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Panel on Transport
Legislative Council Secretariat
Legislative Council Complex
1 Legislative Council Road
Central, Hong Kong
(Attn: Ms Sophie LAU)

Fax no.: 2840 0269

10 July 2018

Dear Ms Lau,

**Hong Kong-Zhuhai-Macao Bridge (HZMB) –
Vehicle insurance and emergency rescue arrangement**

The Panel on Transport requested at the meeting of 18 May 2018 further information on the captioned issues during the discussion on “Operational arrangements for the HZMB and the Hong Kong Port”. This bureau now provides a supplementary reply in consultation with the Hong Kong Insurance Authority (HKIA) and Security Bureau (SB).

Vehicle Insurance

As advised by the HKIA, according to the Inter-Governmental Agreement signed by the Hong Kong, Guangdong Province and Macao governments in 2010, the operation and management of the HZMB adopts the “territoriality principle”, i.e. various issues are handled in accordance with the respective local laws.

The legal systems, enforcement arrangements and the requirements of the statutory motor insurances in the three places are different. For example, the definitions of “third party” are different under the three statutory regimes of motor insurances. The insurance regulatory

frameworks and the insurance market practices in the three places are also different. In addition, the laws of the three places do not allow insurance companies outside their respective jurisdictions to carry out business within their territories. Furthermore, their laws only accept statutory motor policies issued by insurance companies authorised by their respective regulatory bodies. Under these circumstances and for technical considerations, the three insurance regulators agreed that it is difficult to use one policy to cover the statutory motor insurance requirements of the two or three jurisdictions.

To facilitate car drivers and/or vehicle owners of the three places to procure the required statutory motor insurance, the HKIA and the insurance regulators of the Mainland and Macao have agreed on an arrangement whereby Hong Kong drivers and/or vehicle owners can procure Mainland and/or Macao statutory motor insurance through a “one-stop service” provided by Hong Kong insurance organisations.

Hong Kong car drivers and/or vehicle owners are required to procure the Mainland and/or Macao statutory motor insurance depending on their driving routes, before using the HZMB¹. All the details, including the statutory motor insurance requirements, the underwriting and claims procedures, are listed on the HZMB webpage of the website of the Hong Kong Federation of Insurers².

As at the end of May 2018, under the “one-stop service” arrangement, the Hong Kong insurance industry handled about 400 enquiries and assisted in issuing around 100 Mainland and Macao policies.

1 Since vehicles plying between Hong Kong and the Mainland via the HZMB does not pass through Macao, drivers/vehicle owners are only required to purchase statutory motor insurances of the two places, i.e. Mainland’s mandatory motor vehicle insurance and Hong Kong Third Party Risks Insurance. Vehicles plying between Hong Kong and Macao via the HZMB will pass through Hong Kong, Macao and the Main Bridge which is located in the Mainland waters, drivers/vehicle owners are required to purchase mandatory motor insurances of the three places.

2 The HZMB webpage of the Hong Kong Federation of Insurers - <https://www.hkfi.org.hk/hzmb/index.html>

Emergency Rescue

As advised by SB, rescue departments of Hong Kong, Macao and the Mainland are responsible for handling accidents within their own jurisdictions in accordance with the territoriality principle. For an emergency occurring at Zhuhai side near the boundary between Hong Kong and Guangdong of HZMB, Hong Kong rescue department may be requested to provide assistance at the scene. Upon handling of the casualties at scene, Hong Kong ambulances will convey them to Hong Kong hospitals for treatment.

Yours sincerely,



(Louis LO)

for Secretary for Transport and Housing

c.c.:

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