



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
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頂級保障



**BEST-IN-CLASS
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服務為心



**CUSTOMER-CENTRIC
SERVICE**

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^ Option 1^	選項二^ Option 2^
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	3,000,000
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)	1,026	+	1,245	1,452
六座或以上的機動車	Motor Vehicle with Six (6) seats (or more)	1,188	+	1,473	1,718

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^	41
50,000^	203

*以上保費以全年保單計算，不包括保險業監管局徵收的保費徵費，最終報價以安聯為準。

^可選保障

*The above premiums are per annual; price exclusive of premium levies imposed by the Insurance Authority; the final quote is subject to Allianz's discretion.

^Optional benefits

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。

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**

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

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**

^可選保障，請聯繫您的代理/經紀人以了解更多信息。

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

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