

## 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 summaries only provided by foodpanda 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 the exclusions. If there is any inconsistency or ambiguity between the contents of this booklet or 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 since the date of joining. This insurance is designed to indemnify you against any 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由 foodpanda 所提供的摘要，不會覆蓋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。

此保險毋須費用，自加入日期起自動涵蓋。本保障旨在為你提供在第三方在遭受損失、物品損壞或受傷時，受法律規定或合約約束的損失作出的賠償。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）提供送遞服務而引致的意外。

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 Coverage 計劃特點

This Coverage 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, and have agreed to provide delivery services and own an effective Independent Contractor account; indemnify you against any liability towards third parties where they suffer loss, damage or injury during the Period of Insurance. Coverage 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). The Coverage shall cease when the courier is off shift (i.e. once the rider ID is offline on the Rider App). For the avoidance of doubt, any third party’s unauthorized use of the account on the Rider App without any prior consent and/or authorisation from foodpanda shall not be insured for the purposes of this insurance coverage.

閣下須為16-85歲，並與foodpanda簽訂有效的獨立承包人服務協議，承諾提供送遞服務，以及持有已生效的送遞員帳戶。保障於受保期間第三方在遭受損失、損壞或受傷時為閣下賠償任何損失。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上使用他人帳戶，均不在此保障計劃目的內。

### b. Termination of Coverage 保單承保期限將會中止

If either foodpanda or the delivery personnel terminates the Agreement  
倘若公司或自僱人士終止服務協議

If the delivery personnel violates our guidelines and has been banned from delivering  
倘若自僱人士違反了我們的指引並被禁止送遞

### 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 coverage for all accidents caused by delivery personnel, but excludes accidents which happen when delivery personnel are on their motorised vehicle where mandatory commercial motor insurance is required.

第三方在遭受損失、物品損壞或受傷時，受法律規定或合約約束的損失作出的賠償，可於此保險報銷。此保險涵蓋所有由送遞員引致的意外事件，但不包括所有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 每次港幣 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 incident report form, or contact the Claims Team by using these contact details as soon as reasonably practicable with fullest particulars and within 30 days. 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30天內填妥理賠申請書或用以下方式聯絡索償管理員。稍後可能需要提供進一步資料。

Tel 電話: +852 2968 3221  
Email 電郵: [foodpanda-claims@marsh.com](mailto:foodpanda-claims@marsh.com) & [hk\\_claims@awac.com](mailto: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. If the information provided by you is not complete and accurate:

閣下必須慎重地提供完整及正確的資料。倘若閣下未能提供完整及正確的資料：

- a) the Insurance Company may refuse to pay any claim, or;  
保險公司或拒絕提供任何賠償，或；
- b) the Insurance Company may not pay any claim in full, or;  
保險公司或不會全數賠償，或；
- c) the extent of cover may be affected.  
保障範圍或受影響。

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

閣下一旦發現提供予保險公司的資訊不完整或不正確，必須立即通知索償管理員。

Notwithstanding you have already completed the incident report 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.

儘管您已填寫事故報告表，您仍應盡快將保單文件中規定的任何信件、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發給我們被你收到。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**

- a) Results from your intentional, malicious or deliberate acts or omissions which causes loss, injury or damage; or  
因閣下蓄意、惡意或故意的行為或疏忽而造成的損失、損傷或損壞；或
- b) Results in liability arising from internet operations or damages to computer data or programs and storage of media; or  
因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
- c) Results in 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  
因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
- d) Results in liability in financial loss and consequential financial losses; or  
因財務損失及其帶來的財務損失而引起的責任；或
- e) Is due to or arising from war or acts of terrorism or engaging in active war; or  
因戰爭或恐怖襲擊引起或參與戰爭引起；或
- f) Is due to or arising from your participation in a Strike or Riot.  
因閣下參與罷工或暴動。

This is not a complete list of exclusions. Please read the policy document carefully for a full listing of exclusions. 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或保險證書之不承保事項原文。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. If you fail to do so and affect the ability of the Claims Team to fully assess the claim or keep our losses to a minimum, we may not pay the claim or any payment could be reduced.

閣下必須遵從以下條件，倘若未能遵從或影響索償管理員作出完整評估或將損失降至最低，可導致拒賠或扣減賠償金額。

- a) All claims must be reported to the Claims Team 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 required. If a claim is not reported in time, it may be declined.

閣下應盡早向索償管理員提出所有索償，並提供您獲得的最完整的詳細信息，並且必須繼續向索賠團隊和保險公司提供合理要求的所有額外信息。倘若未及時提出，索償或將不獲受理。

- b) You must complete a claim form (in full) which will be provided by the Claims Team and provide, at your own expense, any information and assistance which the Claims Team may require in establishing the amount of any payment due under the insurance. 閣下必須完全填妥由索償管理員提供的索償表格，並需自費提供索償管理員在確認任何賠償金額時要求的任何資訊或協助。

- c) You should not discuss or accept liability or responsibility, or offer or enter into any settlement of any claim with any third parties verbally or in writing. You should simply direct them to the Claims Team.

惟閣下不得擅自承認，要約，允諾或給付賠償，或拋棄對第三人之追償權。（請注意：此乃保單常規條款，若被保人不符合該條款，保險公司可保留拒絕處理該案件的權利）。

- d) You should forward to us 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時立即將其轉發給我們。

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。