

Self-drive Tour Motor Contingent Liability

Short term protection for Self-drive Tour Scheme

In general, Hong Kong motor insurance 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, the motor insurance in the two territories do not provide coverage and the amount of claim could be in millions. Zurich now presents Self-drive Tour Motor Contingent Liability insurance plan to the applicants of Ad Hoc Quotas for Cross Boundary Private Cars (Self-drive Tour Scheme). It provides a protection to cope with the above-mentioned gap, giving you now a wonderful driving experience without hassle and worry.

Product Coverage:

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 under the Self-drive Tour Scheme up to seven days in Guangdong Province. The coverage is up to HKD 50,000,000 for any one occurrence and/or any one period, inclusive of HKD 2,000,000 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.

Note 1: Eligible proposer must be an eligible applicant to Self-drive Tour Scheme according to the Scheme's Application Guide.

2: Insured person(s) must comply with Application Guide of Self-drive Tour Scheme.

3: This insurance is not a replacement of the Mainland compulsory traffic accident liability insurance for motor vehicles.

4: The coverage shall be extended free of charge up to 3 days if the journey is extended due to any circumstances beyond the insured's control and as permitted and recognised by the Transport Department.

The applicant can enjoy the coverage of Self-drive Tour Motor Contingent Liability by paying premium as below:

No. of Seats of Vehicle	Premium for Zurich's Motor Insurance Customers (HKD)	Premium for Non-Zurich's Motor Insurance Customers (HKD)
Above 2 seats	550	688
2 seats or below	680	850

Self-drive Tour Vehicle Protection

Customer with insured vehicle under Zurich's motor insurance comprehensive cover can also opt for insuring with us Self-drive Tour Vehicle Protection by paying extra premium. The protection covers for a maximum of seven days 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.)

Car Value (HKD)	Premium (HKD)
400,000 or below	300
400,001 – 600,000	400
600,001 – 800,000	500
800,001 – 1,000,000	600
1,000,001 – 1,500,000	750
1,500,001 – 2,000,000	1,000
2,000,001 – 3,000,000	1,300
3,000,001 – 4,000,000	1,700
4,000,001 – 5,000,000	2,200

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 Self-drive Tour Motor Contingent Liability insurance to avoid the unpredictable amount of financial loss.

Note: The coverage shall be extended free of charge up to 3 days if the journey is extended due to any circumstances beyond the insured's control and as permitted and recognised by the Transport Department.

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

Furthermore, the applicants of Self-drive Tour Scheme need to apply for ATA Carnet issued by the Hong Kong General Chamber of Commerce (HKGCC) for the duty-free temporary admission of private car into China. Zurich launches Self-drive Tour Carnet Guarantee, enabling the applicants to submit application online through Zurich website w3.zurich.com.hk/atacarnet. The applicants are freed from the hassle of arranging cash security or applying bank guarantee.

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.