

Mandatory insurance coverage on motor and employees' compensation extended to Huanggang Port Hong Kong Port Area

In connection with the official opening of the Huanggang Port on October 12, the Government has entered into a market agreement with 45 insurers to extend the scope of coverage of their existing mandatory motor and employees' compensation insurance policies to the Huanggang Port Hong Kong Port Area (HKPA). The agreement covers insurance policies required under section 4 of the Motor Vehicles Insurance (Third Party Risks) Ordinance (Cap. 272) and section 40 of the Employees' Compensation Ordinance (Cap. 282) respectively. The effective date is July 31, 2026, i.e. the day the Huanggang Port Hong Kong Port Area Ordinance (Cap. 659) came into operation.

The market agreement was signed between the Financial Services and the Treasury Bureau (FSTB) and individual insurers to expand the geographical limit under the existing mandatory motor and employees' compensation insurance policies to cover the HKPA without incurring any extra cost to policyholders.

A spokesperson for the FSTB said that this proactive collaboration of the FSTB with the Insurance Authority (IA) and the insurance industry eliminates potential public confusion by reaching a market agreement prior to the opening of the HKPA. This pragmatic arrangement is beneficial to the public in ensuring policyholders' continuous compliance with the mandatory insurance requirements while minimising the administrative burden on stakeholders.

The Huanggang Port Hong Kong Port Area Ordinance came into operation on July 31, 2026. Insurance policies, being private contracts, however are not automatically extended to cover the HKPA upon the commencement of the Ordinance. The Government has thus taken the initiative to negotiate, via the IA, with the insurance industry to extend the coverage of the mandatory insurance policies of motor and employees' compensation to include the HKPA at no additional premium to be paid by policyholders. This arrangement is similar to that made in 2007 for the Shenzhen Bay Port Hong Kong Port Area.

The FSTB expressed its sincere gratitude to the IA, the Hong Kong Federation of Insurers and the insurance industry for their strong support and collaboration throughout the process.

The public may refer to the website of the FSTB (www.fstb.gov.hk/fsb/en/business/other_matters/index.html) for the details of the aforementioned market agreement and the list of insurers which have signed the agreement.

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