

Domestic Helper Insurance

Look After your maid Shoulder your burden

With our busy daily life in Hong Kong, it is an inevitable expense to hire a domestic helper to take care of household chores nowadays. If your domestic helper encounters an accident and cannot perform her normal duties, your financial losses can be quite substantial. Our Domestic Helper Insurance is a comprehensive plan which allows you to meet your legal obligation as an Employer, and to look after your domestic helper. It's time to take a load off your mind!

Product Highlights

- ✓ **Up to HK\$4,000 of the Clinical Expenses, including** Expenses for bonessetting or physiotherapy treatment
- ✓ **Emergency Medical Assistance Service – covers the cost of repatriating the Domestic Helper back to the country of origin**
- ✓ **Fidelity Protection** protects the Employers against the financial loss arising from a dishonest act committed by the Domestic Helper
 - Compensation for unauthorized long distance phone calls
 - Employer's Personal Effects
- ✓ **Domestic Helper's Personal Effects** Protects the personal properties of the Domestic Helper at the place of the Employer's residence
- ✓ **Up to a limit of HK\$50,000 Personal Accident protection to the Domestic Helper when travelling abroad with the Employer**

Benefits at a Glance

Section A	Maximum Limit (HK\$)
A.1 Employer's Liability Employer's Legal liability under the Hong Kong Employees' Compensation Ordinance and Common Law	\$100,000,000 (any one event)
A.2 Personal Accident Benefits Death or Permanent Disablement resulting from accidental injury occurring in Hong Kong during the rest days of the Domestic Helper.	
Accidental Death or Permanent Total Disablement	\$100,000
Loss of two or more limbs	\$100,000
Loss of sight of both eyes	\$100,000
Loss of one limb and sight of one eye	\$100,000
Loss of one limb or sight of one eye	\$50,000
(Loss of limb shall mean physical severance of a hand or foot at or above the wrist or ankle or of an arm or leg at or above elbow or knee. Loss of sight shall mean total and irrecoverable loss of all sight.)	
A.3 Personal Accident Benefits to the Domestic Helper when travelling abroad with the Employer	
Accidental Death or Permanent Total Disablement	\$50,000
Loss of two or more limbs	\$50,000
Loss of sight of both eyes	\$50,000
Loss of one limb and sight of the eye	\$50,000
Loss of one limb or sight of one eye	\$25,000

Section B	Maximum Limit (HK\$)
B.1 Clinical Expenses Reimbursement of clinical expenses incurred by the Domestic Helper up to Provided that the first medical treatment was received from a legally qualified and registered medical practitioner, expenses for bonessetting or physiotherapy are also covered up to Total maximum amount payable per year under this Section	\$200 per visit per day \$100 per visit per day /\$500 per year \$4,000
B.2 Surgical & Hospitalization Expenses Reimbursement of expenses incurred by the Domestic Helper up to Room, Board & other miscellaneous hospital charges Surgical fee per disability Anaesthesia and its administrative fee per disability Operation theatre fee per disability Total maximum amount payable per year under this Section	\$300 per day \$10,000 25% of surgical fee but not exceeding \$2,500 12.5% of surgical fee but not exceeding \$1,250 \$25,000
B.3 Dental Expenses Reimbursement of two-thirds of the dental expenses incurred by the Domestic Helper up to	\$1,500 per year
B.4 Emergency Medical Assistance Service by i) Emergency Repatriation of the Domestic Helper in the event of serious sickness or injury; ii) Post-mortem Treatment and Repatriation of Mortal Remains	\$20,000 per year
B.5 Fidelity Protection Financial loss resulting from fraud or dishonest acts committed by your domestic helper (Compensation for unauthorized long distance calls)	\$10,000 per year (Max. HK\$3,000)
B.6 Temporary Helper subsidy Subsidy for employing temporary helper if your domestic helper is hospitalized	\$200/days Max. 30 days
B.7 Helper Replacement Expenses Extra expenses reasonably and necessarily incurred for getting a new helper in the event the insured Domestic Helper is repatriated due to serious injury, illness or death.	\$3,000 per year
B.8 Domestic Helper's Personal Effects Extend to cover loss of or damage to covered personal properties of the Domestic Helper at the place of the employer's residence	\$3,000 per year

Brief Exclusions (Please refer to the Insurance Policy for details)

General exclusions applicable to All Sections:

War and allied perils, suicide, pregnancy or childbirth, intoxication by alcohol, narcotics or drugs not prescribed by a legally qualified and registered medical practitioner, pre-existing conditions, acquired immune deficiency syndrome (AIDS) or AIDS related complex (ARC) and any injury, illness or death which occurs or results from event taking place outside of Hong Kong.

Specific exclusions applicable to :

- Any late payment surcharge that the Insured may become liable under the legislation.
- Nervous or mental disease, venereal disease, congenital anomalies or deformities, infertility, sterilization, heart disease, cancer, rest cure, physical check-ups and cosmetic or plastic surgery unless to correct an injury covered under the policy.
- Routine examination, scaling polishing or cleaning, crowning, bridges, braces and dentures.
- Driving or riding in any kind of race, underwater activities involving the use of breathing apparatus.
- Any repatriation or transportation of mortal remains originating outside of Hong Kong

申請須知

家傭年齡限制 18 至 65 歲

閣下只須填妥投保表格連同保費支票抬頭“中國平安保險(香港)有限公司”交回或郵寄至中國平安保險即可。投保一經接納，保障立即生效。保單將郵寄附上。

有關【家傭綜合保】的任何查詢，歡迎於辦公時間內致電 2827 1883 中國平安保險(香港)有限公司查詢或瀏覽：www.cpaihk.com。

等候期

受保家傭在受保日期起首十五天之等候期內，本保單乙1、乙2、乙3及乙6保障暫停生效。

附註：

- 本小冊子只為一般性簡介，僅供參考之用。有關承保範圍及不受保項目之詳細條款及內容，請參閱保單。
- 如有爭執，以保單內英文條款為準。
- 本公司保留隨時修訂或取消各項條款及細則的決定權，毋須預先通知。

Important Notes for Application

AGE LIMIT OF DOMESTIC HELPER 18 to 65

Simply complete the Proposal form and return or mail to us together with cheque make it payable to "China Ping An Insurance (Hong Kong) Co., Ltd.". The policy will become effective immediately after we receive and accept your application. Insurance policy will be sent to you by mail.

To find out more information, please contact us at 2827 1883 during office hours or visit www.cpaihk.com.

WAITING PERIOD

A 15 day waiting period from the inception date of the Domestic Helper's insurance shall be applicable to Sections B1, B2, B3 and B6 of the Schedule of Benefits for any Domestic Helper. No benefits shall be payable under these Sections during the waiting period.

Remarks:

- This brochure is only a summary of product feature and does not constitute any part of the policy itself. Full details of the policy cover, exclusions, and excess imposed for each section can be found in a copy of our Domestic Helper Insurance policy.
- In case of any discrepancy between the Chinese and English version, the English version shall prevail.
- The company reserves the right to change or cancel any terms and conditions without any prior notice.

特許代理／經紀：
AUTHORIZED AGENT / BROKER

Kai Fung Insurance Brokers Limited
21/F Hang Seng Tsuen Wan Bldg., 289 Sha Tsui Rd.,
Tsuen Wan N.T.
Tel: 2473 6060 Fax: 2473 6866

Underwritten and Arranged by:

中國平安保險(香港)有限公司
China Ping An Insurance (Hong Kong) Co., Ltd.
(Incorporated in Hong Kong)

香港灣仔告士打道138號聯合廣場大廈17樓
17/F, Allied Kajima Building,
138 Gloucester Road, Wanchai, Hong Kong.
Tel 852 2827 1883 Fax 852 2802 0018

www.cpaihk.com

家傭綜合保險 Domestic Helper Insurance



中国平安 PING AN

保險·銀行·投資

家傭綜合保險

僱主 · 家傭 安心無憂

香港人生活繁重，聘請家庭傭工料理日常家務工作是必然的額外開支。假如家傭在受僱期間意外受傷，身為僱主更因承擔法律責任而慘然破財。中國平安的「家傭綜合保險」不但保障僱主的基本法律責任，亦為家庭傭工提供全面完善的醫療和人身意外保障，雙重保障，雙方安心。

保障特點

- ✓ **門診醫療費用高達每年港幣4,000元，包括**跌打或物理治療的費用
- ✓ **國際救援提供之緊急醫療支援，保障您送返家庭傭工返回原居地之費用**
- ✓ **家傭誠信保障**
保障僱主因所聘之家傭作出中不忠實的行為而招致財物損失，包括：
 - 未經許可的長途電話費
 - 僱主個人財物
- ✓ **家傭財物保障**
保障家傭在僱主居所引致之財物損失
- ✓ **陪同僱主出國旅遊，家傭也可獲個人意外保障高達港幣50,000元**

保障簡介

範圍甲	最高賠償額(HKS)
甲1. 僱主責任 僱主在香港僱員賠償條例及普通法下須要承擔之責任。	每次意外 \$100,000,000
甲2. 個人意外保障 家傭在休息期間並非因工作而身體意外受傷，導致死亡或永久性傷殘，可獲賠償。 意外死亡或永久性完全傷殘 喪失任何兩肢或以上 雙目失明 喪失一肢及一目失明 喪失一肢或一目失明 (喪失肢體即在手腕或足踝或以上斷失。而失明即不可復完的永久性視力完全喪失。)	\$100,000 \$100,000 \$100,000 \$100,000 \$50,000
甲3. 家傭外遊個人意外保障 陪同僱主出國旅遊，家傭也可獲個人意外保障。 意外死亡或永久性完全傷殘 喪失任何兩肢或以上 雙目失明 喪失一肢及一目失明 喪失一肢或一目失明	\$50,000 \$50,000 \$50,000 \$50,000 \$25,000

範圍乙	最高賠償額(HKS)
乙1. 門診醫療費用 家傭如因疾病或意外導致身體受傷，所引致之門診醫療費用。 經註冊醫生診治後，再接受跌打及物理治療之費用亦可獲賠償。 每年最高總賠償額	每天每次診療 \$200 \$100 / 每年\$500 \$4,000
乙2. 外科手術及住院費用 家傭如因疾病或意外導致身體受傷而須入住院醫治，所引致之醫療或外科手術費用。 住院費及雜費 外科手術費用 麻醉師費用 手術室費用 每年最高總賠償額	每天\$300 每病症\$10,000 每病症不超過外科手術費用之25%或\$2,500 每病症不超過外科手術費用之12.5%或\$1,250 \$25,000
乙3. 牙科費用 家傭如因牙齒疾患所引致之醫療費用，可獲三分之二賠償。	每年\$1,500
乙4. 【國際救援】提供之緊急醫療支援 (i) 如家傭在香港患重病或嚴重受傷，可獲緊急護送服務回原居地； (ii) 運送家傭之遺體回原居地。	每年\$20,000
乙5. 忠誠保險 因傭工欺詐舞弊引致的經濟損失 (其中未經許可的長途電話費用的賠償)	每年\$10,000 (最高\$3,000)
乙6. 臨時傭工津貼 因傭工住院致使服務中斷，需另聘替代傭工的現金補償。	\$200/天， 最長30天
乙7. 補聘新家傭費用 因受保家傭患重病，嚴重受傷或死亡而須送回原居地，補聘新家傭所引致之合理及必須費用。	每年\$3,000
乙8. 家傭財物 賠償家傭在僱主居所及承保範圍內引致之財物損失	每年\$3,000

不保事項摘要 (如需細節，請參閱正式保單)

所有保障項目之除外責任
戰爭及有關風險、自殺、懷孕或生育、酗酒，或服用非經註冊醫生處方指定之麻醉品或藥物、愛滋病或其相關病徵，在保險生效前已存在的傷病，以香港範圍外發生之事項所引致之受傷、疾病或死亡。

個別保障項目之特定除外責任

- 法例下僱主因不依期作工傷賠償而須付之罰款。
- 精神病，性病，先天性異常或畸形，不育，絕育，心臟病，癌病，療養，體格檢查，美容或整容手術 (但由本保單保障範圍內傷引致之矯形手術除外)。
- 口腔檢查，洗牙，磨牙，鑲裝牙冠，牙橋，牙箍及假牙等。
- 任何形式之賽車或騎策比賽及用供氧設備輔助呼吸之水中活動。
- 在香港範圍外所發生引致家傭或其遺體送返原居地之事件

「家傭綜合保險」投保表格 'Domestic Helper Insurance' Proposal Form

“此保險只適用於外籍家庭傭工 Suitable for Overseas Domestic Helper Only ”

投保人資料 PROPOSER'S INFORMATION	
(請以正楷填寫 Please complete the following section in ENGLISH using block letters)	
投保人姓名 Name of Proposer	
姓 Surname _____ 名 Other Names _____	
性別 Sex M / F	香港身份證號碼 H.K.I.D. Card No. _____
日間聯絡電話 Day Time Tel No. _____	
手提電話 Mobile Phone No. _____	
投保地址 Residential Address _____	
電郵地址 Email Address _____	
僱傭資料 DOMESTIC HELPER'S INFORMATION	
姓名 Name	
姓 Surname _____ 名 Other Names _____	
出生日期 Date of Birth _____ 日 D _____ 月 M _____ 年 Y	
國籍 Nationality _____	
香港身份證 / 護照號碼 H.K.I.D. Card / Passport No. _____	
倘若超過一名家庭傭傭，請將詳情填寫在附加紙張並簽署寄回。 If more than one domestic helper, please give details with your signature on a separate sheet of paper.	
投保類別 COVER REQUIRED	
(請 ✓ 方格 Please ✓ box)	
一年保險期之保費 Premium for One Year Cover	
<input type="checkbox"/> HK\$786 全套保險 (包括範圍甲+乙) All Sections	<input type="checkbox"/> HK\$486 只保範圍甲 Section A
兩年保險期之保費 Premium for Two Years Cover	
<input type="checkbox"/> HK\$1,415 全套保險 (包括範圍甲+乙) All Sections	<input type="checkbox"/> HK\$875 只保範圍甲 Section A
受僱合約期 Contract Period of Employment	由 _____ 至 _____ From _____ To _____
投保日期 Contract Period of Insurance	由 _____ 至 _____ From _____ To _____ 日 月 年 (D / M / Y) 日 月 年 (D / M / Y)

上述家傭是否 Has the above domestic helper		
(請 ✓ 方格 Please ✓ box)	是 Yes	否 No
1) 可能因身體某種狀況而須接受治療或手術? Had any condition that may require medical or surgical treatment?	<input type="checkbox"/>	<input type="checkbox"/>
2) 曾被保險公司拒絕投保，取消或拒絕續保同類保險? Had any insurance of the same kind declined, cancelled or renewal refused?	<input type="checkbox"/>	<input type="checkbox"/>
如 ✓ 是，請詳述 If you have ticked yes, please give details _____		
投保人聲明 DECLARATION		
予據聲明及同意： i) 上述填寫之資料及答案均為真實及事實之全部； ii) 以上問題未有填寫者均作【否】論； iii) 根據保單第甲2條條作出之意外死亡賠償，將給予家傭之合法代理人。 予據承認本投保書為本人/本公司與中國平安保險(香港)有限公司訂立此保險契約及以後續約之根據。		
I/We declare and agree: i) that to the best of my/our knowledge and belief the information and answers given on this form are true and complete in every respect; ii) if any question is not answered, a negative reply shall be deemed to be given; iii) that any claim for Accidental Death benefit under Section A.2 of the Policy shall be payable to the Domestic Helper's legal representative.		
I/We agree that this Proposal and Declaration shall be the basis of and be deemed to be incorporated in the contract of insurance, including any renewal thereof, between me/us and China Ping An Insurance (Hong Kong) Co., Ltd.		
收集個人資料聲明 Personal Information Collection Statement		
閣下提供的資料，為本公司提供保險業務所需，並可能使用於下列目的： - 任何與保險或財務有關之產品或服務，或該等產品或服務的任何更改、變更、取消或續期； - 任何審核或業務分析，及 - 可能轉移予： - 現存或不時成立的任何有關的公司，或任何其他從事與保險或與保險業務有關的公司，或與保險業務有關的中介人或審慎或調查或其他服務提供者，或任何保險公司的協會或聯會。 - 任何人士/團體，用以達致上述之目的，或用以在保險業內作資料核實之用途。		
閣下有權查詢及要求更正由中國平安保險(香港)有限公司持有有關閣下的個人資料，如有此項要求，可向本公司行政主任提出。		
The information you provide to us is collected to enable us to carry on insurance business and may be used for the purpose of: - any insurance or financial related product or service or any alterations, variations, cancellation or renewal of them; - any claim or analysis of it; and - may be transferred to: - any related company or any other company carrying on insurance or reinsurance related business or an intermediary or a claim or investigation or other services provider providing services relevant to insurance business or any association or federation of insurance companies that exists or is formed from time to time. - any person/organization to fulfill any of the above purposes and/or for the purpose of data verification within the insurance industry.		
You have the right to obtain access to and to request correction of any personal information concerning yourself held by China Ping An Insurance (Hong Kong) Co., Ltd. Request for such access can be made to the Administration Officer of the Company.		
Important Notice: I/We hereby confirm that I/we have read and agreed to accept the terms and conditions set out in Annexure 1 hereto in appointing Kai Fung Insurance Brokers Limited as my/our insurance broker. 僱主簽署 Signatret(s) of Employer(s) _____		
日期 Date _____		