



Major Exceptions 主要不保事項

General Exceptions 一般不保事項:	Sections Applicable 適用項目:
War, act of terrorism, Accident or sickness sustained or contracted outside Hong Kong (except Employer's Liability Cover), 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。	1-12
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。	1
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。	2,3,8,11,12
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。	4
Air travel (except licensed passenger carrying aircraft), mountaineering, rock climbing, underwary 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。	5
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。	6

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。

Plan計劃	A	B	C
1-Year Plan 一年計劃	HK\$755	HK\$950	HK\$1,300
2-Year Plan 兩年計劃	HK\$1,250	HK\$1,550	HK\$2,000

Premium is inclusive of levies. 保費已包括政府徵款。

The information contained herein is for reference only and does not constitute any part of the insurance contract. For full terms and conditions and exclusions, please refer to the policy document which shall prevail in case of inconsistency. In the event of any discrepancy between the English and Chinese versions, the English version shall prevail. California Insurance Company Ltd reserves the right of final approval and decision on all matters.



Overseas Domestic Helper Insurance Proposal Form 海外家傭綜合保險投保書

Proposer's Details and 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 No. 護照號碼 / 香港身份證號碼		E-mail Address 電郵地址		
Contact No. 聯絡電話	Home / Office 住宅 / 公司	Mobile 手機		
Correspondence Address 通訊地址	Room / Flat 室	Floor 樓	Block 座	
	Building / Estate 大廈 / 屋苑			
	Street 街道			
	District 地區		HK / KLN / N.T. 香港 / 九龍 / 新界	
Bank Account Details* 銀行帳戶資料*	Name of Bank 銀行名稱			
	Bank Code 銀行編號	Branch Code 分行編號		
	Account No. 帳戶號碼			
*For claim settlement use only (Account Holder must be the Proposer) *只作賠償之用 (帳戶持有人必須為投保人)				
Premium 保費 (Premium is inclusive of levies. 保費已包括政府徵款)	Plan 計劃	A	B	C
	1-Year Plan 一年計劃	<input type="checkbox"/> HK\$755	<input type="checkbox"/> HK\$950	<input type="checkbox"/> HK\$1,300
	2-Year Plan 兩年計劃	<input type="checkbox"/> HK\$1,250	<input type="checkbox"/> HK\$1,550	<input type="checkbox"/> HK\$2,000
Effective Date 生效日期	From	DD	MM	YY
	由	日	月	年

Domestic Helper's Details 家傭資料			
Insured Person (Domestic Helper) 受保人 (家傭)			
Name 姓名			
Nationality 國籍	Gender 性別	Monthly Wages 每月薪金	
Date of Birth 出生日期	DD 日	MM 月	YY 年
Passport No. / HKID No. 護照號碼 / 香港身份證號碼			
Place of Employment 工作地點	<input type="checkbox"/> Same as Employer's Correspondence Address 與僱主通訊地址相同		
	Room / Flat 室	Floor 樓	Block 座
	Building / Estate 大廈 / 屋苑		
	Street 街道		
District 地區		HK / KLN / N.T. 香港 / 九龍 / 新界	
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 寵物照顧		



Declaration and 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.
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。
- 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 California Insurance Co. Ltd. ("the Company") to accept this proposal form have been disclosed.
本人 / 我們聲明於此投保申請書內填寫之資料乃完全及真實, 並無隱瞞可能影響加洲保險有限公司 ("加洲保險") 決定是否接納此投保申請書之資料。
- I / We understand that the insurance cover will not be effective unless this proposal form has been formally accepted by the Company.
本人 / 我們明白此投保申請書必須經加洲保險批核, 方可生效。
- I / We agree that this proposal form 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.
本人 / 我們同意此投保申請書及有關之保單, 將成為本人 / 我們與加洲保險之間所簽署合約之全部, 並以保單上各條款為準則。
- I / We understand, acknowledge and agree that the Company will pay brokerage / commission to the authorised 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, 並由加洲保險承保, 加洲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 / 我們亦明白加洲保險必須取得本人 / 我們以上的同意, 才可處理此保險申請。



Notice to Customers relating to the Personal Data (Privacy) Ordinance ("Ordinance") 有關個人資料 (私隱) 條例 ("私隱條例") 的客戶通知

- The personal information of customers (include policy owners, insured persons, beneficiaries, premium payors, trustees, policy assignees and claimants) collected or held by California Insurance Company Limited and Peaceful Insurance Agency Ltd (collectively described as the "Company") may be used by the Company for the following **obligatory purposes** necessary in providing services to the customers (otherwise the Company is unable to provide services to customers who fail to provide the required information):
由加洲保險有限公司及祥昇保險代理有限公司 (以下統稱 "加洲及祥昇") 收集或持有的客戶 (包括保單持有人、受保人、受益人、保費付款人、信託人、保單受讓人及索償人) 個人資料, 均可供加洲及祥昇使用作以下 **強制性用途**, 以便為客戶提供服務 (否則加洲及祥昇將無法為未能提供所需資料的客戶提供服務):
(1) to process, investigate (and assist others to investigate) and determine insurance applications, insurance claims and provide ongoing insurance services;
辦理、調查 (及協助他人調查) 和決定保險申請、保險索償及提供持續的保險服務;
(2) to process requests for payment, and for direct debit authorisation;
辦理付款要求及直接付款授權;
(3) to manage any claim, action and/or proceedings brought against the customers, and to exercise the Company's rights as more particularly defined in applicable policy wording, including but not limited to the subrogation right;
處理任何對客戶的索償、訴訟及/或司法程序; 以及行使加洲及祥昇的權利 (詳情見適用保單條款所定); 包括但不限於代位權;
(4) to compile statistics or use for accounting and actuarial purposes;
編撰統計數字, 或作會計及精算用途;
(5) to meet the disclosure requirements of any local or foreign law, regulations, codes or guidelines binding on the Company and conduct matching procedures where necessary;
符合對加洲及祥昇具約束力的任何本地或外國法例、規則、守則或指引的披露規定及如需要時進行核對程序;
(6) to comply with the legitimate requests or orders of the courts of Hong Kong and regulators including but not limited to the Insurance Authority, Hong Kong Federation of Insurers, auditors, governmental bodies and government-related establishments;
遵循香港法院及監管機構作出的合法要求或指令, 包括但不限於保險業監理處、香港保險業聯會、核數師、政府組織和政府相關機構;
(7) to collect debts;
債務追討;
(8) to facilitate the Company's authorised service providers to provide services to the Company and/or the customers for the above purposes; and
便利加洲及祥昇的認可服務供應商, 就上述目的為加洲及祥昇及/或客戶提供服務; 及
(9) to enable an actual or proposed assignee of the Company to evaluate the transaction intended to be the subject of the assignment.
使加洲及祥昇的實際或建議承讓人能夠評估擬進行涉及有關轉讓的交易。
- The Company may provide any personal information of customers to the following parties, within or outside of Hong Kong, for the obligatory purposes:
加洲及祥昇可就強制性用途, 向以下於香港境內或境外的人士提供任何客戶個人資料:
(1) The Company or any other company carrying on insurance or reinsurance related business, or an intermediary;
加洲及祥昇, 或任何進行保險或再保險相關業務的其他公司或中介人;

- any agent, contractor or third party service provider who provides administrative, telecommunications, computer, payment or other services to the Company in connection with the operation of its business;
任何向加洲及祥昇提供行政、電訊、電腦、付款或其他與其業務運作有關的服務的代理人、承包商或第三方服務供應商;
 - third party service providers including legal advisors, accountants, investigators, loss adjusters, reinsurers, medical and rehabilitation consultants, surveyors, specialists, repairers, and data processors;
第三方服務供應商, 包括法律顧問、會計師、調查員、理賠師、再保公司、醫護及復康顧問、考察員、專家、維修人員, 及資料處理器;
 - credit reference agencies, and in the event of default, any debt collection agencies or companies carrying on claim or investigation services;
信貸諮詢機構, 而在客戶欠賬時, 任何債務追收代理或進行索償或調查服務的公司;
 - any person to whom the Company is under an obligation to make disclosure under the requirements of any law binding on the Company and for the purposes of any regulations, codes or guidelines issued by governmental, regulatory or other authorities with which the Company is expected to comply;
根據對加洲及祥昇或其任何關連機構具約束力的任何法例, 及就任何由政府、監管或其任何關連機構預期須遵守的任何規例、守則或指引而言, 加洲及祥昇有責任向其作出披露的任何人士;
 - any person pursuant to any order of a court of competent jurisdiction;
根據主管司法權區的法院的任何頒令的任何人士; 及
 - any actual or proposed assignee of the Company or transferee of the Company's rights in respect of the policy owners.
加洲及祥昇的任何實際或建議承讓人或加洲及祥昇對保單持有人的權利的受讓人。
- Certain personal information of policy owners and insured persons collected or held by the Company, in particular, names, contact information, age, gender, identity document reference, marital status, policy information, claim information, and medical history may be used by the Company for the following **voluntary purposes**:
由加洲及祥昇收集或持有的保單持有人及受保人的某些個人資料, 特別是姓名、聯絡資料、年齡、性別、身份證明文件資料、婚姻狀況、保單資料、索償資料, 及醫療紀錄等, 均可供加洲及祥昇使用作以下 **自願性用途**:
(1) to provide marketing materials and conduct direct marketing activities in relation to insurance and/or financial products and services of the Company and/or other financial services providers, and/or other related services of business partners, with whom the Company maintains business referral or other arrangements;
為加洲及祥昇維持業務引薦關係或其他安排之其他金融服務供應商的保險及/或金融產品及服務, 及/或其他商業合作伙伴之相關服務, 提供市場推廣資料及進行直接市場推廣活動;
(2) to perform customer analysis, profiling and segmentation; and
進行客戶研究分析及分層; 及
(3) to conduct market research and insurance surveys for the Company's development of services and insurance products.
就加洲及祥昇的服務及保險產品發展進行市場調查及保險研究。
- The Company is not allowed to use the personal information of any customer for the above voluntary purposes without such customer's consent. In the absence of any "opt-out" request, the Company shall treat the insurance application and continuation of the policy(ies) held with the Company as an indication of no objection of such policy owner and insured person to the Company's use of their personal information for the above voluntary purposes.
未經客戶同意, 加洲及祥昇不得使用任何客戶的個人資料作上述自願性用途。在未有收到任何 "反對" 要求, 加洲及祥昇將把有關保險申請及持續投保, 視作有關保單持有人及受保人之不反對加洲及祥昇使用其個人資料作上述自願性用途。
- The Company may provide certain personal information, in particular, name, contact information, age, gender and policy information of a policy owner and an insured person, upon such policy owner's and insured person's written consent, to the following parties, within or outside of Hong Kong, for the voluntary purposes:
經保單持有人及受保人書面同意後, 加洲及祥昇可就上述自願性用途, 向以下於香港境內或境外的人士提供其某些個人資料, 特別是姓名、聯絡資料、年齡、性別、保單持有人及受保人的保單資料等:
(1) other banking/financial institutions, commercial or charitable organisations with whom the Company maintains business referral or other arrangements;
與加洲及祥昇維持業務引薦關係或其他安排的其他銀行/金融機構、商業或慈善組織;
(2) third party marketing service providers and insurance intermediaries.
第三方市場推廣服務供應商及保險中介人。
- The Company is not allowed to provide to any third party the personal information of any customer, specifically, policy owners or insured persons, for the above voluntary purposes without their written consent.
未經客戶書面同意, 加洲及祥昇不得向任何第三方提供有關客戶 (特別指保單持有人及受保人) 的個人資料作上述自願性用途。

- All customers have the right to access, correct, or change any of their own personal information held by the Company, and in the case of policy owners and insured, opt-out of the Company's use and transfer of their personal information for the voluntary purposes, by request in writing to the Company's Personal Data Privacy Officer at the address below. Requests for opt-out must state clearly the full name, identity document number, policy number, telephone number and address of the person making such request. Policy owners and insured persons may otherwise select the opt-out check box in the insurance proposal form to indicate their wish to opt-out the collected personal data for the voluntary purposes usage as stated in paragraphs 3 and 4 altogether.
所有客戶均有權以書面向加洲及祥昇之個人資料私隱主任 (地址如下) 要求查閱、修正及/或更改由加洲及祥昇所持有有關其本身的任何個人資料, 如保單持有人及受保人欲反對加洲及祥昇使用及提供其個人資料作上述自願性用途, 亦可向加洲及祥昇提出, 並於有關反對要求中清楚註明要求人士之全名、身份證明文件編號、保單編號、電話號碼和地址。保單持有人及被保險人亦可在本保險投保書上選擇退出被收集的個人資料使用作上述第3及4段的有關所有自願性用途。
Personal Data Privacy Officer
California Insurance Company Ltd
Rm 1607, China Insurance Group Bldg.
141 Des Voeux Road Central, Hong Kong.
個人資料私隱主任
加洲保險有限公司
香港中環德輔道中141號
中保集團大廈16樓1607室
- In accordance with the Ordinance, the Company has the right to charge a reasonable fee for processing any data access request.
根據私隱條例, 加洲保險有權收取合理費用, 藉以處理任何資料的查閱要求。
- In the event of any discrepancy or inconsistencies between the English and Chinese versions of this notice, the English version shall prevail.
本通知的中文版本如有任何差異或不一致, 一概以英文版為準。
 Please this box if you wish to opt-out of California Insurance Company Limited and Peaceful Insurance Agency Ltd use or transfer of your personal data for direct marketing and other voluntary purposes as stated in paragraph 3 and 4 under the "Notice to Customers relating to the Personal Data (Privacy) Ordinance ("Ordinance)". For details, please refer to the "Notice to Customers relating to the Personal Data (Privacy) Ordinance ("Ordinance)".
如閣下反對接受加洲保險有限公司及祥昇保險代理有限公司使用或轉讓閣下的個人資料作為直接銷售推廣或其他在 "有關個人資料 (私隱) 條例 ("私隱條例")" 的客戶通知 第3及4段所提及的自願性用途, 請在方格內填上 字樣。詳情請參閱 "有關個人資料 (私隱) 條例 ("私隱條例") 的客戶通知"。

I / We confirm my / our agreement to all sections in this proposal form, including without limitation, the above Declaration and Authorisation and the Notice to Customers relating to the Personal Data (Privacy) Ordinance ("Ordinance").
本人 / 我們確認認同本投保書內之所有部分, 包括但不限於上列之聲明及授權細則及有關個人資料 (私隱) 條例 ("私隱條例") 的客戶通知。

Proposer's Signature 投保人簽署 _____ **Date** 日期 _____
Insurance Agent:
保險代理:

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

Address : Unit 2605, 26/F., Tamson Plaza,
161 Wai Yip Street, Kwun Tong, Kowloon.
地址 : 九龍觀塘偉業街161號德勝廣場26樓2605室
電話Tel : (852) 2771 7213
傳真Fax : (852) 2771 7136
電郵Email : peaceful01@peacefulins.com.hk
網址/Website : www.peacefulins.com.hk



Underwriter:
承保公司:

California Insurance Company Limited

Address : Rm. 1607, China Insurance Group Building,
141 Des Voeux Road Central, Hong Kong.
地址 : 香港中環德輔道中141號中保集團大廈16樓1607室
電話Tel : (852) 2545 5877
傳真Fax : (852) 2541 4454
電郵Email : oh@california.com.hk
網址/Website : www.california.com.hk

Disclaimer – Insurance Service 保險服務 – 責任聲明
The Employment Agency only provides service in forwarding insurance application and/or premium to Peaceful Insurance Agency Limited, it will not give advices, warranties or promises whether expressly or implicitly on insurance products, and assume 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. 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。各客戶若在選購保險時有任何疑問, 建議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** 編號: _____



CALIFORNIA INSURANCE
| 加洲保險 |
SINCE 1977

Overseas Domestic Helper Insurance 海外家傭綜合保險

抹窗有保障
(只包括合約情況下之抹窗意外)



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

Address : Unit 2605, 26/F., Tamson Plaza,
161 Wai Yip Street, Kwun Tong, Kowloon.
地址 : 九龍觀塘偉業街161號德勝廣場26樓2605室
電話Tel : (852) 2771 7213
傳真Fax : (852) 2771 7136
電郵Email : peaceful01@peacefulins.com.hk
網址/Website : www.peacefulins.com.hk

此小冊子資料摘要, 謹供參考之用, 並不構成保險合約之一部份, 有關此項保障計劃的內容細則及不承保事項詳列於保單之內, 如有任何差異, 均以保單內之條款細則為準, 加洲保險有限公司保留最終批核及決定權。
(如中文譯本與英文有異, 概以英文版為準。)



Overseas Domestic Helper Insurance Proposal Form

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
1. Employer's Liability Indemnify you for your legal liability as an employer under the Employees' Compensation Ordinance and at Common Law. (Including work accident resulting from domestic window cleaning that is in compliance with the standard Employment Contract for Domestic Helpers.)	\$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 iv) Operating theatre fee	\$35,000 / year i) up to \$300 / day ii) up to \$10,000 / disability iii) up to \$3,500 / disability iv) up to \$2,500 / disability		\$50,000 / year i) up to \$400 / day ii) up to \$15,000 / disability iii) up to \$5,000 / disability iv) up to \$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. 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) (applicable for Plan C only) (*Subject to treatment at the following designated Chinese medical clinics – (1) Chinese medical clinics operated by a Hospital in Hong Kong or (2) Hong Kong Federation of Trade Unions Workers' Medical Clinics)	\$4,200 / year i) up to \$210 / visit / day ii) up to \$100 / visit / day; up to \$700 / year iii) Not Applicable		\$4,500 / year i) up to \$280 / visit / day ii) + iii) up to \$150 / visit / day; up to \$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.	\$2,500 / year up to 2/3 of the actual expenses		\$3,500 / year up to \$500 / visit / day
5. Personal Accident Compensate for permanent disablement or death 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 up to \$200 / day		\$7,500 / year up to \$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 larceny, fraudulent or dishonest misappropriation of cash monies in local currency only belonging to the Insured or unauthorised use of long distance calls.	\$5,000 / year		\$6,000 / year
Additional Coverage	Maximum Limits (HK\$)		
	Plan A	Plan B	Plan C
11. Cancer & Heart Disease Supplementary Benefit (applicable for Plan B only) A. If the Domestic Helper is hospitalised due to cancer or heart disease, the Limit of Liability under Section 2 – Hospitalisation and Surgical Expenses is increased. The Maximum Limits under each sub-item such as room, board & miscellaneous expenses, surgical fee, etc. remain unchanged. 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. C. Once off cash allowance to the Domestic Helper upon return to home country, excluding the case of death and suicide.	Not Applicable	A) \$100,000 / year (inclusive of \$35,000 under Item 2 of Coverage) i) up to \$300 / day ii) up to \$10,000 / disability iii) up to \$3,500 / disability iv) up to \$2,500 / disability B) \$5,000 / year C) \$5,000 / year	Not Applicable
12. Cancer, Heart Disease and Major Disease Supplementary Benefit (applicable for Plan C only) A. If the Domestic Helper is hospitalised due to cancer, heart disease, Apallic Syndrome, Bacterial Meningitis, Benign Brain Tumour, Encephalitis, Paralysis or Stroke, the Limit of Liability under Section 2 – Hospitalisation and Surgical Expenses and the Maximum Limits under each sub-item are increased. B. Reimburse the necessary and reasonable medical expenses incurred by Domestic Helper for consultation, diagnosis, examination, or treatment of the above mentioned diseases received in a Hospital other than as a Hospital Patient or from any licensed medical laboratory or imaging centre. C. Once off cash allowance to the Domestic Helper upon return to home country, excluding the case of death and suicide.	Not Applicable	Not Applicable	A) \$120,000 / year (inclusive of \$50,000 under Item 2 of Coverage) i) up to \$500 / day ii) up to \$35,000 / disability iii) up to \$7,500 / disability iv) up to \$6,000 / disability B) \$8,000 / year C) \$5,000 / year

Important Note

- 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.
- The information contained herein is for reference only and does not constitute any part of the insurance contract. For full terms and conditions and exclusions, please refer to the policy document which shall prevail in case of inconsistency. In the event of any discrepancy between the English and Chinese versions, the English version shall prevail. California Insurance Company Ltd reserves the right of final approval and decision on all matters.



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
1. 僱主責任 賠償僱主在僱員補償條例及普通法對受傷家傭於工作期間受傷或死亡而須承擔之法律責任。(包括按合約情況下之抹窗意外。)	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 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	每年35,000元 i) 每天高達300元 ii) 每一病症高達10,000元 iii) 每一病症高達3,500元 iv) 每一病症高達2,500元		每年50,000元 i) 每天高達400元 ii) 每一病症高達15,000元 iii) 每一病症高達5,000元 iv) 每一病症高達3,500元
3. 門診費用 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(#需由合資格註冊西醫轉介) iii) ^中醫(針灸及推拿除外)(僅適用於計劃C) (*必須在以下指定中醫診所求診 – (1)香港的醫院中醫診所或(2)香港工會聯合會工人醫療所)	每年4,200元 i) 每天每次高達210元 ii) 每天每次高達100元; 每年高達700元 iii) 不適用		每年4,500元 i) 每天每次高達280元 ii) + iii) 每天每次高達150元; 每年高達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、治療膿腫、脫牙或補牙之實際、必須及合理費用的支出。	每年2,500元 高達實際費用的三分之二支出		每年3,500元 每天每次高達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永久性傷殘或死亡。	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 每天高達200元		每年7,500元 每天高達250元
9. 改聘費用 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金錢損失，包括未經許可使用之國際長途電話費用。	每年5,000元		每年6,000元
附加保障範圍	最高賠償額 (港幣)		
	計劃 A	計劃 B	計劃 C
11. 癌症及心臟病額外保障 (僅適用於計劃B) 若家傭因癌症或心臟病而須 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會提升。每個項目如住院費及雜費、手術費等之最高賠償額維持不變。 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。 C. 回家，可獲取現金補貼(每年只可獲賠償一次及不包括死亡或自殺身亡)。	不適用	A) 每年100,000元 (已包括保障範圍項目2之35,000元) i) 每天高達300元 ii) 每一病症高達10,000元 iii) 每一病症高達3,500元 iv) 每一病症高達2,500元 B) 每年5,000元 C) 每年5,000元	不適用
12. 癌症, 心臟病及主要疾病額外保障(僅適用於計劃C) 若家傭因癌症, 心臟病, 植物人, 細菌性腦膜炎, 良性腦腫瘤, 病毒性腦炎, 癱瘓或中風 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和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。 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。 C. 回家，可獲取現金補貼(每年只可獲賠償一次及不包括死亡或自殺身亡)。	不適用	不適用	A) 每年120,000元 (已包括保障範圍項目2之50,000元) i) 每天高達500元 ii) 每一病症高達35,000元 iii) 每一病症高達7,500元 iv) 每一病症高達6,000元 B) 每年8,000元 C) 每年5,000元

重要事項

- 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。
- 此小冊子資料摘要，謹供參考之用，並不構成保險合約之一部份。有關此項保障計劃的內容細則及不承保事項將詳列於保單之內，如有任何差異，均以保單內之條款細則為準。加洲保險有限公司保留最終批核及決定權。(如中文譯本與英文有異，概以英文版為準。)