

# 港珠澳大橋香港跨境車輛保險

HZMB Hong Kong Cross Border Motor Vehicle Insurance

為何選擇安聯？

## WHY CHOOSE ALLIANZ?

全球運營保險品牌排名第一



**NO.1 INSURER**

Brand Finance – 2023

頂級保障



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**CUSTOMER-CENTRIC  
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### 港車北上車險產品

Motor Insurance for Northbound Hong Kong Vehicle

#### 港珠澳大橋香港跨境車輛內地交強險

強制性附加險等同內地的「機動車交通事故責任強制保險」（「交強險」），保障範圍僅包括第三者人身傷亡或財產損失（不包括受保車輛車上人員及司機），每次事故的總責任限額為內地法定最低要求（人民幣 20 萬）。

#### 港珠澳大橋香港跨境車輛商業汽車保險(商業險)

保障範圍包括**第三者人身傷亡**或財產損失在內地法定最低要求以外的額外賠償，以及受保車輛**車上人員及司機**的相關賠償；投保人可視乎需要決定賠償限額，前者可選擇人民幣 1 百萬至 1 千萬，後者為人民幣 1 萬至 10 萬。

#### HZMB HK Cross Border Motor Vehicle Mainland Compulsory Insurance

The compulsory insurance is equivalent to the “Motor Vehicle Accident Compulsory Liability Insurance” (**Traffic Compulsory Insurance**). Coverage includes only third-party injury/death or property damage (excludes passenger and driver of the insured vehicle). The liability limit of RMB 200,000 is the minimum statutory requirement in Mainland.

#### HZMB HK Cross Border Motor Vehicle Supplementary Insurance

Coverage includes **third-party personal injury/death or property damage** beyond the minimum statutory requirement, and related coverage for **passenger and driver of the insured vehicle**; policyholder can determine the coverage limit. The former can be RMB 1,000,000 to 10,000,000; the latter for RMB 10,000 to 100,000.

## 港珠澳大橋香港跨境車輛保險責任限額/每次事故(人民幣)

HZMB HK Cross Border Motor Vehicle Mainland Insurance - Insured Liability/Per Accident (RMB)

保障內容	Coverage	內地交強險 等效保險 Mainland Compulsory Insurance under Unilateral Recognition	車輛商業保(第三者責任保險) Supplementary Insurance (Third Party Liability for Motor Vehicle)	
			選項一 <sup>^</sup> Option 1 <sup>^</sup>	選項二 <sup>^</sup> Option 2 <sup>^</sup>
死亡傷殘	Death or Bodily Injury	180,000		
醫療費用	Medical Expense	18,000		
財產損失	Property Damage	2,000	+	2,000,000
無責任死亡傷殘	No Fault Death or Bodily Injury	18,000		
無責任醫療費用	No Fault Medical Expense	1,800		
無責任財產損失	No Fault Property Damage	100		

## 保費(港幣) Premium (HKD)

五座或以下的機動車	Motor Vehicle with Five (5) seats (or fewer)	1,064	+	1,476	1,720
六座或以上的機動車	Motor Vehicle with Six (6) seats (or more)	1,232	+	1,746	2,036

## 港珠澳大橋香港跨境車輛商業險(車上人員責任)

HZMB HK Cross Border Motor Vehicle Supplementary Insurance (Liability Insurance of Persons Onboard Motor Vehicle)

每位保險限額/每次事故(人民幣) Insured Liability per Person per Accident (RMB)	每位保費(港幣) Premium per Person (HKD)
10,000 <sup>^</sup>	48
50,000 <sup>^</sup>	240

\*以上保費以全年保單計算，最終報價以安聯為準。

\*The above premiums are per annual; the final quote is subject to Allianz's discretion.

客戶可繳付額外保費，將安聯汽車保險保單延伸至廣東省或澳門的附加保障。

**Additional coverage to Guangdong Province or Macau with your Allianz Motor Insurance Policy is available at an extra cost.**

內地保險服務機構

中國太平洋財產保險股份有限公司

廣東分公司理賠服務熱線電話

非中國大陸地區撥打: 0086-20-95500

中國大陸地區撥打: 0086-95500

Mainland China Insurance Service Agency

China Pacific Insurance Co. Ltd.

Guangdong Branch Claims Hotline

Calling from outside of Mainland China: 0086-20-95500

Calling from Mainland China: 0086-95500

<sup>^</sup>可選保障，請聯繫您的代理/經紀人以了解更多信息。

<sup>^</sup>Optional benefits, please contact your agent/broker for more information.

以上的保險計劃由安聯環球企業及專項保險(於德意志聯邦共和國註冊成立之有限公司)香港分公司("Allianz")承保，為一間在香港保險業監管局授權和監管下的一般業務保險公司。

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