

Exclusive privilege to Motorplus Customers – Enjoy Annual China Extension



In general, the motor insurance in Hong Kong only covers for third party liability within Hong Kong territory; while the Mainland compulsory traffic accident liability insurance for motor vehicles covers for third party liability within Mainland China. If a Hong Kong driver encounters a traffic accident in Mainland China while driving and subsequently face a trial in the Court of Hong Kong put forward by the concerned third party, general motor insurances in the two territories do not provide coverage and the amount of claim could be in millions. The above insurance may not enable to cope with the above-mentioned gap.

In order to cater customers' need to drive in Guangdong Province, Zurich's Motor Insurance Plan customers who drive to Mainland China frequently can opt for additional covers of Annual China Extensions as below by paying extra premium:

Extensions	Description	Additional Annual Premium
Motor Contingent Liability Extension	Indemnify the registered private car owner and the named driver(s) of the concerned private car against legal liabilities arising out of proceedings that are commenced, tried and delivered by or obtained from a court of competent jurisdiction in Hong Kong, in respect of third party bodily injury and property damage arising out of an accident caused by or in connection with the concerned private car in Guangdong Province. The coverage is up to HKD50,000,000 for any one occurrence and/or any one period, inclusive of HKD2,000,000 third party property damage for any one occurrence and/or any one period. (An excess of third party property damage at HKD 10,000 for any one occurrence shall apply.)	HKD 2,500
Loss of or Damage to Vehicle China Extension (Applicable to Comprehensive Cover only)	The protection covers for the loss of or damage to motor vehicle in Guangdong Province up to the vehicle sum insured. (An excess of own damage at 10% of sum insured and an excess of theft at 20% of sum insured shall apply.)	10% loading of annual premium

Real Case

Many years ago, a Hong Kong driver encountered a traffic accident when he was driving from Guangdong Province to Huanggang Port, resulting in serious bodily injury to his passenger friend who was a Hong Kong pop singer. The singer claimed compensation around HKD10,000,000 against the Hong Kong driver via Hong Kong Court, and the Court held the Hong Kong driver liable. As the motor insurance in the two territories were unable to provide cover for the gap, the Hong Kong driver had to bear the compensation on his own.

Thus, you are highly recommended to enrol in Motor Contingent Liability Extension to avoid the unpredictable amount of financial loss.

Existing Motorplus' customers participating in the self-drive tour scheme in Guangdong Province can enjoy our exclusive privileges, including premium discount on **Self-drive Tour Contingent Liability** and unique coverage for **Self-drive Tour Vehicle Protection**.

For any enquiries, please contact Zurich intermediaries or our Enrolment Hotline 2903 9300.

This leaflet is only an illustration and does not constitute any part of the insurance contract. For full terms and conditions and exclusions, please refer to the policy document itself which shall prevail in case of inconsistency. Zurich Insurance Company Ltd reserves the right of final approval and decision.

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