

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
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. (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 for plan C)	\$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, Apallid 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.



抹窗有保障
(只包括合約下之抹窗意外)

海外家傭綜合保險

OVERSEAS DOMESTIC HELPER INSURANCE

INSURANCE AGENT
保險代理

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

Address : Room 2606, 26/F, APEC Plaza,
49 Hoi Yuen Road, Kwun Tong, Kowloon.
地址 : 九龍觀塘開源道49號創貿廣場26樓2606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號中環集團大廈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

此小冊子資料摘要，謹供參考之用，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，加州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，概以英文版本為準。)

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
Special Exceptions Applicable To Individual Sections 適用於個別保障項目之不保事項：	Sections Applicable 適用項目：
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, 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）、高危險運動或活動。	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。

Premium 保費

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.

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，讓時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僱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。（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C）	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

- 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) 此小冊子資料摘要，謹供參考之用，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，概以英文版本為準。)