

OVERSEAS DOMESTIC HELPER INSURANCE

The Overseas Domestic Helper Insurance is a comprehensive insurance package giving you peace of mind as an employer of overseas domestic helper. The package can safeguard you and your domestic helper from mishaps by providing timely and necessary covers.

Coverage	Maximum Limits (HK\$)		
	Plan A	Plan B	Plan C
1. Employer's Liability			
Indemnify you for your legal liability as an employer under the Employees' Compensation Ordinance (including death or injury due to cleaning outward-facing windows legally).	\$100,000,000 any one event	\$100,000,000 any one event	\$100,000,000 any one event
2. Hospitalisation & Surgical Expenses (Include Cancer & Heart Disease)			
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. i. Room, board and other miscellaneous hospital charge ii. Surgical fee iii. Anesthesia and its administration fee iv. Operating theatre fee	\$35,000 / year i) \$300 / day ii) \$10,000 / disability iii) \$3,500 / disability iv) \$2,500 / disability	\$35,000 / year i) \$300 / 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. i. Out-patient expenses ii. Bonesetter or physiotherapy treatment expenses* (*referred by a registered medical practitioner) iii. Chinese Medicine Practitioner treatment expenses (exclude Acupuncture and Tui-Na)	\$4,200 / year i) \$210 / visit / day ii) \$100 / visit / day \$700 / year iii) Not Applicable	\$4,200 / year i) \$210 / visit / day ii) \$100 / visit / day \$700 / year iii) Not Applicable	\$4,600 / 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 67% of the actual expenses	\$2,500 / year 67% of the actual expenses	\$3,500 / 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	\$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	\$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	\$30,000 / year	\$40,000 / year
8. Loss of Services Cash Subsidy			
Subsidize you the expenses in hiring temporary domestic helper in the event that your domestic helper is hospitalised for a period of 3 consecutive days or more and Benefit 2 is payable. Start payable commencing on the 4th day of hospitalisation.	\$6,000 / year \$200 / day	\$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 and section 7 is payable.	\$10,000 / year	\$10,000 / year	\$15,000 / year
10. Fidelity Protection			
Indemnity for the loss of home contents due to theft by the domestic helper.	\$5,000 / year	\$5,000 / year	\$6,000 / year
11. Major Disease Supplementary Benefit			
Major Disease applicable: Plan B: Heart Disease or Cancer Plan C: Heart Disease, Cancer, Benign Brain Tumour, Coma, Paralysis, Encephalitis, Bacterial Meningitis, Stroke or Major Burns If the domestic helper suffers from the above Major Disease:		\$100,000 / year	\$120,000 / year
i) Limit of Liability under Section 2 Hospitalisation & Surgical Expenses is increased to The maximum limits under each sub-item as follows: a) Room & board and other miscellaneous hospital charge b) Special medical treatment and related charges c) Surgical fee d) Anesthesia fee and its administration fee e) Operating theatre fee	Not Applicable	i) \$100,000 / year a) \$300 / day b) \$20,000 / disability c) \$20,000 / disability d) \$7,000 / disability e) \$5,000 / disability	i) \$120,000 / year a) \$500 / day b) \$20,000 / disability c) \$35,000 / disability d) \$7,500 / disability e) \$6,000 / disability
ii) Reimburse the expenses incurred in using specialized drugs for treatment of the above Major Disease.		ii) 5,000 / year	ii) 6,000 / year
iii) Reimburse the expenses incurred for consultation, diagnosis, examination, or treatment of the above Major Disease received in hospital other than as a hospital patient or from any licensed medical laboratory or imaging centre referred by a registered medical practitioner.		iii) 5,000 / year	iii) 6,000 / year

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



OVERSEAS DOMESTIC HELPER INSURANCE

海外家傭綜合保險



More Choice · Higher Benefit

更多選擇 · 更高保障

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

Assicurazioni Generali S.p.A. - Hong Kong Branch
忠意保險有限公司(香港分行)

MAJOR EXCLUSIONS 主要不保事項

General Exclusion 一般不保事項

War, act of terrorism, accident or sickness sustained or contracted outside HongKong, pre-existing conditions, Unlawful Acts, sexually transmitted diseases, AIDS, suicide (except Repatriation Expenses and Re-hiring Expenses), intentional self-injury, pregnancy, miscarriage, childbirth, mental or nervous disorder, alcoholism, drug addiction or domestic helper being no longer employed by the policyholder.

For complete details of exclusions, please refer to the policy provisions.

戰爭、恐怖活動、在香港以外感染之疾病或發生之意外，受保前已存在之傷病、非法活動、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、濫用藥物或家傭已不再受僱於保單持有人。

有關其他的不保事項，請參閱保單條款內所列明之詳細內容。

Age Limit : 18 to 60 years old (renewable up to 65 years old).

年齡限制 : 18至60歲(可續保至65歲)。

Waiting Period : No waiting period applied. Protection in effect immediately.

等候期 : 免等候期，保障即時生效。

This leaflet serves as a general guideline only. For details of cover and exclusions, please refer to the policy provisions.

本小冊子僅供參考之用，保單承保範圍及不保事項請參照保單條款及細則。

Overseas Domestic Hepler Insurance is issued by Assicurazioni Generali S.p.A. - Hong Kong Branch ("Generali Hong Kong"), an authorised insurer in Hong Kong, and arranged by Peaceful Insurance Agency Limited. Generali Hong Kong reserves the right to accept or decline any application.

海外家傭綜合保險由忠意保險有限公司(香港分行)（「忠意香港」）(本港獲授權的保險公司)

承保並簽發，並由祥昇保險代理有限公司安排。忠意香港保留接受或拒絕任何申請的權利。

Premium[^] 保費[^]

	Plan A 計劃A	Plan B 計劃B	Plan C 計劃C
1-year plan 一年計劃	HK\$750	HK\$960	HK\$1,250
2-year plan 兩年計劃	HK\$1,290	HK\$1,600	HK\$2,000

[^]Premium is inclusive of EC levies and premium levy.

[^]保費已包括勞工險徵費及保費徵費。

Insurer may adjust premium for individual case.

保險公司可按個別情況調整保費。

Insurance Agent 保險代理

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

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

Room 2606, 26/F., APEC Plaza, 49 Hoi Yuen Road,
Kwun Tong, Kowloon.

九龍觀塘開源道49號創貿廣場26樓2606室

Tel 電話: 2771 7213 2771 7228 Fax 傳真: 2771 7136

Email: peaceful01@peacefulins.com.hk

Underwriter 承保公司

Assicurazioni Generali S.p.A. - Hong Kong Branch
忠意保險有限公司(香港分行)

21/F, Cityplaza One, 1111 King's Road, Taikoo Shing, Hong Kong
香港英皇道1111號太古城中中心一期21樓

Tel 電話: 6682 1112

Email 電郵: bravo@generali.com.hk



海外家傭綜合保險

海外家傭綜合保險是一份週全的保險計劃，讓聘有家傭並作為僱主的您能夠輕鬆無憂！它提供全面而又能夠滿足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及時的保障。

保障項目	最高賠償額 (港幣)		
	計劃 A	計劃 B	計劃 C
1. 僱主責任			
賠償僱主在僱員補償條例對受僱家傭於工作期間生病、受傷或死亡（包括因合法地清潔外窗引致）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	每次事故 100,000,000元
2. 住院及外科手術費用 (包括癌症及心臟病)			
繳付因家傭生病或受傷而須入住院院接受外科手術或治療之實際、必須及合理支出。	每年35,000元	每年35,000元	每年50,000元
i) 住院費用及雜費 ii) 外科手術費用 iii) 麻醉師費用 iv) 手術室費用	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	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	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			
繳付因家傭生病或受傷須接受門診治療之實際、必須及合理支出。	每年4,200元	每年4,200元	每年4,600元
i) 門診 ii) 跌打或物理治療* (*需由合資格註冊西醫轉介) iii) 中醫治療（針灸及推拿除外）	i) 每天每次210元 ii) 每天每次100元 每年700元 iii) 不適用	i) 每天每次210元 ii) 每天每次100元 每年700元 iii) 不適用	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			
繳付家傭因患牙齒疾病而需接受緊急診治，例如口腔手術、治療膜腫、脫牙或補牙之實際、必須合理費用的支出。	每年1,500元 實際費用的67%支出	每年2,500元 實際費用的67%支出	每年3,500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	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30,000元	每年40,000元
8. 服務中斷現金津貼			
如保險項目2) 的索償確立及家傭需住院連續3日，僱主可由住院第4日開始獲聘請臨時傭工所需的費用之補償。	每年6,000元 每天200元	每年6,000元 每天200元	每年7,500元 每天250元
9. 改聘費用			
如保險項目7) 的索償確立，僱主可獲繳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10,000元	每年15,000元
10. 忠誠保障			
被家傭盜竊而引致家居財物之損失。	每年5,000元	每年5,000元	每年6,000元
11. 重大疾病額外保障			
重大疾病適用於： 計劃B：癌症或心臟病 計劃C：癌症、心臟病、良性腦腫瘤、昏迷、癱瘓、腦炎、細菌性腦膜炎、中風或重度燒傷 若家傭患了以上重大疾病： i) 原有第二項住院及外科手術費用之最高賠償額將提升至 每個項目之最高賠償額如下： a) 病房、膳食及住院雜費 b) 專科治療及相關費用 c) 外科手術費用 d) 麻醉師費用 e) 手術室費用 ii) 可獲繳付的專科藥物費用 iii) 可獲繳付由合資格註冊西醫轉介在醫院（毋需住院）、持牌醫學化驗所或掃瞄中心求診、進行診斷、檢查或治療的費用	不適用	每年100,000元 i) 每年100,000元 a) 每天300元 b) 每一病症20,000元 c) 每一病症20,000元 d) 每一病症7,000元 e) 每一病症5,000元 ii) 每年5,000元 iii) 每年5,000元	每年120,000元 i) 每年120,000元 a) 每天500元 b) 每一病症20,000元 c) 每一病症35,000元 d) 每一病症7,500元 e) 每一病症6,000元 ii) 每年6,000元 iii) 每年6,000元