

保誠精選
僱傭寶

同時適合
本地全職及
兼職家務助理



PRU*choice*
Maid

Also applicable to
full time and part time
local domestic helpers



家庭傭工保障

Domestic Helper Insurance

用心聆聽 更知你心

PRUDENTIAL
英國保誠

Always Listening
Always Understanding

PRUDENTIAL
英國保誠

Optional Critical Illness Medical Top-Up Benefit

Upon choosing this Optional Critical Illness Medical Top-Up Benefit, if your overseas domestic helper has been diagnosed with any one of the **40 covered critical illnesses** (see table below). The Maximum Limit of "Hospitalization and Surgical Benefits" (item 8) in the Comprehensive Plan will be increased from the original HK\$25,000/year to HK\$100,000/year, and reimbursement of Hospitalization and Surgical Benefits claim will not be subject to any "per day" or "per operation" limits#.

Subject to the maximum limit of HK\$100,000 per policy year under Hospitalization and Surgical Benefits.

40 Critical Illnesses under Optional Critical Illness Medical Top-Up Benefit

Cancer

1. Cancer

Illnesses related to the Heart

2. Cardiomyopathy
3. Coronary Artery Disease Requiring Surgery
4. Heart Attack
5. Heart Valve and Structural Surgery
6. Primary Pulmonary Arterial Hypertension
7. Surgery to the Aorta

Illnesses related to the Nervous System

8. Alzheimer's Disease
9. Bacterial Meningitis
10. Benign Brain Tumour
11. Brain Surgery
12. Coma
13. Encephalitis
14. Major Head Trauma
15. Motor Neurone Disease
16. Multiple Sclerosis
17. Muscular Dystrophy
18. Paralysis
19. Parkinson's Disease
20. Poliomyelitis
21. Stroke

Illnesses related to Major Organs and Functions

22. Blindness
23. Chronic Liver Disease
24. Deafness
25. End Stage Lung Disease
26. Fulminant Viral Hepatitis
27. Kidney Failure
28. Loss of Independent Existence (before age 60)
29. Loss of Speech
30. Major Burns
31. Major Organ Transplantation
32. Medullary Cystic Disease
33. Severance of Limbs
34. Total and Permanent Disability (before age 60)

Other Major Illnesses

35. AIDS due to Blood Transfusion
36. Aplastic Anaemia
37. Elephantiasis
38. Occupationally Acquired HIV
39. Severe Rheumatoid Arthritis
40. Terminal Illness

* The Optional Critical Illness Medical Top-Up Benefit is only applicable to the domestic helper(s) insured under Comprehensive Plan.

Excess

An excess of HK\$250 is required for each and every loss under the Section of Household Property only.

Waiting Period

A waiting period of 15 days from the effective date of the Policy is applicable to Hospital Cash Subsidy, Clinical Benefits Hospitalization and Surgical Benefits, Dental Expenses and Optional Critical Illness Medical Top-Up Benefit (unless the critical illness is solely caused by and has arisen within 90 days of an accident). However, the waiting period can be waived at Prudential General Insurance Hong Kong Limited's discretion, if, at the time of claim, the Insured can provide a proof in the form of the Insured's previous original policy substantiating that the same domestic helper was covered under similar Sections right before the effective date of this Policy.

Special Features

- 1 You will be covered under Comprehensive Plan if your domestic helper suffers from critical illness such as Cancer and Heart Disease. If you need higher protection for critical illnesses, you can additionally insure with Optional Critical Illness Medical Top-Up Benefit.
- 2 The Section of Hospitalization and Surgical Benefits is excess-free.
- 3 We pay for clinical expenses up to HK\$180 per visit, and HK\$4,000 per year.
- 4 Costs of replacing external door lock and metal gate lock are payable if there is a valid claim under the Section of Fidelity Protection.
- 5 You will be indemnified if any of your household appliances or furniture is damaged by your domestic helper accidentally.
- 6 We pay you 100% of the monthly earnings of your domestic helper for his/her first 12 months' temporary incapacity under the Section of Employees' Compensation.
- 7 You can either extend the coverage period or protect your local domestic helper during the transition period before you hire a new one under the Section of Re-hiring Transition Period Protection.
- 8 The Section of Employees' Compensation is applicable to full time/ part time local domestic helper, and full time overseas domestic helper.
- 9 Apply **PRUchoice** Home at the same time to enjoy 10% first year premium discount.

保誠精選「僱傭寶」家庭傭工保險計劃

現今香港人生活繁忙，很多家庭往往需聘請家庭傭工料理家務，而保誠財險有限公司特別為這些家庭提供保誠精選「僱傭寶」家庭傭工保險計劃，令作為僱主的家庭，無論聘請外籍家庭傭工、本地全職或兼職家務助理，都可履行作為僱主在法律上的責任，及同時為家庭傭工提供額外保險保障。此外，保誠精選「僱傭寶」亦提供自選危疾附加醫療保障*。

* 包括40種指定危疾。

基本計劃

保障一覽表	最高賠償額 (港幣)
僱員補償 保障您在「僱員補償條例」及普通法下，對您的家庭傭工因工受傷或患病而需負上的法律責任。	每一個案 \$100,000,000

更全面保障計劃

保障一覽表	最高賠償額 (港幣)
1. 僱員補償 保障您在「僱員補償條例」及普通法下，對您的家庭傭工因工受傷或患病而需負上的法律責任。	每一個案 \$100,000,000
2. 住院現金津貼 補償您因家庭傭工住院不能工作而對您帶來的不便，每日補償額為港幣\$200。	每年\$6,000
3. 忠誠保障 補償您因家庭傭工的欺詐或不誠實的行為而引致的經濟損失，而其中未經許可的長途電話費用亦包括在內，每年最高賠償額為港幣\$3,000。	每年\$6,000

額外保障

更換大門鎖及大閘鎖

如您在「忠誠保障」下作出了有效的索償，當您因家庭傭工的欺詐或不誠實的行為而終止其僱傭合約時，我們會支付您因此而需要更換及安裝大門鎖和大閘鎖所實際產生的費用。惟有關更換及安裝工作須於終止家庭傭工的僱傭合約14天內進行。每年最高賠償額為港幣\$500。

4. 遣送費用

補償您因家庭傭工死亡或醫護理由不能繼續履行職務，而需遣送回原居地的費用。
每年\$10,000

5. 改聘費用 如果您的家庭傭工因保障項目4而被遣送回原居地，此計劃將補償您在改聘另一家庭傭工時所需的費用，如機票費用、介紹費等。	每年\$10,000
6. 家居物品保障 如果您的家庭傭工意外地損毀居所中的家庭電器或傢俬，我們會補償您的損失。每件/對/套物品的最高賠償額為港幣\$1,000。	每年\$2,500
7. 門診費用 照顧您的家庭傭工因疾病或意外受傷所支付的門診費用，每次最高賠償額為港幣\$180。	每年\$4,000
8. 住院及手術費用 支付您的家庭傭工因疾病或意外受傷，而需入住醫院接受手術或治療的費用。保障包括： - 住院及膳食費用： 每日最高賠償額為港幣\$300 - 手術費用： 每次最高賠償額為港幣\$10,000	每年\$25,000
9. 牙科費用 繳付您的家庭傭工因急性牙齒疾病而需接受口腔手術、治療膿腫、X光檢查、脫牙或補牙的費用，每次治療最高可獲三分二的賠償額。	每年\$1,500
10. 人身意外保障 假若您的家庭傭工在休假期間因意外導致身體受傷，其合法代表或其本人將可依以下情況獲得賠償，最高賠償額為： a. 意外死亡： 每年港幣\$200,000 b. 永久完全癱瘓： 每年港幣\$200,000 c. 完全喪失單眼/雙眼視力： 每年港幣\$200,000 d. 完全喪失單肢/雙肢功能： 每年港幣\$200,000	每年\$200,000
11. 轉聘過渡期保障 假如您的家庭傭工於保障期內離職，而您未能即時聘得新家傭工，您可選擇以下其中一項保障： - 保單保障期可獲相應順延；或 - 在聘得新家傭工前，若您聘用本地家務助理，可獲基本計劃保障。	每年最長3個月 每年最多1次

倘若終止或更改保單，您仍需為每份保單支付最低保費港幣\$300。

自選危疾附加醫療保障

當選擇自選危疾附加醫療保障後，如您的外籍家庭傭工證實患上40種受保危疾（見下表）中之任何一種危疾，於「更全面保障計劃」下就「住院及手術費用」（第8項）的最高賠償額將由原本的每年港幣\$25,000提高至每年港幣\$100,000，並且我們就住院及手術費用索償的補償金將不設“每日”或“每次手術”之賠償限額#。

惟不能超過每個保單年度在住院及手術費用一項的最高限額港幣\$100,000。

自選危疾附加醫療保障的40種受保危疾項目

病症	與主要器官及功能相關的疾病
1. 癩症	22. 失明
2. 心臟病	23. 慢性肝病
3. 需要進行外科手術的冠状動脈病	24. 失聰
4. 心臟病發作	25. 末期肺病
5. 心臟及結構性手術	26. 暴發性病毒性肝炎
6. 原發性肺動脈高血壓	27. 腎衰竭
7. 大動脈外科手術	28. 失去獨立生活能力(60歲前)
29. 喪失語言能力	30. 嚴重燒傷
31. 主要器官移植	32. 腎臟腎囊腫病
33. 肢體切斷	34. 完全及永久癱瘓(60歲前)
34. 完全及永久癱瘓(60歲前)	其他嚴重疾病
35. 因輸血引致的愛滋病	36. 陣攣性貧血
37. 象皮病	37. 象皮病
38. 因職業而感染的人類免疫力缺乏病毒	38. 因職業而感染的人類免疫力缺乏病毒
39. 嚴重類風濕關節炎	39. 嚴重類風濕關節炎
40. 末期疾病	40. 末期疾病

* 本自選危疾附加醫療保障只適用於「更全面保障計劃」中受保的家庭傭工。

自負金額

「家居物品保障」一項中的自負金額為港幣\$250。

免責期

「住院現金津貼」、「門診費用」、「住院及手術費用」、「牙科費用」及「自選危疾附加醫療保障」(僅因意外引致及於意外後90天內出現的危疾個案除外)的免責期為保障生效日起計15天。若該家庭傭工在本保單生效前，已獲其他類似的保障時，則保誠財險有限公司將酌情豁免有關免責期要求，惟投保人在申報索償時，必須提供相關保障的原有保單，以茲證明。

計劃特點

- 若您的家庭傭工患上危疾如癌症或心臟病，您將會於「更全面保障計劃」中受到保障。若希望就危疾獲更高保障金額，更可額外投保自選危疾附加醫療保障。
- 「住院及手術費用」一項不設自負金額。
- 「門診費用」一項保障的每年最高賠償額為港幣\$4,000，而每次門診費用最高索償額更高達港幣\$180。
- 在「忠誠保障」一項中，我們額外支付更換大門鎖及大閘鎖的費用。
- 若您的家庭傭工意外地損毀居所中的家庭電器或傢俬時，我們將賠償您的損失。
- 在「僱員補償」一項中，我們會支付您的家庭傭工在首12個月暫時喪失工作能力期間的每月全數收入。
- 在「轉聘過渡期保障」一項中，我們可在您聘得新家傭工前，讓您選擇順延保單保障期，或在保障過渡期間保障您所聘請的本地家務助理。
- 僱員補償保障同時適合本地全職/兼職家務助理及全職外籍家庭傭工。
- 同時投保保誠精選「家居寶」，即可獲首年保費九折優惠。

Comprehensive Products to Cater for Your Needs

Prudential General Insurance Hong Kong Limited takes care of your everyday needs by providing a comprehensive range of products, including:

- PRU *choice* Card Protection Plus
- PRU *choice* China Accidental Emergency Medical
- PRU *choice* Clinic
- PRU *choice* Golfers
- PRU *choice* HealthCare
- PRU *choice* HealthCheck
- PRU *choice* Home
- PRU *choice* Home Deluxe
- PRU *choice* Maid
- PRU *choice* Medical
- PRU *choice* MediExtra
- PRU *choice* Motor
- PRU *choice* Personal Accident
- PRU *choice* Personal Accident Plus
- PRU *choice* Travel
- PRU *choice* BMX (Building Management Xtra)
- PRU *choice* BOX (Business Owners Xtra)
- PRU *choice* SOX (Small Office Xtra)
- PRU *choice* Group Medical
- PRU *choice* Group Life
- Fire Insurance

and many other insurance products. Just call us or your financial consultant/broker.

產品服務 全面周到

保誠財險有限公司為您提供以下一系列的保險服務：全面保障您的每一天。

- 保誠精選 — 失卡寶
- 保誠精選 — 中國意外急救醫療保險
- 保誠精選 — 診務寶
- 保誠精選 — 全球藥
- 保誠精選 — 康樂寶
- 保誠精選 — 康檢寶
- 保誠精選 — 康檢寶
- 保誠精選 — 家居寶
- 保誠精選 — 名家寶
- 保誠精選 — 名師寶
- 保誠精選 — 雅備寶
- 保誠精選 — 醫療寶
- 保誠精選 — 健康寶
- 保誠精選 — 運動寶
- 保誠精選 — 女健寶
- 保誠精選 — 樓宇寶
- 保誠精選 — 旅遊樂
- 保誠精選 — 保安寶
- 保誠精選 — 團體醫療寶
- 保誠精選 — 團體人壽寶

火險

及其他各種的保險服務

如欲查詢以上保險服務詳情，請致電本公司或您的理財顧問經紀。

For further information, please contact:

Prudential General Insurance Hong Kong Limited

(A member of Prudential plc group)
3/F, DCH Commercial Centre, 25 Westlands Road, Quarry Bay, Hong Kong

Tel: (852) 3656 8190 Fax: (852) 2164 8445

如有查詢，請致電或親臨本公司，地址如下：

保誠財險有限公司

(英國保誠集團成員)

香港鰂魚涌華蘭路25號大昌行商業中心3樓

電話：(852) 3656 8190 傳真：(852) 2164 8445

www.prudential.com.hk

Note: This Brochure is for reference only and does not constitute any contract or any part thereof between Prudential General Insurance Hong Kong Limited and any other parties. Regarding other details and the terms and conditions of this insurance, please refer to the policy document. Prudential General Insurance Hong Kong Limited will be happy to provide a specimen of the policy document upon your request.

註：本廣告及條款僅供參考，並非合約。保誠財險有限公司與保單持有人之間所訂立的合約，其條款及條件，請參閱保單。保誠財險有限公司樂意提供保單樣本以供閣下參考，所有中文翻譯，均與英文原稿一致。



PRU *choice* Maid Insurance

In today's busy life, it is common to have a domestic helper at home and take a load off your mind. Whether the family hires an overseas domestic helper, or a full-time/ part-time local domestic helper, we offer our PRU *choice* Maid, a comprehensive domestic helper insurance plan which allows the family to meet the legal obligation as an employer and to provide an extra insurance protection to the domestic helper. PRU *choice* Maid also gives the family a choice of insuring with an Optional Critical Illness Medical Top-Up Benefit to provide additional medical protection when the domestic helper has contracted critical illnesses*.

* 40 specified critical illness are covered.

Basic Plan

Insurance Cover at a Glance

Employees' Compensation
Protects you against liability under the Employees' Compensation Ordinance and Common Law for damages, claimant's costs and expenses if your domestic helper suffers injury or disease arising out of and in the course of his/her employment.

Maximum Limits(HK\$)

100,000,000 /event

Comprehensive Plan

Insurance Cover at a Glance

1. Employees' Compensation

Protects you against liability under the Employees' Compensation Ordinance and Common Law for damages, claimant's costs and expenses if your domestic helper suffers injury or disease arising out of and in the course of his/her employment.

Maximum Limits(HK\$)

100,000,000 /event

2. Hospital Cash Subsidy

Compensates you for the loss or interruption of service at HK\$200 per day during the hospitalisation of your domestic helper.

6,000/year

3. Fidelity Protection

Compensates you for your financial loss caused by fraud or dishonesty of your domestic helper, including a HK\$3,000 unauthorized long distance call cover per annum.

6,000/year

Extension

Replacement of External Door Lock and Metal Gate Lock if there is a valid claim under Fidelity Protection, we will further pay for the actual costs incurred for replacement of external door lock and metal gate lock following the termination of employment contract with your domestic helper due to fraud or dishonest act of your domestic helper. Such replacement, however, must be undertaken within 14 days after the termination. Maximum indemnity is up to HK\$500 per year.

4. Repatriation Expenses

Reimburses you for the costs of repatriating your domestic helper to his/her country for residence following his/her death or medical unfitness to continue the contract of employment.

10,000/year

5. Re-hiring Expenses

Covers your re-hiring expenses, such as air ticket and agency fee, incurred in acquiring a replacement following your domestic helper's repatriation mentioned in Section 4.

10,000/year

6. Household Property

Compensates for household appliances and/or furniture at your home which are accidentally damaged by your domestic helper. Maximum amount recoverable for any one item/pair/set is HK\$1,000.

2,500/year

7. Clinical Benefits

Covers your domestic helper's out-patient clinical expenses incurred for medical treatment of accidental injury or sickness. The maximum limit is HK\$180 per visit.

4,000/year

8. Hospitalization and Surgical Benefits

Pays for the medical expenses incurred in the event that your domestic helper is confined to hospital for surgery or treatment of accidental injury or sickness. The maximum limits are as follows:

25,000/year

- Room and Board Expenses: HK\$300/day
- Surgical Expenses: HK\$10,000/operation

9. Dental Expenses

Covers your domestic helper's emergency dental expenses, including oral surgery, treatment of abscesses, X-rays, extractions or fillings, up to two thirds of the dental expenses per visit.

1,500/year

10. Personal Accident

Provides the following benefits for your domestic helper or his/her legal representative if he/she suffers accidental bodily injury during his/her rest days, up to a maximum limit of:

200,000/year

- a. Accidental death: HK\$200,000/year
- b. Permanent total disablement: HK\$200,000/year
- c. Total loss of sight in one or both eyes: HK\$200,000/year
- d. Total loss of use of one or both limbs: HK\$200,000/year

11. Re-hiring Transition Period Protection

Provides you with an extra coverage before you hire a new domestic helper if your existing domestic helper's contract is terminated.

3 months/year
Once/year

You are free to select either

- to extend the period of coverage correspondingly, or
- to protect your local domestic helper hired during the transition period with the Basic Plan.

In the event of termination or adjustment of the policy, you are still subject to a minimum premium per policy at HK\$300.