

Domestic Helper Insurance Benefit Summary



QBE's Domestic Helper Insurance serves two important purposes. It enables you to meet your legal obligation as an employer. It is also designed to provide both you and your domestic helper insurance protection against any clinical, dental and hospital expenses incurred in the course of employment of your domestic helper.

1. Wide range of coverage options

The insurance offers several areas of protection coverage: employer's liability, personal accident, hospitalisation, outpatient services, and dental services as well as preventive check-ups and vaccinations.

2. Comprehensive cover for clinical, surgical and hospitalisation benefits

We offer extensive medical coverage that includes a variety of clinical services. The in-patient expenses are up to HK\$100,000.

3. Special optional cover for domestic helper's cancer and heart diseases

This product also offers the opportunity for additional benefits to cover the medical expenses caused by cancer or heart diseases with minimal additional premium.

4. Caring protection for you and your family members

Our coverage on fidelity guarantee and family member's medical expense will also help protect your family from financial loss due to any dishonest acts of your domestic helper. This coverage also applies to any bodily injuries to your children (under three years of age) caused by domestic helper's intentional act.

Main Coverage

BENEFITS	MAXIMUM LIMIT (HK\$)	PLAN 1 ⁶	PLAN 2	PLAN 3
A. Employer's Liability Indemnify you against your legal liability pay compensation, costs and/or expenses in the event your domestic helper suffers injuries or contracts a disease arising out of and in the course of employment	100,000,000	✓	✓	✓
B. Personal Accident^{1,2} Cover your domestic helper and her/his family during the rest days for bodily disablement				
• Accidental death	200,000	✓	✓	✓
• Permanent total disablement	200,000			
• Loss of two or more limbs or sight of both eyes	200,000			
• Loss of one limb and sight of one eye	200,000			
• Loss of one limb or sight of one eye	100,000			

Main Coverage

BENEFITS	MAXIMUM LIMIT (HK\$)	PLAN 1 ⁶	PLAN 2	PLAN 3
C. Surgical and hospitalisation Expenses Cover surgeons' and anaesthetists' fees, operating theatre charges, as well as room and board for your domestic helper while residing in hospital: • Room and board and other miscellaneous hospital charges up to HK\$300 per day • Surgical fee, anaesthetist's fee and operating theatre fee up to HK\$10,000 per disability • Post-hospitalisation follow up consultation within 45 days after discharged from hospital up to HK\$150 per visit and HK\$1,000 per disability	100,000		✓	✓
D. Clinical Expenses³ Provide Clinical Expenses ⁴ to your domestic helper at free-choice clinic: a. General physician consultation with no deductible *b. Specialist consultation with HK\$200 deductible *c. Physiotherapy treatment (acupuncture consultation included) with HK\$120 deductible d. Traditional Chinese Medicine Practitioner treatment (acupuncture consultation included) with HK\$30 deductible e. Bone-setting and/or standalone acupuncture consultation with HK\$80 deductible * Referral letter from Registered Medical Practitioner is required	25 visits (Maximum up to HK\$4,000 per policy year)			✓
E. Dental Expenses Cover oral surgery, treatment of abscesses, X-rays, extractions and/or fillings provided by registered dentist to your domestic helper as a result of dental disease (Two-thirds of expenses are payable for each claim).	3,000			✓
F. Repatriation Expenses Cover the repatriation expenses to the country of residence of your domestic helper if she/he is certified to be unfit for work, or in the event of death, post-mortem treatment and return of mortal remains or body ashes.	20,000			✓
G. Replacement Helper Expenses If your domestic helper is repatriated due to accident, death or serious illness, we will pay expenses incurred in employing a replacement helper.	10,000			✓
H. Loss of Services Cash Allowance (or Temporary Helper Expenses)³ If your domestic helper is hospitalised, we will pay you a daily cash allowance of HK\$200 for the loss of services commencing from the first day of domestic helper's hospital stay.	6,000			✓

Domestic Helper Insurance Benefit Summary



Main Coverage

BENEFITS	MAXIMUM LIMIT (HK\$)	PLAN 1 ⁶	PLAN 2	PLAN 3
I. Domestic Helper Liability Cover your domestic helper's legal liability in the event of her/his negligence causing third party bodily injuries or property damage in the course of employment with you.	500,000			✓
J. Fidelity Protection Cover loss due to the dishonest act of domestic helper, including a sub-limit of HK\$3,000 per year of unauthorised IDD calls.	10,000			✓
K. Family Member's Medical Expenses Cover medical expenses for bodily injury (with evidence of police report) to your family members under three years of age caused by the domestic helper's intentional act.	20,000			✓

Optional cover I can purchase (Plan 2 & Plan 3)

OPTIONAL BENEFITS	MAXIMUM LIMIT (HK\$)
Cancer and Heart Disease Extension⁵ Expand the benefits under Clinical and Surgical and Hospitalisation Expenses to cover "Cancer and Heart Disease", including laboratory tests expenses at any license centre, clinic or hospital up to HK\$5,000.	150,000

Remarks

1. Loss of limb shall mean physical amputation of a hand or foot at or above the wrist or ankle of an arm or leg at or above elbow or knee. Loss of sight shall mean total and irrecoverable loss of all sight.
2. Personal Accident cover is not applicable to Hong Kong Permanent Residents.
3. A 10-day waiting period is applicable to Surgical and Hospitalisation Expenses, Clinical Expenses, Dental Expenses and Loss of Services Cash Allowance (or Temporary Helper Expenses), i.e. the first 10 consecutive days from the effective date of the insurance for each domestic helper will not be covered. This condition is not applicable to renewal.
4. Clinical Expenses items a), b) and c) are subject to one visit per day. Clinical Expense items d and e shall not exceed five visits per 12-month period.
5. This optional cover applies to domestic helpers who are in good health conditions and have never been diagnosed or treated for heart disease or cancer at the time of applying.
6. Local domestic helper and part-time domestic helper are only eligible for Plan 1 only.

Who is eligible?

Domestic helper who is the insured person must be 18 to 70 years of age.
(This limit is not applicable to Employer's Liability cover)

What more do I need to know?

- One of the highest out-patient coverage with up to 25 visits
- 15% discount on premiums

What else should I know about?

General Exclusions

War and allied perils, terrorism (except Employer's Liability), asbestos, nuclear fission or fusion and radioactive contamination, self-inflicted injury or suicide, pregnancy or childbirth, intoxication by alcohol, pneumoconiosis, mesothelioma or noise-induced deafness, narcotics or drugs not prescribed by a registered medical practitioner, congenital or pre-existing conditions, routine check-up, surgery for cosmetic purpose, acquired immune deficiency syndrome (AIDS) or AIDS related complex (ARC), violation of the law or resisting arrest.

Remarks: This brochure is only a summary. Please refer to the Policy for full terms and conditions.

我們的家傭全險有兩個重要目的：既能讓您履行作為僱主的法律責任，同時亦為您和您的家傭提供全面的保障，包括您的家傭於受僱期間因病所產生的診療、牙科及住院費用。

1. 保障選擇範圍廣

我們提供多個領域的保障：僱主責任、個人意外、住院、診療服務、牙科服務以及預防性的身體檢查和接種疫苗等。

2. 診療、外科手術和住院費用全面保障

我們提供廣泛的醫療保障，包括多種普通科門診服務。外科手術和住院費用賠償額高達100,000 港元。

3. 家傭癌症及心臟病額外保障

您只需支付少許額外保費，當您的家傭需要癌症及心臟病治療時，費用便可得到額外的保障。

4. 為您和您的家庭成員提供關愛保障

我們的家傭忠誠保障可以保障您免受因您的家傭之欺詐行為而導致的金錢損失；此外，若您的子女（三歲以下）因您的家傭之蓄意行為而導致其身體受傷，所需要的治療費用亦會得到保障。

主要保障範圍

基本保障	最高賠償額 (港元)	計劃 1 ⁶	計劃 2	計劃 3
A. 僱主責任 保障您在僱員補償法例規定下，對您的家傭在受僱期間因工作所引起之生病、受傷或死亡而須承擔之賠償責任。	100,000,000	✓	✓	✓
B. 個人意外受傷賠償^{1,2} 保障您的家傭在休假期間因意外受傷並導致死亡或永久傷殘之賠償： - 意外死亡 - 永久性完全傷殘 - 喪失肢體中任何兩肢或以上或雙目失明 - 喪失一肢及一目失明 - 喪失一肢或一目失明	200,000 200,000 200,000 200,000 100,000	✓	✓	✓

主要保障範圍

基本保障	最高賠償額 (港元)	計劃 1 ⁶	計劃 2	計劃 3
C. 外科手術及住院費用³ 保障您的家傭入住醫院時的外科手術費用、麻醉師費用、手術室費用及其他住院費用： - 病房及其他住院費用最高賠償額為每天300港元 - 外科手術費用、麻醉師費用及手術室費用最高賠償額為每傷病10,000港元 - 出院後45日內覆診的費用最高賠償額為每日一次150港元及每傷病1,000港元	100,000		✓	✓
D. 診療費用³ 您的家傭可在自選診所接受門診治療 ⁴ ： a. 一般門診治療，沒有免賠額 *b. 專科門診治療，免賠額為 200 港元 *c. 物理治療（包括針灸治療），免賠額為 120 港元 d. 中醫治療（包括針灸治療），免賠額為 30 港元 e. 跌打及/或針灸治療，免賠額為 80 港元 * 須附註冊醫生之轉介信	25次 (全年最高限額4,000港元)			✓
E. 牙科費用³ 保障您的家傭因牙齒疾患需要接受由註冊牙科醫生進行的口腔手術、治療膿腫、X光檢查、脫牙或補牙的費用(每項索賠可獲賠償支付費用的三分之二)。	3,000			✓
F. 運送費用 若您的家傭經註冊醫生證明不能工作或死亡，我們會代為支付將您的家傭送返原居國家，處理遺體及將遺體或骨灰運送至原居國家的費用。	20,000			✓
G. 重新聘用家傭費用 若您的家傭因意外、死亡或嚴重疾病而送返原居國家，我們將支付因重新聘請家傭所須之費用。	10,000			✓
H. 中斷服務現金津貼 (或臨時家傭費用)³ 若您的家傭因生病或意外需入院接受治療，由他/她入院首日起計，您可獲每天200港元的現金津貼，以作為補償當中的服務損失。	6,000			✓
I. 家傭個人法律責任保障 保障您的家傭在受僱期間因他/她疏忽導致他人身體受傷或財物受損所須承擔之法律責任。	500,000			✓

主要保障範圍

基本保障(續)	最高 賠償額 (港元)	計劃 1 ^e	計劃 2	計劃 3
J. 家傭忠誠保障 保障因您的家傭之欺詐行為而導致您蒙受金錢上之損失，包括未經許可下所使用的長途電話費用，每年最高賠償額為3,000港元。	10,000			✓
K. 僱主家庭成員診療費用 保障您三歲以下之子女，因您的家傭之蓄意行為導致其身體受傷（必須取得警方正式報告）而需接受治療之醫療費用。	20,000			✓

我可購買的額外保障 (計劃 2 及計劃 3)

額外保障	最高賠償額 (港元)
癌症及心臟病治療費用⁹ 因「癌症及心臟病」所需要的治療費用（診療費用、外科手術費用及住院費用）最高賠償額將增加至150,000港元，當中由持牌化驗中心、診所或醫院所進行的化驗費用更可高達5,000港元。	150,000

備註

- 喪失肢體指喪失手、臂、足、腿或其功能或在手腕或足踝或以上斷失，而失明指不可復原的永久性視力完全喪失。
- 個人意外受傷賠償不適用於香港永久居民。
- 10天等候期適用於外科手術及住院費用、診療費用、牙科費用及中斷服務現金津貼（或臨時家傭費用），意即所支付的費用於保單生效後10天內將不受保障。此條款不適用於續保。
- 診療費用項目 a、b及 c只限每天一次。診療費用項目 d 及 e每12個月合共不可超過五次。
- 此額外保障只適用於身體狀況良好，並在投保時從未就「癌症及心臟病」接受診療治療之家傭。
- 本地家傭或鐘點傭工只可投保計劃1。

誰可投保？

受保人必須為年齡介乎18歲至70歲之家傭。
(此限制不適用於僱主責任保障)

我要知道的更多好處？

- 保障之門診次數高達 25 次，為市場上同類產品最高門診保障之一
- 保費可享八五折優惠

我須知道甚麼資料？

不保事項

戰爭及有關風險、恐怖主義行為（僱主責任除外）、石棉、核能分裂聚合或輻射引致之死亡或損失、蓄意自我造成的傷害或自殺、懷孕或生育、酗酒、肺積塵病、間皮瘤或噪音性耳聾、服用非經註冊西醫處方指定之麻醉品或藥物、先天性及在保險生效前已存在的傷病及其他身體狀況、例行檢查、美容整形手術、愛滋病或其相關的病徵、違法或拒捕。

註: 此小冊子只供參考之用，所有條款及細則概以保單為準。