

海外家傭綜合保險



「海外家傭綜合保險」是一份全面的保險計劃，讓聘有家傭並作為僱主的您能夠輕鬆無憂！它提供廣泛而又切合僱主需要的保障項目，在遇上不幸時為您及您的家傭提供最貼心的保障。

產品特點

- 您家傭的僱員補償額最高可達港幣1億元
- 備有1年和2年保費供選擇，您可根據家傭的僱傭合約年期靈活安排家傭保險
- 「癌症、心臟病及重大疾病」自選保障，為您的家傭患上嚴重疾病提供保障
- 綜合醫療費用保障，覆蓋門診、住院、手術及緊急牙科費用
- 保障範圍包括家傭送返原居地之費用、補聘家傭費用及服務中斷的現金補償
- 免等候期，保障即時生效
- 保期內轉換家傭不需支付額外費用

保障範圍

基本保障	最高賠償金額（港幣）	
	計劃 A	計劃 B
1. 僱主責任 賠償僱主在僱員補償條例及普通法對受僱家傭於工作期間生病、受傷或死亡而須承擔之法律責任。	每次事故 100,000,000元	每次事故 100,000,000元
2. 住院及外科手術費用 賠付因家傭生病或意外受傷而須入住醫院接受外科手術或治療之實際、必須及合理支出。 i) 住院費用及雜費 ii) 外科手術費用 iii) 麻醉師費用(高達外科手術費用之35%) iv) 手術室費用(高達外科手術費用之25%)	每年35,000元 i) 每天300元 ii) 每一病症10,000元 iii) 每一病症3,500元 iv) 每一病症2,500元	每年50,000元 i) 每天400元 ii) 每一病症15,000元 iii) 每一病症5,000元 iv) 每一病症3,500元
3. 門診費用 賠付因家傭生病或意外受傷須接受門診治療之實際、必須及合理支出。(中醫-不適用) i) 門診 ii) 跌打或^物理治療(^需由合資格註冊西醫轉介) iii) 註冊中醫師治療(針灸及推拿除外)(僅適用於計劃B)	每年4,200元 i) 每天每次210元 ii) 每天每次100元， 每年700元 iii) 不適用	每年4,500元 i) 每天每次260元 ii) + iii) 每天每次150元， 每年1,050元
4. 牙科費用 賠付家傭因患牙齒疾病而需接受緊急診治，例如口腔手術、治療膿腫、脫牙或補牙之實際、必須及合理費用。	每年1,500元 實際支出費用的三分之二	每年3,000元 每天每次500元
5. 個人意外 賠償家傭休假期間在香港意外受傷而導致死亡或永久性傷殘。	每年200,000元	每年200,000元
6. 個人責任 賠償僱主因家傭在工作期間疏忽而須承擔之第三者法律責任。	每年100,000元	每年120,000元
7. 送返費用 賠償僱主在僱傭合約期內將家傭送返原居國家之費用。 i) 家傭因死亡而須將其遺體運返原居國家之實際費用(包括自殺身亡)；或 ii) 家傭因患重病或嚴重受傷並經合資格註冊醫生證明不適宜工作，以國際航班(經濟客位)將其送返原居國家之費用。	每年30,000元	每年40,000元
8. 服務中斷現金津貼 僱主因家傭生病或受傷而連續住院三天或以上，並於其間需聘請臨時家傭，從第四天起每天可獲發現金津貼。	每年6,000元 每天200元	每年7,500元 每天250元
9. 改聘費用 賠付因家傭患嚴重疾病、受傷或死亡須被送返原居國家，僱主需改聘家傭之必須及合理支出。	每年10,000元	每年15,000元
10. 忠誠保障 賠償僱主因家傭作出欺詐或不誠實行為而導致之實際現金損失。	每年5,000元	每年6,000元
自選附加保障	最高賠償金額（港幣）	
11. 癌症、心臟病及重大疾病附加保障 若家傭因癌症、心臟病、病毒性腦炎、中風或嚴重燒傷而須： A. 住院接受外科手術或治療，其原有第二項住院及外科手術費用之最高賠償額將提升至每年100,000元。每個項目如住院費及雜費、手術費等之最高賠償額將會提升。 i) 住院費用及雜費 ii) 專科治療及相關費用 iii) 外科手術費用 iv) 麻醉師費用(高達外科手術費用之35%) v) 手術室費用(高達外科手術費用之25%) B. 在醫院(毋需住院)、持牌醫學化驗所或掃描中心求診、進行診斷、檢查或治療，可獲繳付相關費用。	A. 每年100,000元 i) 每天 500 ii) 每一病症 20,000 iii) 每一病症 35,000 iv) 每一病症 7,500 v) 每一病症 6,000 B. 每年5,000元	

保費*

保期	基本保障		自選附加保障
	計劃 A	計劃 B	
一年	HK\$710	HK\$945	HK\$235
二年	HK\$1,280	HK\$1,580	HK\$400

* 保費已包括政府徵款

年齡限制：
18至60歲（可續保至65歲）

一般不保事項

戰爭、恐怖活動、在香港以外感染之疾病或發生之意外（僱主責任除外）、受保前已存在之傷病、性病、愛滋病、自殺（送返費用及改聘費用除外）、自我傷害行為、懷孕、流產、分娩、精神病、神經紊亂、酗酒或濫用藥物

適用於個別保障項目之不保事項

僱主責任

- 肺塵埃沉著病、職業性失聰、間皮瘤、核能放射或因不依時賠償工傷之罰款

住院及外科手術費用、門診費用、服務中斷現金津貼和癌症、心臟病及重大疾病附加保障

- 美容或整形手術（因本計劃保障範圍內受傷導致則除外）
- 定期體格檢查或在香港以外地方引起之任何治療費用

牙科費用

- 定期口腔檢查、洗牙、磨牙、鑲裝牙冠、牙橋、牙箍、假牙或在香港以外地方引起之任何治療費用

個人意外

- 飛行（作為民航機乘客除外）、攀山、攀石、供氧設備輔助呼吸之水中活動、駕駛或乘坐電單車、競賽（跑步或游泳除外）、高危運動或活動

個人責任

- 任何有意或蓄意行為、非法活動、食物中毒、在受僱地址或香港以外地方發生之任何事故

重要事項

- 1) 此計劃適用於香港人民入境條例（第115章）所監管之僱員合約下受聘之海外家傭。
- 2) 本小冊子乃資料摘要，僅供參考之用。有關詳盡之保障範圍及條款，概以英文保單為準。如有需要，請向本公司索取保單樣本以作參考。

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祥昇 保險代理有限公司
Peaceful Insurance Agency Limited

海外家傭綜合保險 Overseas Domestic Helper Insurance



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中國太平保險(香港)有限公司
China Taiping Insurance (HK) Company Limited

Overseas Domestic Helper Insurance



The Overseas Domestic Helper Insurance is a comprehensive insurance package enabling you to be Peace of Mind as an employer of overseas domestic helper. The package can safeguard you and your domestic helper from mishaps by providing extensive tailor-made covers.

PRODUCT FEATURES

- Employees' compensation for your domestic helper up to HKD100 million.
- Available for 1-Year and 2-Year Premium for the choices, so that you can flexibly arrange the policy according to the contractual terms of the employment contract.
- "Cancer, Heart Disease & Major Disease Supplementary Benefit" optional cover, protects your domestic helper suffering from serious illness
- All-in-one medical protection from outpatient, hospitalisation, surgery to emergency dental expenses.
- Coverage includes repatriation expenses, administrative expenses of replacement domestic helper and service interruption cover.
- No waiting period applied. Protection in effect immediately
- Change of domestic helpers at no extra cost during the policy period

COVERAGE

BASIC COVER	Maximum Limits (HK\$)	
	Plan A	Plan B
1. Employer's Liability Indemnify you for your legal liability as an employer under the Employees' Compensation Ordinance and at Common Law.	\$100,000,000 any one event	\$100,000,000 any one event
2. Hospitalisation & Surgical Expenses Reimburse the actual, necessary and reasonable expenses incurred in the event your domestic helper is confined in a hospital for surgery or treatment of sickness or injury resulting from an accident. i) Room, board and other miscellaneous hospital charges ii) Surgical fee iii) Anesthesia and its administration fee (up to 35% of surgical fee) iv) Operating theatre fee (up to 25% of surgical fee)	\$35,000 /year i) \$300 /per day ii) \$10,000 /disability iii) \$3,500 /disability iv) \$2,500 /disability	\$50,000 /year i) \$400 /day ii) \$15,000/disability iii) \$5,000 /disability iv) \$3,500 /disability
3. Clinical Expenses Reimburse the actual, necessary and reasonable expenses incurred in the event your domestic helper requires medical treatment from a clinic for sickness or injury resulting from an accident. (Chinese Medicine Practitioner - Not Applicable) i) Out-patient expenses ii) Bonesetter or ^physiotherapy treatment expenses (^referred by legally qualified and registered medical practitioner) iii) Registered Chinese Medicine Practitioner's Treatment (exclude Acupuncture and Tui-Na) (applicable to Plan B)	\$4,200 /year i) \$210 /visit/day ii) \$100 /visit/day ; \$700 /year iii) Not applicable	\$4,500 /year i) \$260 /visit/day ii) + iii) \$150 /visit/day ; \$1,050 /year
4. Dental Expenses Reimburse the actual, necessary and reasonable expenses incurred in the event your domestic helper requires emergency dental treatment such as oral surgery, treatment of abscesses, extractions or fillings as a result of dental disease.	\$1,500 /year 2/3 of the actual expenses	\$3,000 /year \$500 /visit/day
5. Personal Accident Compensate for death or permanent disablement of your domestic helper resulting from accident happened in Hong Kong on his/her rest days.	\$200,000 /year	\$200,000 /year
6. Personal Liability Indemnify you for the legal liability arising out of negligence of your domestic helper to third party while he/she is performing the duties.	\$100,000 /year	\$120,000 /year
7. Repatriation Expenses Pay the expenses incurred to repatriate your domestic helper to his/her home country before the expiry of his/her employment contract. i) the actual cost of returning the mortal remain in case of death, including committed suicide; or ii) the economy class fare from Hong Kong to his/her home country in case of being certified as medically unfit to work by a qualified medical practitioner.	\$30,000 /year	\$40,000 /year
8. Loss of Services Cash Subsidy Subsidise you the loss of services expenses, commencing from the 4th day, in hiring a temporary domestic helper if your domestic helper is hospitalised as an in-patient for treatment or surgery for a period of 3 consecutive days or more.	\$6,000 /year \$200 /day	\$7,500 /year \$250 /day
9. Re-hiring Expenses Reimburse the necessary and reasonable expenses in hiring a replacement domestic helper in the event that your domestic helper is repatriated to his/her home country due to death or serious illness or injury resulting in his/her unfit to work during the term of a contract.	\$10,000 /year	\$15,000 /year
10. Fidelity Protection Indemnify any actual pecuniary loss directly resulting from the act of fraud or dishonesty committed by your domestic helper.	\$5,000 /year	\$6,000 /year
OPTIONAL COVER	Maximum Limits (HK\$)	
11. Cancer, Heart Disease and Major Disease Supplementary Benefit If the domestic helper is hospitalised due to cancer, heart disease, encephalitis, stroke or major burns: A. Limit of Liability under Section 2 - Hospitalisation and Surgical Expenses is increased to HK\$100,000 per year, up to the follow limits: i) Room, board and other miscellaneous hospital charges ii) Special medical treatment and related charges iii) Surgical fee iv) Anesthesia and its administration fee (up to 35% of surgical fee) v) Operating theatre fee (up to 25% of surgical fee) B. Reimburse the necessary and reasonable medical expenses incurred by domestic helper for consultation, diagnosis, examination, or treatment of cancer and/or heart disease received in a hospital other than as a hospital patient or from any licensed medical laboratory or imaging centre.	A. \$100,000 /year i) \$500 /day ii) \$20,000 /disability iii) \$35,000/disability iv) \$7,500 /disability v) \$6,000 /disability B. \$5,000 /year	

PREMIUM*

Period	Basic Cover		Optional Cover
	Plan A	Plan B	
1 year	HK\$710	HK\$945	HK\$235
2 year	HK\$1,280	HK\$1,580	HK\$400

* Premium is inclusive of levies.

Age Limit

18 to 60 years old (renewable up to 65 years old).

GENERAL EXCEPTIONS

War, act of terrorism, accident or sickness sustained or contracted outside Hong Kong (except Employer's Liability), pre-existing conditions, sexually transmitted diseases, AIDS, suicide (except Repatriation Expenses and Re-hiring Expenses), intentional self-injury, pregnancy, miscarriage, childbirth, mental or nervous disorder, alcoholism or drug addiction.

SPECIAL EXCEPTIONS APPLICABLE TO INDIVIDUAL SECTIONS

Employer's Liability

- Pneumoconiosis, Noise-Induced Deafness, Mesothelioma, nuclear hazards or any late payment surcharge.

Hospitalization and Surgical Expenses, Clinical Expenses, Loss of Service Cash Subsidy and Cancer, Heart Disease and Major Disease Supplementary Benefit

- Cosmetic or plastic surgery (unless due to injury covered under this insurance)
- Routine physical examination or any expenses incurred outside Hong Kong.

Dental Expenses

- Routine examination, scaling, cleaning, polishing, crowning, bridges, braces, dentures, dental prosthetics or any expenses incurred outside Hong Kong.

Personal Accident

- Air travel (except licensed passenger carrying aircraft), mountaineering, rock climbing, underwater activities necessitating the use of breathing apparatus, motor cycling, racing (other than on foot or swimming), dangerous sports or activities.

Personal Liability

- Any willful or malicious act, criminal activities, food poisoning, occurrence happened at the place of employment or outside Hong Kong.

IMPORTANT NOTE

- 1) This insurance is available only for overseas domestic helpers who are employed under an Employment Contract as governed by the Immigration Ordinance (Chapter 115), of the laws of the Hong Kong SAR.
- 2) This brochure provides a brief introduction only. Please refer to the insurance policy for detailed terms and conditions, a specimen of which is available on request.

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祥昇 保險代理有限公司
Peaceful Insurance Agency Limited

海外家傭 綜合保險 Overseas Domestic Helper Insurance



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中國太平保險(香港)有限公司
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L-AG-UF-52-082020-5000