



Liberty Drive to China Motor Insurance



To foster the integration of the Greater Bay Area and provide ease to business travelers and tourists from Hong Kong and China, the Hong Kong and Chinese governments are launching the Northbound Travel for Hong Kong Vehicles (Scheme). Under the Scheme, private car drivers from Hong Kong are no longer required to obtain regular quotas for their entry to Guangdong via the Hong Kong-Zhuhai-Macao Bridge, provided that they are covered by valid statutory motor insurance of China. Eligible entrants into China under the Scheme are allowed to stay in PRC for up to 30 days for each visit and up to 180 days within one year.

Having collaborated closely with the insurance regulatory bodies from Hong Kong and Guangdong government, Liberty Insurance is honored to become one of the first insurers in Hong Kong to provide statutory insurance for the Scheme.

Buy Now



Please Note: Due to applicable regulations and rules, only individual motor insurance policyholders insured by Liberty are eligible for application to the Liberty Drive to China Motor Insurance. Corporate motor insurance policyholders are not eligible.



Product Highlights



Liberty Drive to China Motor Insurance covers

Compulsory Traffic Accident Liability Insurance for Motor Vehicle minimally required by PRC law
Commercial Third Party Liability Insurance covering substantial accident claims when coverage for compensatory damages under Compulsory Traffic Accident Liability Insurance are inadequate



Flexible Coverage Period

Choose between 30-day policy or full-year (365-day) policy



24-hour Emergency Support

24-hour Emergency Assistance and WeChat Official Account Online Claim Service provided by Liberty China, giving you peace in mind in your visit to Guangdong Province



One-stop Service

Liberty Insurance and Liberty China are both wholly-owned subsidiaries of Liberty Mutual Insurance Group, which provide all-rounded coverage for your cross-border travel and offer you a truly one-stop insurance service



Liberty Drive to China Plan Features

Plan Features	Description
Eligibility of applicants	The applicant must be a Hong Kong Resident who possess a valid Hong Kong Identity Card, a valid Mainland Travel Permit for Hong Kong and Macao Residents (i.e. 'Home Return Permit'), as well as driving licences in Hong Kong and the Mainland (if the applicant is one of the designated drivers). The applicant must be an individual.
Eligibility of vehicles	The Northbound Travel for Hong Kong Vehicles program is designed for non-commercial private vehicles. The vehicle must have 8 seats or fewer (including the driver), and the length of the vehicle must not exceed 6 meters. The vehicle must have relevant vehicle certificates from both regions (including a transit vehicle sealed road permit and vehicle license plate).
Duration of stay	The applicant's vehicle may stay for no more than 30 consecutive days upon each entry to the Mainland and no more than 180 days within a year in aggregate.
Eligibility of drivers	Each applicant may designate no more than two drivers (one of the drivers could be the applicant) to drive the private car concerned between Hong Kong and Guangdong. Designated drivers must be a Hong Kong resident who possess a valid Hong Kong Identity Card. Besides, designated drivers must possess a valid Mainland Travel Permit for Hong Kong and Macao Residents (i.e. "Home Return Permit"), or foreign passport with valid visa/endorsement (or residence permit, permanent resident card), or other international travel documents with valid visa/endorsement (or residence permit, permanent resident card), etc.; and possess driving licences for private cars in Hong Kong and the Mainland.

The relevant policies are subject to the announcements made by the governments of both regions. The authorities concerned may make changes at any time.



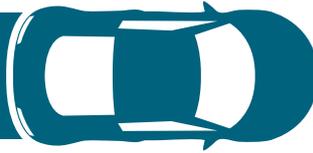


Coverage



Basic Plan

Third-Party Liability or Comprehensive Insurance Policy



For existing customers, please refer to your policy schedule and terms and conditions for more details.



Add-on



Compulsory Traffic Accident Liability Insurance for Motor Vehicle

Compulsory Traffic Accident Liability Insurance for Motor Vehicle, also known as Compulsory Insurance, is a mandatory liability insurance implemented by the mainland China to all automobile drivers. Insurance companies will provide compensation for personal injury or property damage caused by traffic accidents involving insured vehicles (excluding occupants of the insured vehicle and the insured).

Where the insured is liable

Death and Disability Compensation Limit
RMB180,000

Medical Expenses Reimbursement Limit
RMB180,000

Property Damage Compensation Limit
RMB2,000

Where the insured is not liable

Death and Disability Compensation Limit
RMB180,000

Medical Expenses Limit
RMB180,000

Property Damage Limit
RMB100

Commercial Third-Party Liability Insurance (Section I & II)

Section I pertains to third-party liability insurance. In the event of an accident during the insurance period, where the insured or authorized driver of the insured vehicle is deemed legally responsible for causing bodily injury or direct property damage to a third party, and such liability falls within the coverage of the insurance, the insurance company will provide compensation for the portion that exceeds the limits set by the compulsory insurance. This compensation is subject to the terms and conditions outlined in this insurance contract.

Section II encompasses coverage for passengers liability insurance (also referred to as "Liability Insurance for Persons Onboard Motor Vehicles"). This insurance protects the insured or authorized driver in the event of an accident while operating the insured motor vehicle, resulting in bodily injury or death to passengers, provided that such incidents fall within the defined scope of coverage and are not explicitly excluded from the insurer's liability. Pursuant to the predetermined liability limits outlined in the insurance contract. The insurance company assumes duty to pay the damages for which the insured party is legally liable for pursuant to the predetermined liability limits outlined in the insurance contract.

Commercial Third Party Liability Insurance
RMB1,000,000 / 3,000,000 / 5,000,000

Liability Insurance for Persons Onboard Motor Vehicles
RMB10,000 (per seat)

Compulsory Traffic Accident Liability Insurance for Motor Vehicle and The Hong Kong-Zhuhai-Macau Bridge cross-border vehicle commercial insurance are only available for effective motor insurance policyholders only.

Please note that the DrivetoChina motor insurance mentioned above is a "Unilateral Recognition" third-party liability insurance approved by both governments, and it does not provide coverage for damage to your own vehicle. If you wish to add coverage for damage to your own vehicle within China, you will need to purchase the Guangdong Province extension coverage for comprehensive insurance on top of your existing Liberty Hong Kong private car insurance policy.



For more information, please contact your insurance intermediary.



How to Claim

In the event of a traffic accident, please notify the insurance company and police immediately, and refrain from private settlements. For claims enquiries, customer can contact our 24-hours claims hotline +86-23-88292016 and WeChat Official Account Online Claims Service provided by Liberty China.



Liberty Website



Liberty China Official Wechat

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