

“Insurance Platform for the Park-and-Ride Scheme of the Hong Kong-Zhuhai-Macao Bridge Macao Port”

Things to note about Insurance

1. By accessing and/or using the **Online Insurance Platform** (“Platform”) for the **“Short-Term Insurance Applicable for the Park-and-Ride Scheme of the Hong Kong-Zhuhai-Macao Bridge Macao Port”** (“Short-term Insurance”), Applicant for insurance (“Applicant” or You) should be aware that all terms and conditions applicable or relating to the Platform shall be governed by the laws of Macau, and that any disputes arising out of or relating to the Platform shall be subject to the exclusive jurisdiction of the courts of Macau.
2. The Short-term Insurance is a short-term third party liability insurance with special conditions established by the Monetary Authority of Macao through [Notice No. 013/2022-AMCM](#), the scope of insurance is restricted to the designated area of the public road, car park and immigration border lanes, located at the east side of the administration area of the Frontier Post of Macao Port (area under Macao SAR’s jurisdiction) at the Zhuhai-Macao Port Artificial Island of the Hong Kong-Zhuhai-Macao Bridge (“HZMB”). Except for the aforesaid designated areas, accidents caused by vehicles entering other areas of Macao are not covered by the Short-term Insurance. If You plan to drive within Macao city centre, please note that you are required to purchase the Macao Compulsory Motor Vehicle Third Party Liability Insurance. With this insurance, You do not need to purchase additional Short-term Insurance whether you intend to use the East Car Park or not.
3. The Short-term Insurance is only applicable to Hong Kong registered vehicles used in the specific area mentioned in point 2 and that are allowed to park at the East Car Park of the HZMB Frontier Post at Macao Port (“East Car Park”), pursuant to the provisions of “The Regulations on Using the East Car Park of the HZMB Frontier Post at Macao Port”.
4. According to Article 3 of “The Regulations on Using the East Car Park of the HZMB Frontier Post at Macao Port”, vehicles with the following characteristics* are forbidden from using the East Car Park:
 - Vehicle with more than 9 seats, including that of the driver;
 - Vehicle weighing more than 3.5 tonnes;
 - Vehicle that is more than 2 meters high;
 - Motor or non-motor vehicle with less than four wheels;
 - Vehicle carrying goods that may cause harm to the car park or the people/vehicles inside, especially when these goods are toxic, unsanitary or inflammable;
 - Vehicle with emissions that do not comply with the Macao's legal limits.

* Vehicles with the above characteristics are not covered by the Short-term Insurance.

5. Notes to Applicant

- 5.1 It is an offence to enter the HZMB Macao Port without a valid motor third party liability insurance of Macao. In addition to the fines and possible seizure of the vehicle for breach of the obligation to insure the vehicles under Article 86 of the Macau “Road Traffic Law”, the driver and/or owner of the vehicle will be held civilly liable for damage caused to third parties;

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- 5.2 The Short-term insurance does not include statutory insurance required for vehicles passing through the Mainland jurisdiction of the HZMB, the Applicant shall arrange for such insurance separately;
- 5.3 The Applicant shall successfully purchase the Short-term Insurance at least one hour in advance before the vehicle enters the HZMB Macao port;
- 5.4 The Applicant should pay attention to whether the duration of the vehicle's stay at the HZMB Macao port is within the insurance period of the Short-term Insurance;
- 5.5 Carefully fill in all the particulars, including but not limited to the policy starting date, and be aware of whether the vehicle to be insured is the prohibited vehicle mentioned in point 4. Once the insurance contract is established, any requests for modification, cancellation or refund shall be declined regardless of the reasons (including force majeure events or failure to use the East Car Park);
- 5.6 Read and fully understand the scope of coverage/exclusions before applying for insurance, and ensure that the particulars given throughout the application process are true and nothing materially affecting the insurance risk has been concealed by You;
- 5.7 By buying the insurance via the Platform, You agree to accept the electronic third party liability card ("Card") and policy schedule of the Short-term Insurance issued by the Insurer, and note that the issuance of the Card represents the establishment of an insurance contract;
- 5.8 Understand that any errors, omissions, misstatements or misrepresentation (whether express or implied) concerning any such information may result in Your policy being cancelled;
- 5.9 Ensure that the whole application process is handled by the Vehicle Owner himself/herself or his/her authorized representative(s);
- 5.10 Agree that the particulars and any declaration given throughout the application process shall be incorporated in and taken as the basis of the proposed contract between You and the Insurer, and that failure to provide adequate proof of the information may result in Your claims being rejected by the Insurer.

6. Insurance Contract

- 6.1 The insurance contract established under the Short-term Insurance insures only one vehicle;
- 6.2 Insurance contract established under the Short-term Insurance is subject to, with necessary adaptations, the terms and conditions of the "Uniform Policy for Motor Vehicle Insurance" ("Uniform Policy"), approved by Executive Order No. 249/94/M, of 28 November. In situations where there is incompatibility between the provisions of the Uniform Policy and the Short-term Insurance, those of the Short-term Insurance prevail. Scope of coverage of the Short-term Insurance must be stated expressly on the policy schedule with a specified format;
- 6.3 After the insurance contract is established, effect of the insurance contract terminates immediately as soon as there are situations of replacement or sale of the vehicle, and premium is not refundable;
- 6.4 No claim discount is not applicable to the insurance contract;
- 6.5 The duration of insurance is nine days and non-renewable, the insurance contract is not entitled to any discount and premium is not refundable for any insurance period beyond the parking period;
- 6.6 If the selected policy start date is the day of application, the insurance contract will become effective one hour after the completion of the application; otherwise, the insurance contract will become effective from 0:00 AM of the policy start date;
- 6.7 The insurance contract established under the Short-term Insurance can only cover the risks of the liability for loss or damage caused to third parties, with the sum insured of MOP1,500,000.00 per accident;

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- 6.8 The cover of the liability for loss or damage caused to third parties is subject to a uniform excess of MOP20,000, but only limited to material damage;
- 6.9 Regardless of the situation, the insurance contract is not voidable after it is established and premium is non-refundable;
- 6.10 The charges which are compulsorily applied on the insurance concluded under the “Short-term Insurance” and which must be collected together with the premium are the following:
 - a) Stamp duty (applying to the premium according to the percentage fixed by the respective Regulation); and
 - b) The additional amount for the Motor and Marine Guarantee Fund, indicated in paragraph 3 of article 26 of Decree-Law no. 57/94/M, of 28 November.

7. Use and Transfer of Personal Data

- 7.1 Through the use of the Platform, the Applicant agrees that personal information that is provided will be dealt with in accordance with the Privacy Policy Statement of the Platform;
- 7.2 The Applicant hereby agrees that any particular given to the Platform will be transferred to the related insurer and competent authorities.

8. Electronic Third Party Liability Card

- 8.1 The Applicant shall made premium payment and fill in the required information via the Platform;
- 8.2 Once premium payment is confirmed, the Applicant can download the Card immediately, and the Card will also be automatically sent to the email provided by the Vehicle Owner.

9. Processing of Claims

- 9.1 In the event of a tariff accident, the Public Security Police Force (Corpo de Polícia de Segurança Pública, in Portuguese) of Macau shall be notified (Emergency Hotline - 999/110/112);
- 9.2 In the event of a tariff accident, the Vehicle Owner shall give notice thereof to the Insurer not later than eight days from the date of the accident.

10. Enquiry and Contact

- General Enquiries on the Use of Insurance Platform
Tel: (853) 8295 5308
Email: PAR-INS@kongseng.com.mo
- Contact of Insurers
 - China Taiping Insurance (Macau) Co., Ltd.
Address: 10 Andar, Edif. CNAC, No.398 Alameda Dr. Carlos D'Assumpcao, Macau
Tel: (853) 2878 5578
Fax: (853) 2878 7216
Website: <https://www.mo.cntaiping.com>
Email: info@mo.cntaiping.com
 - Asia Insurance Company Limited
Address: Avenida da Praia Grande, No. 762, Edifício China Plaza, 10 Andar B-E, Macau
Tel: (853) 2856 3166
Fax: (853) 2857 0438
Website: www.asiainsurance.hk
Email: macau@asiainsurance.com.mo

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- Macau Insurance Company Limited
Address: Avenida da Praia Grande No. 594, Edificio BCM, 11/F, Macau
Tel: (853) 2855 5078
Fax: (853) 2855 1074
Website: www.mic.com.mo
Email: mic@mic.com.mo

- Min Xin Insurance Company Limited
Address: 11/F., G-H Luso International Bank Building, 1-3 Rua Dr. Pedro Jose Lobo, Macau
Tel: (853) 2830 5686
Fax: (853) 2830 5600
Website: <https://www.mxic.com.hk>
Email: HZMB@mxic.com.hk

- Contact of Monetary Authority of Macao
Address: Calçada do Gaio, n.os 24 e 26, Macau
Tel: (853) 8395 2280
Fax: (853) 2830 1828
Website: www.amcm.gov.mo
General enquiries and comments: dsg@amcm.gov.mo

11. Use of Internet and Security

- 11.1 The use of the Internet cannot be guaranteed to be completely secure. The Platform Operator does not warrant that any information accessible through the Platform is free of viruses or other harmful component and is not responsible in any manner for any direct, indirect or consequential damages arising out of the use of the Platform or the downloading of materials from the Platform. Users of the Platform shall be solely responsible for protecting and backing up their data and/or equipment and taking any precautionary measures against computer viruses or other contaminating or destructive properties as they think appropriate and necessary;
- 11.2 Please note that there is no guarantee that any correspondence sent via email to or by the Platform Operator will be received, or that the contents of the email will remain confidential during internet transmission.

12. Linked Websites

The Platform may be linked to other websites which are not maintained by the Platform Operator. The Platform Operator has no control over, and disclaims any responsibility for the contents and accuracy of those websites or any loss or damage suffered as a result of any access to or interaction with those websites via the Platform. The Applicant is suggested to make enquiries and investigation before proceeding with any online or offline access or transaction with any of these third parties.