予賠償。

"Compulsory Traffic Accident Liability Insurance for Motor Vehicle" is a compulsory vehicle insurance coverage required by PRC for all vehicles in China. It covers third parties' (excluding the insured and passenger in the vehicle) injuries/death and property losses resulting from a car accident within liability limit stipulated by PRC regulation.

3. 機動車商業保險(簡稱「商業險」)是非強制性責任保險，主要針對超過交強險法定賠償限額的第三者責任，在投保人加購的責任限額內作出賠償。「商業險」包括車輛第三者責任及車上人員責任(簡稱「座位險」)兩個獨立險種。投保人可以根據自身需要選擇車輛第三者責任保險的不同責任限額。

"Commercial Third-Party Liability Insurance" is a non-mandatory liability insurance which provides supplementary third-party liability coverage exceeding liability limits stipulated under Compulsory Traffic Accident Liability Insurance for Motor Vehicle, up to the liability limit level chosen by the insureds, consists of two individual insurances, including Commercial Third Party Liability Insurance and Liability Insurance for Persons Onboard Motor Vehicles. Insureds can select various liability limit levels for Commercial Third Party Liability based on their needs.

產品保障範圍 Product Coverage

I. 交強險 Compulsory Traffic Accident Liability Insurance for Motor Vehicle (CTAL)

最高賠償額 Max Limit of Liability	受保人須負法責 At Fault	受保人不須負法責 Not at fault
第三者死亡/人身傷害 Third Party Bodily Injury	180,000	18,000
第三者醫療費用 Third Party Medical Expenses	18,000	1,800
第三者財物受損 Third Party Property Damage	2,000	100

II. 商業險 Commercial Third-Party Liability Insurance (CTPL)

1. 車輛第三者責任險 Commercial Third Party Liability Insurance

針對超過交強險法定賠償限額的第三者責任，在投保人加購的責任限額內作出賠償 - 分人民幣 1 百萬, 3 百萬, 5 百萬三檔，投保人可以根據自身需要選擇

Top-up Third-Party Liability Insurance for limits exceeding Compulsory Traffic Accident Liability Coverage. Customers can select from any of the 3 tiers - 1m, 3m, 5m (RMB) – based on their needs.

2. 車上人員責任險 (「座位險」) Liability Insurance for Persons Onboard Motor Vehicles

每座位人民幣 10,000 元 (包括司機及乘客)

10,000 RMB per seat (incl. driver & passenger)

參考價錢 Indicative Pricing (港幣/ HKD)

	30 Days / 30 天			Annual / 1 年		
座位限額 (連司機及乘客) Seating Capacity (incl. driver & passenger)	交強險 + 商業險 1 百萬 + 座位險 1 萬 (每座) CTAL + CTPL 1M + Liability for Persons Onboard 10K	交強險 + 商業險 3 百萬 + 座位險 1 萬 (每座) CTAL + CTPL 3M + Liability for Persons Onboard 10K	交強險 + 商業險 5 百萬 + 座位險 1 萬 (每座) CTAL + CTPL 5M + Liability for Persons Onboard 10K	交強險 + 商業險 1 百萬 + 座位險 1 萬 (每座) CTAL + CTPL 1M + Liability for Persons Onboard 10K	交強險 + 商業險 3 百萬 + 座位險 1 萬 (每座) CTAL + CTPL 3M + Liability for Persons Onboard 10K	交強險 + 商業險 5 百萬 + 座位險 1 萬 (每座) CTAL + CTPL 5M + Liability for Persons Onboard 10K
2	431.53	464.39	494.80	1,970.91	2,370.63	2,740.62
4	437.70	470.56	500.97	2,045.98	2,445.71	2,815.70
5	440.79	473.64	504.05	2,083.52	2,483.24	2,853.23
6	473.52	512.39	548.37	2,444.27	2,917.20	3,354.95
7	476.61	515.48	551.46	2,481.81	2,954.73	3,392.49
8	479.69	518.56	554.54	2,519.34	2,992.27	3,430.03

*截至 2023 年 6 月 1 日之保費 - 最終保費以利寶港車北上跨境車險投保網站為準

*Pricing as of 1st June 2023 – Please refer to the Drive to China Insurance portal for the final premium

溫馨提示: 閣下需要有中國內地的駕駛執照才合資格參與港車北上。

港車北上的申請程序以兩地政府及香港運輸署公布的相關政策為準。詳情請參閱:

<https://www.hzmbqfs.gov.hk/tc/applicationguide/>

Kind Reminder: You must have a valid PRC driving license to be eligible for participation in the Northbound Travel for Hong Kong Vehicles program ("Program"). For application of the Program, please refer to relevant policies and measures announced by the authorities and Hong Kong Transport Department. Please visit <https://www.hzmbqfs.gov.hk/en/applicationguide/> for details.