

您可透過以下途徑為您家傭投保「工作意外及職業病保險」：

You can subscribe to Employees' Compensation Insurance for your domestic helper through the below channels:

- ▶ 忠誠保險辦事處  
Fidelidade Macau Office
- ▶ 大西洋銀行各分行  
BNU Branches
- ▶ 大西洋網上銀行或 BNU App  
BNU Online Banking or BNU App

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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☎ (853) 2833 8549

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☎ (853) 2833 9472

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個人及家人保障

PERSONAL & FAMILY PROTECTION



工作意外及職業病保險  
(適用於家庭傭工)

Employees' Compensation  
Insurance  
(for Domestic Helper)

**BNU**

Banco Nacional Ultramarino  
大西洋銀行

大西洋銀行為本保險產品之代理 BNU is the distributor of this insurance product.

ECDH-2024.02.01

**FIDELIDADE**  
忠誠保險

## 為何家傭需要工作意外及職業病保險？ Why do domestic helpers need Employees' Compensation Insurance?

根據澳門政府第40/95/M號法令(工作意外及職業病保險法例)，所有僱主必須為其僱員購買工作意外及職業病保險，保障僱員因工作意外(包括身故)及職業病引致之損害。

此外，僱主若要其僱員於八號或以上的熱帶氣旋信號期間工作，必須為其僱員提供直接往返居所與工作地點途中發生意外的強制性保障(附加保障)。

According to the Decree-Law no. 40/95/M (Employees' Compensation Insurance Ordinance), it is compulsory for all Employers to subscribe Employees' Compensation Insurance for their Employees, to cover occupational accidents (including fatal) and occupational diseases arising out of and in the course of their employment.

Employers need to provide Employees' Compensation Insurance (additional coverage) for covering travelling directly between Employees' place of residence and place of employment during typhoon signal no. 8 or above.

### 保費 PREMIUM

基本保障 Basic Coverage	
家傭全年收入總額* Annual Total Income* of Helper	年繳保費 (澳門元) Annual Premium (MOP)
澳門元50,000或以下 MOP50,000 or below	\$345
澳門元50,000以上 Above MOP50,000	全年收入總額*之0.69% 0.69% of the annual total income*
附加保障 Additional Coverage	
保障項目 Coverage Description	年繳保費 (澳門元) Annual Premium (MOP)
直接往返居所與工作地點途中之風險 Travelling directly between Employees' place of residence and place of employment	全年收入總額*之0.1% 0.1% of the annual total income*
於八號或以上的熱帶氣旋信號期間 直接往返居所與工作地點途中之風險 Travelling directly between Employees' place of residence and place of employment during typhoon signal no. 8 or above	全年收入總額*之0.25% 0.25% of the annual total income*

\* 全年收入總額包括房屋津貼 (如有)。

\* Annual Total Income shall include the Annual Housing Allowance, if any.

本單張內提及之賠償額及保費自2024年3月12日起生效。本單張內之產品資料只供參考，有關本產品之更多詳情，請參閱保單條款。

The coverage limit and premium mentioned in this leaflet is effective from 12 March 2024. The information stipulated in this leaflet is for reference only. For detailed information, please refer to the Policy Conditions.

## 保障範圍 SCOPE OF COVERAGE

基本保障 Basic Coverage	最高賠償額 (澳門元) Max. Limit (MOP)
身故 Death	1,134,000
殮葬費 Funeral Expenses	17,800
長期絕對無能力 Total Permanent Incapacity for Work	1,417,500
暫時無能力 Temporary Incapacity for Work - 僱員因工作意外或職業病缺勤期間之 薪金賠償 Earnings for the sick leave period due to occupational accident or occupational disease	薪金的2/3 (最長為24個月) 2/3 of earnings (Maximum 24 months)
醫療費用 Medical Expenses - 在醫院以外的門診費用 (每日最高\$300) Consultation outside hospital (Max. claim \$300/day)	3,150,000
假體及矯形器具之費用 Prosthesis Fitting or Orthopedic Appliances Expenses - 首次安裝費用 Initial Fitting Expenses - 自首次安裝起10年內之維修或更新之 費用 Repair and replacement expenses within a period of 10 years from the date of initial fitting	24,800  74,600

### 無索償折扣 NO CLAIM DISCOUNT

如在保障期內沒有提出任何索償，於下一年度續保時可享無索償折扣：

If no claim has been made in the period of insurance, a no claim discount on renewal premium will be offered in the subsequent year.

一年內無索償 No claim in preceding year	10%
兩年內無索償 No claim in preceding two years	15%
三年或以上無索償 No claim in preceding three years or more	20%