

# FOOD & BEVERAGE BUSINESS WE'RE HERE TO SERVE WITH YOU



Fidelidade Macau offers you the **most comprehensive insurance protection that can assist you, as a food or beverage establishment owner**, to financially protect your business against distinct types of business risk.

## 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

## PROPERTY ALL RISKS INSURANCE

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

## PUBLIC LIABILITY INSURANCE

This insurance covers 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

## SIGNBOARD LIABILITY INSURANCE

This compulsory insurance provides protection to your company against the public liability arising from the fixing of propaganda and publicity material, namely the compensation that your company may be legally liable for accidental bodily injury or property damage caused to any third party and for the costs and expenses of litigation.

### 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](http://fidelidade.com.mo)  
 (853) 2833 9472



餐飲業

# 我們隨時為您服務



忠誠澳門為餐飲業老闆提供全面的保險服務，以減低各類商業風險對您業務造成的損失。

## 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

## 財產全險

本保險保障受保財產之意外損失或損毀。

## 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

## 宣傳物及廣告物之民事責任保險

這強制保險保障因裝置宣傳物及廣告物所產生之民事責任，即對第三者因意外造成身體侵害或財產受損而需負上之法律責任及有關的訴訟費用及其他支出。

### 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。

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