



## MAJOR EXCEPTIONS · 主要不保事項

### General Exceptions 一般不保事項：

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.

戰爭、恐怖活動、在香港以外感染之疾病或發生之意外(僱主責任項目除外)、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。

### Special Exceptions Applicable To Individual Sections 適用於個別保障項目之不保事項：

#### Section 1-Employer's Liability 僱主責任

Pneumoconiosis, nuclear hazards or any late payment surcharge.  
肺積塵病、核能放射或因不依時賠償工傷之罰款。

#### Section 2-Hospitalisation and Surgical Expenses 住院及外科手術費用；

#### Section 3-Clinical Expenses 門診費用；

#### Section 8-Loss of Services Cash Subsidy 服務中斷現金津貼；

#### Section 11-Major Disease Supplementary Benefit 重大疾病額外保障

Cosmetic surgery (unless due to injury covered under this plan), routine physical examination or any expenses incurred outside Hong Kong.  
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。

#### Section 4-Dental Expenses 牙科費用

Routine examination, scaling, cleaning, polishing, crowning, bridges, braces, endodontic (root canal) surgery, dentures, dental prosthetics or any expenses incurred outside Hong Kong.  
定期口腔檢查、洗牙、磨牙、鑲裝牙冠、牙橋、牙箍、杜牙根、假牙或在香港以外地方引起之任何治療費用。

#### Section 5-Personal Accident 個人意外

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.  
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。

#### Section 6 - Personal Liability 個人責任

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

**Age Limit 年齡限制** : 18 to 60 years old (renewable up to 65 years old).  
: 18至60歲(可續保至65歲)

**Waiting Period 等候期** : No waiting period applied. Protection in effect immediately.  
: 免等候期，保障即時生效。

**Premium^保費^**

	Plan A 計劃A	Plan B 計劃B	Plan C 計劃C
<b>1-year plan 一年計劃</b>	<b>HK\$720</b>	<b>HK\$950</b>	<b>HK\$1,200</b>
<b>2-year plan 兩年計劃</b>	<b>HK\$1,300</b>	<b>HK\$1,600</b>	<b>HK\$1,990</b>

^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。

### Important Note 重要事項

- 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 HKSAR.  
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) Levy collected by the Insurance Authority will be imposed on this policy at the applicable rate. For further information, please visit China Merchants Insurance's website [www.cm-insurance.com](http://www.cm-insurance.com) or contact Peaceful at (852) 2771 7213.  
保險業監管局將按適用徵費率向本保險單收取徵費。詳情可瀏覽招商局保險網頁 [www.cm-insurance.com](http://www.cm-insurance.com)或致電(852) 2771 7213向祥昇保險查詢。
- 3) 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.  
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。

P-DMH-0920

# OVERSEAS DOMESTIC HELPER INSURANCE 海外家傭綜合保險



包括按合約清潔外窗引致之意外  
INCLUDE ACCIDENT DUE TO CLEANING  
OUTWARD-FACING WINDOW BY CONTRACT

更多選擇 · 更高保障  
MORE CHOICE · HIGHER BENEFIT

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  
E-mail 電郵：peaceful01@peacefulins.com.hk  
Website 網址：www.peacefulins.com.hk





# OVERSEAS DOMESTIC HELPER INSURANCE PROPOSAL FORM · 海外家傭綜合保險投保書

## Proposer's Details & Plan Insured 投保人資料及投保計劃

Proposer (Employer) 投保人(僱主)	English Name 英文姓名			Chinese Name 中文姓名		
	Passport No./HKID Card No. 護照/香港身份證號碼			E-mail Address 電郵地址		
Correspondence Address 通訊地址	Room/Flat 室	Floor 樓	Block 座	Building/Estate 大廈/屋苑		
	Street no./Street 街號/街道			District 地區		HK/KLN/N.T. 香港/九龍/新界
	Contact No. 聯絡電話	Mobile 手機	Home 住宅	Effective Date 保險生效日期	From 由	(dd) (mm) (yy) (日) (月) (年)
Premium (inclusive of EC levies and premium levy): 保費(已包括勞工險徵費及保費徵費):			1-year plan 一年計劃	Plan A 計劃A □ \$720	Plan B 計劃B □ \$950	Plan C 計劃C □ \$1,200
			2-year plan 兩年計劃	□ \$1,300	□ \$1,600	□ \$1,990
Insurer may adjust premium for individual case. 保險公司可按個別情況調整保費。						

Bank Account Details\*  
銀行賬戶資料\*

Name of Bank 銀行名稱	Bank Code 銀行編號	Branch Code 分行編號	Account No. 賬戶號碼
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自動轉帳，特快賠款，方便快捷。

\*For Claim Settlement use only (Account-holder must be the Proposer) 只作賠償之用(賬戶持有人必須是投保人)

保險業監管局將按適用徵費率向本保險單收取徵費。詳情可瀏覽招商局保險網頁 [www.cm-insurance.com](http://www.cm-insurance.com) 或致電(852) 2771 7213 向祥昇保險查詢。

## Domestic Helper's Details 家傭資料

Insured Person 被保人 (Domestic Helper) (家傭)	Name 姓名			Special Job Duty 特殊工作職責	<input type="checkbox"/> Gardening 園藝	<input type="checkbox"/> Driving 駕駛	<input type="checkbox"/> Pet Caring 照顧寵物
	Monthly Salary 月薪	Nationality 國籍	Date of Birth 出生日期	Sex 性別	Passport No./H.K.I.D. Card No. 護照/香港身份證號碼		
Place of employment 工作地點 <input type="checkbox"/> Same as above 同上	Room/Flat 室	Floor 樓	Block 座	Building/Estate 大廈/屋苑			
	Street no./Street 街號/街道			District 地區		HK/KLN/N.T. 香港/九龍/新界	

## Declaration & Authorisation 聲明及授權

- I/We declare that I/we have never had my/our domestic helper insurance declined, cancelled or refused to renew by any insurance company.
- I/We declare that the information given above is true and complete to the best of my/our knowledge and believe that all material factors affecting the decision of China Merchants Insurance Co. Ltd. ("the Company") to accept this proposal of insurance have been disclosed.
- I/We hereby declare and agree that any personal information collected by the Company and Peaceful Insurance Agency Limited ("Peaceful") may be used, stored or disclosed to any organisation or individual for the purposes of processing this application; providing subsequent insurance services; promoting insurance products and services; and meeting the requirements under any applicable law and regulation. I/We understand that I/We have the right to obtain access to and request correction of any personal information concerning me/us held by the above companies; and request for such access can be made in writing to their Data Protection Officer.
- I/We understand that the insurance cover will not be effective unless this Proposal has been formally accepted by the Company.
- I/We agree that this proposal and declaration shall be the basis of the contract between me/us and the Company and shall be deemed to be incorporated in such contract.
- I/We understand, acknowledge and agree that the Company will pay brokerage/commission to the authorized insurance intermediary, if any, during the continuance of the policy including renewals, for arranging this insurance with the Company. I/We further understand that the above agreement is necessary for the Company to proceed with this application.
- 本人/我們聲明本人/我們之家傭保險從未有被保險公司拒絕投保、取消或拒絕續保。
- 本人/我們聲明於此投保申請書內填寫的資料乃完全及真實，並無隱瞞可能影響招商局保險有限公司("招商保險")決定是否接納此投保申請的資料。
- 本人/我們特此聲明並同意招商保險及祥昇保險代理有限公司("祥昇代理")使用、儲存或透露本投保申請書上所填寫的個人資料予任何機構或人仕用作下列用途：處理此投保申請；提供其後保險服務所需；推廣其他保險產品及服務；及符合任何適用的法例及條例規定的要求。本人/我們明白本人/我們有權查閱及要求更正上述公司持有有關本人/我們的個人資料，如有此需要，可以書面形式向上述公司的資料保護主任提出。
- 本人/我們明白此投保申請必須經招商保險批核，方可生效。
- 本人/我們同意此投保申請書及有關之保單，將成為本人/我們與招商保險之間所簽署合約之全部。
- 本人/我們明白、確知及同意，若本保險經由獲授權保險中介人安排，並由招商保險承保，招商保險會於保單有效期內(包括續保期)支付佣金予該中介人。本人/我們亦明白招商保險必須取得本人/我們以上的同意，才可以處理此保險申請。

☐ I/We wish to opt-out of the Company and Peaceful use or transfer of my/our personal data for direct marketing. I/We understand that by ticking this box, the above companies may not be able to provide certain services to me/us (including renewal notification). 本人/我們反對招商保險及祥昇代理使用或轉讓本人/我們的個人資料作直接促銷。本人/我們明白在方格內填上✓號，上述公司可能無法向本人/我們提供某些服務(包括續保通知)。

Date 日期

Proposer's Signature 投保人簽署

Underwriter :  
承保公司 :



**招商局保險有限公司**  
CHINA MERCHANTS INSURANCE COMPANY LIMITED  
Suites 2303-04, 23/F., South Island Place,  
8 Wong Chuk Hang Road, Hong Kong.  
香港黃竹坑道8號South Island Place 23樓2303-04室  
Tel 電話 : 2890 5940 Fax 傳真 : 2576 2292  
Website 網址 : [www.cm-insurance.com](http://www.cm-insurance.com)

Insurance Agent :  
保險代理 :

**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  
E-mail 電郵 : [peaceful01@peacefulins.com.hk](mailto:peaceful01@peacefulins.com.hk)  
Website 網址 : [www.peacefulins.com.hk](http://www.peacefulins.com.hk)

## Disclaimer - Insurance Service 保險服務 - 責任聲明

This Employment Agency only provides service in forwarding insurance application and/or premium to Peaceful Insurance Agency Limited, we will not give advices, warranties or promises whether expressly or implicitly on insurance products, and assumes no responsibility for the coverage and related services of any insurance product. Customers are strongly suggested to make enquiry, if any, directly to Peaceful Insurance Agency Limited for insurance coverage, terms and conditions.

本僱傭公司為客戶提供的購買保險服務，只限於替客戶向祥昇保險代理有限公司遞交投保資料及/或保費之服務，並不會就保險產品向客戶提供意見或給予任何明示或暗示的保證或承諾，亦不會就保險產品的保障範圍及相關服務承擔任何責任。本公司建議各客戶在選購保險時，如有任何疑問，應直接致電祥昇保險代理有限公司了解保險產品內容和有關的條款及細則。

Employment Agency  
僱傭公司

Code:





## 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.

Coverage	Maximum Limits (HK\$)		
	Plan A	Plan B	Plan C
<b>1. Employer's Liability</b> Indemnify you for your legal liability as an employer under the Employees' Compensation Ordinance and at Common Law (including death or injury due to cleaning outward-facing windows).	<b>\$100,000,000 any one event</b>	<b>\$100,000,000 any one event</b>	<b>\$100,000,000 any one event</b>
<b>2. Hospitalisation &amp; Surgical Expenses (Include Cancer &amp; Heart Disease)</b> 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 (iv) Operating theatre fee	<b>\$35,000/year</b>  (i) \$300/day (ii) \$10,000/disability (iii) \$3,500/disability (iv) \$2,500/disability	<b>\$35,000/year</b>  (i) \$300/day (ii) \$10,000/disability (iii) \$3,500/disability (iv) \$2,500/disability	<b>\$50,000/year</b>  (i) \$400/day (ii) \$15,000/disability (iii) \$5,000/disability (iv) \$3,500/disability
<b>3. Clinical Expenses</b> 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. (i) Out-patient expenses (ii) Bonesetter or physiotherapy treatment expenses* (*referred by legally qualified and registered medical practitioner) (iii) Chinese Medicine Practitioner* (exclude Acupuncture and Tui-Na) (*subject to treatment at the following designated Chinese medical clinics:- (a) Chinese medical clinics operated by a Hospital in Hong Kong; (b) Hong Kong Federation of Trade Unions Workers' Medical Clinics; or (c) Nong's Chinese Medicine Clinics.)	<b>\$4,200/year</b>  (i) \$210/visit/day (ii) \$100/visit/day \$700/year (iii) Not Applicable	<b>\$4,200/year</b>  (i) \$210/visit/day (ii) \$100/visit/day \$700/year (iii) Not Applicable	<b>\$4,600/year</b>  (i) \$260/visit/day  (ii) + (iii) \$150/visit/day \$1,050/year
<b>4. Dental Expenses</b> 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.	<b>\$1,500/year</b> 2/3 of the actual expenses	<b>\$2,500/year</b> 2/3 of the actual expenses	<b>\$3,500/year</b> \$500 (per visit per day)
<b>5. Personal Accident</b> Compensate for death or permanent disablement of your domestic helper resulting from accident happened in Hong Kong on his/her rest days.	<b>\$200,000/year</b>	<b>\$200,000/year</b>	<b>\$200,000/year</b>
<b>6. Personal Liability</b> Indemnify you for the legal liability arising out of negligence of your domestic helper to third party while he/she is performing the duties.	<b>\$100,000/year</b>	<b>\$100,000/year</b>	<b>\$120,000/year</b>
<b>7. Repatriation Expenses</b> 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.	<b>\$30,000/year</b>	<b>\$30,000/year</b>	<b>\$40,000/year</b>
<b>8. Loss of Services Cash Subsidy</b> Subsidize 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.	<b>\$6,000/year</b> \$200/day	<b>\$6,000/year</b> \$200/day	<b>\$7,500/year</b> \$250/day
<b>9. Re-hiring Expenses</b> 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.	<b>\$10,000/year</b>	<b>\$10,000/year</b>	<b>\$15,000/year</b>
<b>10. Fidelity Protection</b> Indemnify any actual pecuniary loss directly resulting from the act of fraud or dishonesty committed by your domestic helper.	<b>\$5,000/year</b>	<b>\$5,000/year</b>	<b>\$6,000/year</b>
<b>11. Major Disease Supplementary Benefit</b> 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: (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 (b) Special medical treatment and related charges (c) Surgical fee (d) Anesthesia fee and its administration fee (e) Operating Theatre fee (ii) Reimburse the expenses incurred in using specialized drugs for treatment of the above Major Disease. (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.	<b>Not Applicable</b>  (i) Not Applicable  (ii) Not Applicable (iii) Not Applicable	<b>\$100,000/year</b>  (i) \$100,000/year  (a) \$300/day (b) \$20,000/disability (c) \$20,000/disability (d) \$7,000/disability (e) \$5,000/disability  (ii) \$5,000/year (iii) \$5,000/year	<b>\$120,000/year</b>  (i) \$120,000/year  (a) \$500/day (b) \$20,000/disability (c) \$35,000/disability (d) \$7,500/disability (e) \$6,000/disability  (ii) \$6,000/year (iii) \$6,000/year



## 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。

保障範圍	最高賠償額 (港幣)		
	計劃A	計劃B	計劃C
<b>1. 僱主責任</b> 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、受傷或亡 (包括因清潔外窗引致) 而須承擔之法律責任。	<b>每次事故 100,000,000元</b>	<b>每次事故 100,000,000元</b>	<b>每次事故 100,000,000元</b>
<b>2. 住院及外科手術費用</b> 繳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 (iv) 手術室費用	<b>每年35,000元</b> (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	<b>每年 35,000元</b> (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	<b>每年 50,000元</b> (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
<b>3. 門診費用</b> 繳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。 (i) 門診 (ii) 跌打 或 物理治療 <sup>#</sup> ( <sup>#</sup> 需由合資格註冊西醫轉介) (iii) 中醫* (針灸及推拿除外) [*必須在以下指定的中醫診所求診：- (a) 香港的醫院中醫診所； (b) 香港工會聯合會工人醫療所；或 (c) 農本方中醫診所]	<b>每年 4,200元</b> (i) 每天每次210元 (ii) 每天每次100元 每年700元 (iii) 不適用	<b>每年 4,200元</b> (i) 每天每次210元 (ii) 每天每次100元 每年700元 (iii) 不適用	<b>每年 4,600元</b> (i) 每天每次260元  (ii) + (iii) 每天每次150元 每年1,050元
<b>4. 牙科費用</b> 繳付家傭因患牙齒疾病而需接受緊急診治，例如口腔手術、治療膿腫、脫牙或補牙之實際、必須及合理費用的支出。	<b>每年1,500元</b> 實際費用的 三分之二支出	<b>每年2,500元</b> 實際費用的 三分之二支出	<b>每年3,500元</b> 每天每次500元
<b>5. 個人意外</b> 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。	<b>每年200,000元</b>	<b>每年200,000元</b>	<b>每年200,000元</b>
<b>6. 個人責任</b> 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。	<b>每年100,000元</b>	<b>每年100,000元</b>	<b>每年120,000元</b>
<b>7. 送返費用</b> 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。	<b>每年 30,000元</b>	<b>每年 30,000元</b>	<b>每年 40,000元</b>
<b>8. 服務中斷現金津貼</b> 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。	<b>每年 6,000元</b> 每天200元	<b>每年 6,000元</b> 每天200元	<b>每年 7,500元</b> 每天250元
<b>9. 改聘費用</b> 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。	<b>每年 10,000元</b>	<b>每年 10,000元</b>	<b>每年 15,000元</b>
<b>10. 忠誠保障</b> 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。	<b>每年 5,000元</b>	<b>每年 5,000元</b>	<b>每年 6,000元</b>
<b>11. 重大疾病額外保障</b> 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) 住院及膳食費用 (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	<b>不適用</b>   (i) 不適用  (ii) 不適用 (iii) 不適用	<b>每年 100,000元</b>  (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	<b>每年 120,000元</b>  (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