

Motor Cross Boarder FAQ

港車北上常見問題

1.	<p>When does motor cross boarder start? 港車北上何時開始?</p>
Ans:	<p>The Guangdong Provincial Government and the HKSAR Government are now working on the detailed implementation arrangements, announce details (including vehicle qualifications, driver qualifications and other conditions) in the first quarter of 2023 and implement the Scheme within 2023.</p> <p>港府已與廣東省及內地相關部門敲定基本安排，具體細節（包括車輛資格，司機資格及其他條件）預計在今年首季公佈，並於本年內實施。</p>
2.	<p>What qualifications and required documents and special attention for applying for motor cross boarder? 申請港車北上的資格及所需文件有哪些需要特別注意？</p>
Ans:	<p>Drivers should pay attention to the fact that in addition to the driver's licenses between Mainland China and Hong Kong. Applicants need</p> <ol style="list-style-type: none">1. Application for Mainland Driving Licence.2. The applicant's car must go to China Inspection Co Ltd for inspection, and there is no need to go to Mainland China for vehicle inspection.3. The applicant must comply with insurance regulations between Hong Kong and Guangdong province, including the purchase of "Statutory Automobile Liability Insurance" (SALI) in Mainland China.4. Other required documents refer to the final information released by Hong Kong Government. <p>司機要特別留意除了兩地的駕駛執照之外，申請人都需要</p> <ol style="list-style-type: none">1. 換領內地駕駛執照。2. 申請人車輛須前往中國檢驗有限公司接受查驗，無須另行前往內地進行車輛查驗。3. 申請人要合符兩地保險法規，包括購買內地「機動車交通事故責任強制保險」(交強險)。4. 其他所需文件需參考政府發佈的最終信息。

3.	<p>How do you purchase eligible insurance?</p> <p>如何購買符合要求的保險？</p>
Ans:	<p>QBE Hong Kong is discussing cooperation with potential Insurers. Based on customer experience, we are looking for a one-stop service solution. Customers can purchase insurance that meet the requirement between Mainland China and Hong Kong at one time, without having to purchase separately. Details to be announced later.</p> <p>昆士蘭保險香港正在與潛在保險公司洽談合作細節，以客戶體驗為基礎，正在尋求一站式服務解決方案，客戶可以透過昆士蘭保險香港一次性購買符合兩地要求的保險，而無需分別單獨購買，具體細節待公佈。</p>
4.	<p>Is it enough to purchase compliant insurance?</p> <p>是否購買符合要求的保險就已經足夠？</p>
Ans:	<p>Compulsory insurance is only in compliance with regulations. Death limit of SALI is RMB 180,000 in Mainland China (excluding the occupants of the insured car and the insured). Recommendation for car owners to additional purchase of commercial insurance for protection. For example, increasing the protection coverage (car damage, theft) and compensation limit (Third party insurance additional sum insured RMB 1,000,000).</p> <p>強制保險僅是符合法規，如內地交強險的死亡限額僅有人民幣 18 萬元（不包括被保車輛車上人員及被保險人）。通常建議車主加購商業險以保障自己，例如增加保障範圍（車輛損毀、盜竊）和賠償限額（第三者保險投保額額外投保人民幣 100 萬）。</p>