

FIDELIDADE

忠誠保險



別忘記駕駛時的
重要保障

汽車家庭保障

VEHICLE FAMILY
PROTECTION

DON'T FORGET
THE KEY PROTECTION
DURING YOUR RIDE

**立即申請！請掃描二維碼了解申請所需
文件及更多詳情！**

**APPLY NOW! PLEASE SCAN THE QR CODE
FOR INFORMATION ON THE REQUIRED
DOCUMENTATION AND MORE!**



您知道嗎？ 根據「澳門汽車民事責任強制性保險條例」，駕駛者及其直系親屬均不被視為第三者，因此不受汽車保險保障。

因此，您需要「汽車家庭保障」，讓您及您的家庭成員*在駕駛途中可獲得保障。

假如被保人在駕駛或乘坐受保車輛的途中發生交通意外，引致受傷或身故，本保障可為他們提供財務上的支援。

DO YOU KNOW? According to Motor Vehicles Insurance Ordinance of Macao, a driver and his/her direct family members are not considered as third party and, therefore, not covered by a motor insurance policy.

That's why you need a **Vehicle Family Protection**, to protect you and your family members* during your ride.

This plan financially safeguards the Insureds if they are involved in a traffic accident in connection with the use of the insured vehicle in case they are injured or die.

保障範圍 COVERAGE



身故或完全永久性傷殘

Death or Total Permanent Disability

因駕駛或乘坐受保車輛而發生交通意外，導致被保人身故或完全永久性傷殘。

Death of the Insured or the Insured suffered from Total Permanent Disability due to a traffic accident involving the Insured being a driver or passenger in the insured vehicle.

- 保險金額為所有被保人賠償總和的最大賠償金額。
The benefit amount shall be the maximum compensation amount in respect to all the Insureds in aggregation.
- 每位被保人的賠償金額應為最高保險金額除以承保車輛的座位數目或除以意外中涉及的被保人人數。
The compensation amount to be paid shall be the maximum benefit amount divided by the number of seats of the insured vehicle or divided by the number of Insured involved in the accident.



在醫院治療的醫療費用

Medical Expenses in Hospital

因駕駛或乘坐受保車輛而發生交通意外遭受身體受傷，而需在醫院接受由醫生建議的治療、外科及牙科治療的合理及醫療上必要的實際費用。

The actual, reasonable and medically necessary expenses incurred in a Hospital for medical, surgical and dental treatment due to a traffic accident involving the Insured being a driver or passenger in the insured vehicle.

- 最高保險金額為每個保單年度所有被保人賠償總和的最高賠償金額，並受限於每個保單年度每位被保人的最高保險金額MOP5,000。
The maximum benefit amount is in respect to all Insureds in aggregation per policy year, subject to the sub-limit of MOP5,000 per Insured per policy year.



殮葬費用

Funeral Expenses

將賠償給予可提供有關文件證明支出殮葬費用的人士。

The funeral expenses shall be reimbursed to the person who can prove having incurred such expenses, against the receipt of documentary evidence.

- 最高保險金額為每位被保人MOP10,000。
The maximum benefit amount is MOP10,000 per Insured.

* 請參閱「計劃摘要」的「被保家庭成員」一項。

* Please refer to the "Insured Family Member" stated in the "Plan Summary".

保費表 (澳門元) PREMIUM TABLE (MOP)

本產品設有兩種計劃供選擇，以配合不同保障需要。

We have created two plans to fit your requirements according to the protection you need.

	優越 PRESTIGE	至尊 DELUXE
每年保費 ANNUAL PREMIUM	\$288	\$488

最高保險金額 (澳門元) MAXIMUM BENEFIT AMOUNT (MOP)

保障範圍 COVERAGE	優越 PRESTIGE	至尊 DELUXE
身故或完全永久性傷殘 Death or Total Permanent Disability ● 保險金額為所有被保人賠償總和的最大賠償金額 The benefit amount shall be the maximum compensation amount in respect to all the Insureds in aggregation.	\$500,000	\$1,000,000
在醫院治療的醫療費用 Medical Expenses in Hospital ● 每被保人每個保單年度的分項限額為MOP 5,000 With sub-limit of MOP5,000 per Insured per policy year	\$40,000	\$40,000
殮葬費用 Funeral Expenses ● 每被保人 Per Insured	\$10,000	\$10,000

計劃摘要 PLAN SUMMARY

主被保人年齡 Age of Principal Insured	18 - 75 歲 years of age
被保家庭成員 Insured Family Member	<ul style="list-style-type: none">● 年齡為18至75歲的主被保人的配偶 (法律上或事實婚關係) Principal Insured's spouse (legally or the facto) who must be between 18 and 75 years of age● 年齡大於6個月且等於或少於75歲的主被保人的兒子、女兒、孫子、孫女 (血親、領養或婚姻關係) Principal Insured's son, daughter, grandson or granddaughter (by blood, adoption, or marriage) who must be older than 6 months of age and equal or below 75 years of age
計劃幣別 Plan Currency	澳門元 MOP

以上提供之產品資料只供參考，有關保障範圍及承保條款，請參閱保單一般條款。

The above product information is for reference only. For details of coverage, terms, conditions and exclusions, please refer to Policy General Conditions.

如何申請

How to apply

您可透過以下途徑投保「汽車家庭保障」：

You can subscribe to Vehicle Family Protection

 忠誠保險澳門辦事處
At Fidelidade's Macao Office

 指定汽車代理
At Appointed Car Dealers

本產品之承保公司為：

This product is underwritten by:

忠誠澳門保險股份有限公司

Fidelidade Macau - Insurance Company Limited

澳門南灣大馬路567號大西洋銀行大廈14樓

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