

CORPORATE BUSINESS

WE PROTECT YOUR BUSINESS GROWTH



Fidelidade Macau offers you a **wide range of insurance products with different coverage options that can be tailor-made to fit specific insurance needs in different industry segments.**

With our proven experience and comprehensive products approach, we will help you to find what is more suitable for your business, minimizing any negative impact arising from adverse events, so you can manage your company with peace of mind.

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

FIRE & ALLIED PERILS INSURANCE

This insurance covers the physical loss of or damage to the insured property caused by fire, mechanical action of lightning, explosion of boilers or gas used for domestic purposes and extinguishments agents (water, sand, etc.) or damage deliberately caused for the purpose of extinguishing the fire.

Allied Perils:

- Explosion
- Vehicle Impact (by Third Party Vehicle)
- Riot & Strike
- Malicious Damage
- Spontaneous Combustion
- Sprinkler Leakage
- Typhoon & Windstorm & Flood
- Water Tanks Apparatus & Pipes

PROPERTY ALL RISKS INSURANCE

This insurance covers all risks of accidental physical loss of or damage to the insured property.

PUBLIC LIABILITY INSURANCE

This insurance covers the legal liability of your company in respect of:

- accidental bodily injury or illness to third parties
- accidental loss or damage to property belonging to third parties

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



公司業務

讓我們來守護您的業務



 忠誠澳門提供多樣化的保險產品，為各行各業度身訂造合適的保險方案，以配合不同業務需要。我們擁有豐富的經驗及多元化的保險產品，定能助您揀選最合適的方案，減低風險對您業務的影響，讓您安心打理公司。

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

火災及附加險

本保險保障範圍包括因火災、閃電、家用鍋爐或氣體爆炸引致受保財物損失或損毀，以及因撲救火災時使用滅火材料（水、沙等）引致的損毀。

附加險：

- 爆炸
- 汽車碰撞（由第三者引致）
- 騷亂及罷工
- 惡意破壞
- 自燃
- 噴淋設備滲漏
- 颱風、風暴及水災
- 水箱設備及管道

財產全險

本保險保障受保財物之意外損失或損毀。

公眾責任險

本保險保障因以下情況而須負上之法律責任：

- 意外導致第三者身體損傷或疾病
- 意外導致第三者的財物損失或損壞

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

