

CONSTRUCTION BUSINESS LET'S BUILD TOGETHER



 Fidelidade Macau provides a 360 degree offer to **protect all construction companies and construction projects.**

CONTRACTORS' ALL RISKS INSURANCE

Construction insurance is required for every single construction project and, in many instances, it is a requirement in order a company to be awarded for a contract. Fidelidade Macau is specialized in underwriting Contractors' All Risks Insurance, offering customized insurance solutions for commercial construction projects of different scales.

CORE COVERAGE



Material Damage

This is an all risks cover insuring loss of or damage to the insured property at the construction site which includes material and works in progress.



Third Parties Liability

This covers the legal liability of the insured towards third party's bodily injury or property damage arising out of the performance of the contract works.

OPTIONAL COVERAGE



Removal of Debris

Costs and expenses necessarily incurred by the insured in dismantling and removing debris of the portion or portions of the insured property being destroyed or damaged by any perils insured against.



Professional Fees

Costs and expenses in respect of architects, surveyors, consulting engineers' fees necessarily incurred in the reinstatement of the insured property consequent upon its loss or damage but not for preparing any claims.

EMPLOYEES' COMPENSATION INSURANCE

Under the Macau Employees' Compensation Insurance Ordinance, it is compulsory for all employers to subscribe Employees' Compensation Insurance to protect their employees against occupational accidents (including fatal) and occupational diseases arising out of and in the course of their employment.

Employers also need to provide additional coverage for all employees required to work during typhoon signal no.8 or above in respect of accidents occurring during their travelling between employees' place of residence and the place of employment.

Coverages includes:

- Death
- Funeral Expenses
- Total or Partial Permanent Incapacity for Work
- Total or Partial Temporary Incapacity for Work
- Medical Expenses Inside or Outside a Hospital
- Prosthesis Fitting or Orthopaedic Appliances Expenses
- Functional Rehabilitation
- Transportation
- Nursing Attendance

Remarks:

1. The above products are underwritten by Fidelidade Macau - Insurance Company Limited.
2. The leaflet contains general information and is for reference only. For details of coverage, terms, conditions and exclusions, please refer to the Policy General Conditions.

FIDELIDADE
忠誠保險

 fidelidade.com.mo
 (853) 2833 9472



建築業務 讓我們一起建設



忠誠澳門為建築公司及建築項目提供全面的保障方案。

建築全險

建築保險對每個建築項目來說都是必須的，無論為減低風險或符合招標要求。忠誠澳門在承保建築全險方面擁有豐富的經驗，我們為不同規模的建築項目提供度身訂造的保險方案。

主要保障



物料損毀

全面保障施工地點受保財產之損失或損毀，包括物料及進行中的工程。



第三者責任

保障被保人因導致第三者人身傷亡或財物損毀而須負上之法律責任。

附加保障



清理殘骸

被保險人拆除並清除因承保風險引致或損毀之受保財產的一部分或部分殘骸時所必須之費用及開支。



專業費用

當受保財物損失或損毀後，為使受損財物恢復原狀而必須的建築師、測量師及顧問工程師費用，而非為準備索賠的花費。

僱員賠償保險

根據澳門工作意外及職業病保險法例規定，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）及職業病所引致之損害。

若僱員於八號或以上颱風生效期間提供工作，僱主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額外保障。

保障範圍包括：

- 身故
- 殮葬費
- 長期絕對或部分無能力
- 暫時絕對或部分無能力
- 住院或門診之醫療費用
- 假體及矯形器具之費用
- 機能康復
- 交通運輸
- 護士護理

備註：

1. 以上保險產品由忠誠澳門保險股份有限公司承保。
2. 本單張提供之摘要僅供參考，有關保單保障範圍、承保條款及不保事項詳情，請參閱保單一般條款。

FIDELIDADE
忠誠保險

 fidelidade.com.mo
 (853) 2833 9472

