

Public Liability Insurance 公眾責任保險

Effective from August 1, 2024 於2024年8月1日起生效

1. Introduction 簡介

This booklet outlines the insurance cover and claims procedures for foodpanda and the self-employed couriers in Hong Kong. The details shown in this booklet are only a summary and do not override or alter the terms of the Public Liability Insurance (“Cover”). The full terms and conditions are contained in the policy documents and it is essential that these must be read carefully, with particular attention to what is not covered. If there is any inconsistency or ambiguity between the contents of this booklet and the terms of the Cover, the terms of the Cover shall prevail.

The Cover mentioned in this booklet is provided to you free of charge. The Cover is designed to protect you against any legal liability towards third parties where they suffer loss, damage or injury. This liability protection applies to accidents when you are supplying food and grocery delivery services on foot or whilst using vehicles that do not require mandatory registration or licensing for road use, e.g. a bicycle.

If there is any inconsistency or ambiguity between the English version and the Chinese version, the English version shall prevail.

本手冊為 foodpanda 及其在香港的自僱送遞員之保險扼要，簡介保障範圍及索償程序。本手冊中顯示的詳細信息僅為摘要，不會推翻或更改公共責任保險（“保險”）的條款。完整的條款包含於保單中，請仔細閱讀並留意保單中的不承保事項。如本手冊內容與保單條款有任何不一致或不明確之處，一切以保單為準。

此保險是免費向你提供的，旨在為你提供在第三方遭受損失、物品損壞或受傷時，你需要受法律規定的損失作出賠償的保障。有關保障適用於所有以步行方式，或以毋須登記或領牌使用道路的車輛（如單車）提供食物或雜貨送遞服務期間導致的意外。

如中、英文兩個版本有任何抵觸或不相符之處，應以英文版本為準。

2. Cover Information 保障內容

a. Highlight of Cover 計劃特點

This Cover applies to active self-employed courier (“Independent Contractor”) of foodpanda who are 16 – 85 years of age, who have signed an effective Independent Contractor Service Agreement with foodpanda, and have agreed to provide delivery services and own an effective Independent Contractor account at foodpanda. Cover only applies in the event a courier’s rider ID is on shift (i.e. once the rider ID is online on the Rider App), and the cover shall cease when the courier is off shift (once the rider ID is offline on the Rider App). For the avoidance of doubt, any third party’s unauthorised use of the account on the Rider App without any prior consent and/or authorisation from foodpanda is not covered by this policy.

本保障適用於16-85歲，並已與foodpanda簽訂有效的獨立承包人服務協議，承諾提供送遞服務，以及持有已生效的foodpanda送遞員帳戶的foodpanda自僱送遞員（“自僱送遞員”）。保障於送遞員出席更份（即送遞員的rider ID在Rider App上線）後生效，並於送遞員結束更份（即送遞員的rider ID在Rider App下線）後終止。為免生疑問，任何第三方在未經foodpanda事先同意和/或授權的情況下擅自在Rider App上使用他人賬戶，均不在此保障計劃目的內。

b. When Cover ends 保單承保期限何時中止

If either foodpanda or the Independent Contractor terminates the Independent Contractor Service Agreement
倘若公司或自僱送遞員終止服務協議

If the Independent Contractor violates our guidelines and has been banned from providing delivery service
倘若自僱送遞員違反了我們的指引並被禁止提供送遞服務

c. Benefit Table 保障表

You are covered for claims made by third parties for their property damage and bodily injuries where you are legally liable. This insurance provides cover for all accidents caused by Independent Contractor, but does not cover accidents that happen when Independent Contractor are on their motorised vehicle where mandatory commercial motor insurance is required.

此保險涵蓋第三方在遭受損失、物品損壞或受傷時，閣下受法律規定下需要負責的損失作出的賠償。此保險涵蓋所有由自僱送遞員引致的意外事件，但不包括所有自僱送遞員於已獲法定汽車保險涵蓋的汽車上所引致的意外事件。

1	Limit of Liability 責任限額	HKD 12,000,000 any one occurrence 每宗事件港幣 12,000,000
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d. How to Make a Claim 如何提出索償

To make a claim, you should complete the claim form, or contact the Claims Team by using these contact details as soon as reasonably practicable with fullest particulars. Further information may have to be provided as required.

如需提出索償，閣下必須於意外發生後盡快填妥理賠申請書或用以下方式聯絡理賠部及提供意外的詳盡資料。理賠部檢閱資料後亦可能需要閣下提供進一步資料。

Tel 電話: +852 2968 3221
Email 電郵: foodpanda-claims@marsh.com & hk_claims@awac.com
Operating Hours 工作時間: Mondays to Fridays 9:00a.m. to 5:30p.m.
星期一至五早上九時至下午五時三十分
Website 網址: <http://foodpanda.map.marsh.com>

Please take reasonable care to provide complete and accurate answers to any questions asked in the claim form.

閣下必須慎重地就理賠申請書的要求提供完整及正確的資料。

If you become aware that information you have given is incomplete or inaccurate, you must inform the Claims Team immediately.

閣下一旦發現提供的資訊不完整或不正確，必須立即通知理賠部。

Notwithstanding you have already completed the claim form, you should still forward to us any correspondences, claim letters, Court documents, summons, notice of impending prosecution or other similar process etc. as specified in the policy document(s) as soon as it is received by you. You must not admit fault to anyone or negotiate, offer or enter into any settlement of any claim without the prior written consent from the Insurance Company.

儘管您已填寫理賠申請書，您仍應盡快將涉及意外的任何信件、索賠信、法庭文件、傳票、即將起訴的通知或其他類似程序等轉交理賠部。未經保險公司事先書面同意，您不得向任何人承認過錯或協商、提議或達成任何索賠的解決方案。

e. Major Exclusions 主要不承保事項

- I. liability arising from internet operations or damages to computer data or programs and storage of media; or
操作互聯網或損害電腦數據或程式及儲存媒體而引起的責任;或
- II. liability arising out of the use of a motor vehicle owned by, or in the physical or legal control of the insured; except while off-vehicle; or
使用受保人擁有或法律上或實際上操控的汽車而引起的責任, 惟於車外的情況除外;或
- III. liability for financial loss and consequential financial losses; or
財務損失及其帶來的財務損失而引起的責任;或
- IV. Liability due to or arising from war or acts of terrorism or engaging in active war; or
戰爭或恐怖襲擊引起或參與戰爭引起的責任;或

This is not a complete list of what is not covered. Please read the policy document carefully for a full listing of what is not covered. If you have any questions, please contact your insurance consultant or foodpanda.

以上不承保事項僅屬簡概, 詳情請參閱你的保單內之不承保事項原文。如有疑問請向你的保險顧問或foodpanda查詢。

3. Important Notes 重要事項

The following conditions should be adhered to.

閣下必須遵從以下條件：

- a) All events or circumstances which may give rise to a claim must be reported as soon as reasonably practicable with fullest particulars you have obtained and must continue to provide the Claims Team and the Insurance Company with all additional information as may reasonably be required. If a claim is not reported in time, it may be declined.
閣下應盡早向理賠部通報有機會被提出索償的事件或意外，並提供您獲得的最完整的詳細信息，並且必須繼續向理賠部和保險公司提供合理要求的所有額外資料。倘若閣下未有及時通報，索償或將不獲受理。
- b) You must complete a claim form (in full) and provide, at your own expense, any information and assistance which the Claims Team may require.
閣下必須完全填妥索償表格，並需自費提供理賠部所需要的文件
- c) You should not, without the prior written consent from the Insurance Company, discuss or accept liability or responsibility, or offer or enter into any settlement of any claim with any third parties verbally or in writing or to abandon any right against any third parties.
閣下不得在未得到保險公司的同意下擅自口頭或書面協商，承認，要約，允諾或給付賠償予第三方，或放棄對第三方之追償權。
- d) You should forward to the Claims Team any correspondences, claim letter(s), Court document, summons, notice of impending prosecution or other similar process etc. as soon as it is received by you.
您應在收到任何關於意外的信件、索賠信、法庭文件、傳票、即將起訴的通知書或其他類似程序等時立即將其轉發給理賠部。

For full details of the claim process and your duty towards the Insurance Company, please refer to the policy document(s).

有關理賠流程的詳細信息以及您對保險公司的責任，請參閱保單文件。