


About Avo


Avo Insurance values in a humanistic approach.. We offer a convenient digital insurance experience, envisioning a future where InsurTech is a reliable companion for everyone.


Domestic Helper Protection


Avo Domestic Helper Protection offers HKD100 million employees’ compensation to your overseas domestic helpers, fulfilling your liability as an employer under the Employees’ Compensation Ordinance. Our holistic coverage of inpatient, outpatient and dental expenses caters for your helper’s medical needs. Apply now to show care for your helper.


Protection highlights


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**No waiting period**  
Apply and get covered instantly. No waiting period, claims possible once effective\*
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**Cover up to HKD280 per outpatient visit**  
Cover up to HKD280 per clinical visit of your overseas helper. Bone-setting included, not limited to network doctors
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**Save some pennies for your overseas helper’s dental care**  
Reimburse up to HKD3,500 emergency dental care expenses annually for your helper, including extractions, fillings, and other treatments (e.g. oral surgery, X-Ray) as a result of dental disease
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**Service suspended? Reimburse your expense for temporary replacement**  
If your full-time helper is hospitalised for 3 consecutive days or more, you can reimburse the fee for hiring a temporary helper with up to HKD250 per day
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**High age limit of the helper**  
We cover up to 65 years old for new application and renewable up to 70 years old
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**No excess**  
All benefit items are excess-free

\* Except the general exclusions & pre-existing conditions

Premium

Period of protection	Plan A (HKD)	Plan B (HKD)	Plan C (HKD)
1 year	755	950	1,300
2 years	1,250	1,550	2,000

- Important stuff**
- This plan covers events happened in Hong Kong only.
  - The insured domestic helper must be between 18 years old to 65 years old (renewable up to 70 years old), and hold a valid HKID card or foreign passport.
  - According to the understanding of applicant, the insured domestic helper has not been denied for new application or renewal of any domestic helper insurance, or has the insurance with additional premium imposed.
  - The Policy Holder must hold a valid HKID card and must be the employer of the insured domestic helper under the employment contract.
  - The insured domestic helper has to perform full-time domestic service which has been legally approved by the Immigration Department.
  - The premium has included Premium Levy and the relevant levies as required by the statutory bodies.
  - The above information is for reference only and does not constitute any contract between Policy Holder and Avo. Please read the Policy Wordings for details.

**Important notes**  
This leaflet is only a brief description of products features and does not constitute any part of the insurance contract. Please refer to the policy document for details of insurance terms, conditions and exceptions. We reserve the right of final approval and decision.  
(If there is any conflict between the English version and the Chinese version of this document, the English version shall prevail.)

For any enquiry,  
please contact Peaceful Insurance Agency Limited

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Avo Domestic Helper Protection - Benefit Summary

Benefits	Maximum Benefit Amount (HKD)		
	Plan A	Plan B	Plan C
Section 1 – Employer’s Liability	100,000,000 per event		
Section 2 – Inpatient Expenses and Surgical	35,000 per Policy Year		50,000 per Policy Year
a) Room & Board	300 per day		400 per day
b) Surgical Expenses - Day Case Surgery	10,000 per disability 500 per disability 500 per Policy Year		15,000 per disability 500 per disability 1,000 per Policy Year
c) Anesthetist’s Fee	3,500 per disability		5,000 per disability
d) Operating Theatre Fee	2,500 per disability		3,500 per disability
Section 3 – Outpatient Expenses	4,200 per Policy Year		4,500 per Policy Year
a) Clinical Expenses	210 per visit per day		280 per visit per day
b) Expenses for bone-setting and physiotherapy treatment	700 per Policy Year 100 per visit per day		Not Applicable
c) Expenses for Traditional Chinese Practitioner, bone-setting and physiotherapy treatment	Not Applicable		1,050 per Policy Year 150 per visit per day
Section 4 – Dental Expenses	1,500 per Policy Year 2/3 of the actual expenses		3,500 per Policy Year 1,000 per visit per day
Section 5 – Personal Accident	200,000 per Policy Year		
Section 6 – Service Interruption	6,000 per Policy Year 200 per day		7,500 per Policy Year 250 per day
Section 7 – Repatriation Expenses	30,000 per Policy Year		40,000 per Policy Year
Section 8 – Replacement & Hiring Expense	10,000 per Policy Year		15,000 per Policy Year
a) Death	10,000 per Policy Year		15,000 per Policy Year
b) Medically Unfit	10,000 per Policy Year		15,000 per Policy Year
c) Resignation / Disappearance / malicious act, fraud or dishonesty	Not Applicable		5,000 per Policy Year
d) Maternity	Not Applicable		10,000 per Policy Year
Section 9 – Personal Liability	100,000 per Policy Year		120,000 per Policy Year
Section 10 – Fidelity Protection	5,000 per Policy Year		6,000 per Policy Year
a) Unauthorised use of long-distance calls	1,000 per Policy Year		
b) Lock replacement	500 per Policy Year		
Section 11 – Cancer & Heart Disease Supplementary Benefit	Not Applicable	100,000 per Policy Year	Not Applicable
a) Room & Board	Not Applicable	300 per day	Not Applicable
b) Surgical Expenses		10,000 per disability	
c) Anesthetist’s Fee		3,500 per disability	
d) Operating Theatre Fee		2,500 per disability	
e) Non-hospital Treatment		5,000 per Policy Year	
f) Once off cash allowance		5,000 per Policy Year	
Section 12 – Cancer, Heart Disease & Major Disease Supplementary Benefit	Not Applicable		120,000 per Policy Year
a) Room & Board	Not Applicable	Not Applicable	500 per day
b) Surgical Expenses			35,000 per disability
c) Anesthetist’s Fee			7,500 per disability
d) Operating Theatre Fee			6,000 per disability
e) Non-hospital Treatment			8,000 per Policy Year
f) Once off cash allowance			5,000 per Policy Year

Domestic Helper Protection  
家傭保障



Insurance Agent  
保險代理

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

Underwritten by  
承保公司



關於 Avo

Avo 著重人性化和科技的結合，提供便利的網上保險體驗，讓保險科技成為未來每個人都可以信賴的夥伴。

家傭保障


Avo 家傭保障關顧你的外傭，提供1億港元僱員補償額，助你承擔作為僱主的法律責任。此外，計劃更重點保障外傭醫療需要，提供門診、住院和牙醫費用等保障，為你分擔高昂洗費。

保障特點

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**免等候期**  
所有保障即批即保，免等候期，保單生效後即可索償\*
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**門診保障高達每次280港元**  
外傭門診保障每次高達280港元，跌打等均可索償，不限於網絡醫生
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**牙科治療同樣受保**  
每年牙科保障高達3,500港元，外傭因牙科疾病而需緊急剝牙、補牙，及接受其他治療（如口腔外科手術、X光診斷等）全部受保
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**外傭服務中斷請人暫代，實報實銷賠償**  
外傭入院連續3日或以上，請家務助理打理家務，即可實報實銷賠償，每日上限高達250港元
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**家傭投保年齡高上限**  
新投保保障最高65歲並可續保至70歲
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**不設自負額**  
所有保障項目（如門診及牙醫）均不設自負額

\* 一般不保事項及受保前已存在之疾病除外

保費

投保年期	計劃A（港元）	計劃B（港元）	計劃C（港元）
1 年	755	950	1,300
2 年	1,250	1,550	2,000

- 注意事項
- 此計劃的保障只適用於香港發生的事故。
  - 受保家傭年齡須介乎18歲至65歲（可續保至70歲）並持有有效的香港身份證或外國護照。
  - 根據投保人所知，受保家傭未曾於投保或續保任何家傭保險時被拒或被加徵保費。
  - 保單持有人必須持有有效的香港身份證，並且必須為受保家傭於僱傭合約內的僱主。
  - 受保家傭必須為經入境事務處認可的全職家傭。
  - 保費已包含由有關法定機構收取的保險徵費及相關的徵費。
  - 以上資料只供參考，並不構成Avo與保單持有人所訂立之任何合約或合約之任何部份。產品詳情請參閱相關之保單條款。

重要事項  
本小冊子概述的保障資料只供參考之用，並不構成保險合約的一部份，有關此項保障計劃的詳細內容、條款和細則及不適用範圍，請參閱正式保單。如有任何差異，均以保單內的條款細則為準，本公司保留最終批核和決定權。  
(本小冊子的中文內容力求符合英文原意，若有任何爭議，概以英文版本為準。)

如有任何問題，歡迎聯絡祥昇保險代理有限公司

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Avo 家傭保障 — 保障概要

保障項目	最高賠償額（港元）		
	計劃A	計劃B	計劃C
第1節 – 僱主責任	每宗事故 100,000,000		
第2節 – 住院及外科手術費用	每保單年度 35,000		每保單年度 50,000
a) 病房及膳食	每日 300		每日 400
b) 手術費用 - 日間手術	每一病症 10,000 每一病症 500 每保單年度 500		每一病症 15,000 每一病症 500 每保單年度 1,000
c) 麻醉師費用	每一病症 3,500		每一病症 5,000
d) 手術室費用	每一病症 2,500		每一病症 3,500
第3節 – 門診費用	每保單年度 4,200		每保單年度 4,500
a) 西醫門診費用	每日每次 210		每日每次 280
b) 跌打或物理治療費用	每保單年度 700 每日每次 100		不適用
c) 註冊中醫師 / 跌打 / 物理治療費用	不適用		每保單年度 1,050 每日每次 150
第4節 – 牙科費用	每保單年度 1,500 實際支出費用的三分之二		每保單年度 3,500 每日每次 1,000
第5節 – 人身意外	每保單年度 200,000		
第6節 – 服務中斷	每保單年度 6,000 每日每次 200		每保單年度 7,500 每日每次 250
第7節 – 送返回國	每保單年度 30,000		每保單年度 40,000
第8節 – 改聘家傭及招聘費用	每保單年度 10,000		每保單年度 15,000
a) 死亡	每保單年度 10,000		每保單年度 15,000
b) 身體狀況不適合工作	每保單年度 10,000		每保單年度 15,000
c) 辭職 / 失蹤 / 蓄意行為 / 詐騙或不誠實行為	不適用		每保單年度 5,000
d) 懷孕	不適用		每保單年度 10,000
第9節 – 個人責任	每保單年度 100,000		每保單年度 120,000
第10節 – 忠誠保障	每保單年度 5,000		每保單年度 6,000
a) 未經許可的長途電話費用	每保單年度 1,000		
b) 更換門鎖費用	每保單年度 500		
第11節 – 癌症及心臟病額外保障	不適用	每保單年度 100,000	不適用
a) 病房及膳食	不適用	每日 300	不適用
b) 手術費用		每一病症 10,000	
c) 麻醉師費用		每一病症 3,500	
d) 手術室費用		每一病症 2,500	
e) 非住院治療費用		每保單年度 5,000	
f) 出院現金津貼		每保單年度 5,000	
第12節 – 癌症、心臟病及重大疾病額外保障	不適用		每保單年度 120,000
a) 病房及膳食	不適用	不適用	每日 500
b) 手術費用			每一病症 35,000
c) 麻醉師費用			每一病症 7,500
d) 手術室費用			每一病症 6,000
e) 非住院治療費用			每保單年度 8,000
f) 出院現金津貼			每保單年度 5,000

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