

Appendix - key upgraded features for the new “HelperSurance 4.0”

Section	Coverage	Maximum Benefit Limits (HK\$)
Employees' Compensation	Your liability as an employer under the Employees' Compensation Ordinance.	\$100 million per event
Upgraded Clinical Expenses	Medical treatment from a clinic for sickness or bodily injury resulting from an accident. Chinese medical practitioner and physiotherapist treatment Aggregate limit	\$200 per visit per day \$100 per visit per day, up to \$500 per year \$4,000 per year
Upgraded Surgical & Hospitalisation Expenses	Hospital confinement for surgery or treatment of sickness or bodily injury resulting from an accident: <ul style="list-style-type: none"> Room & Board Charges Surgeon's Fees Anaesthetist Fees Operating Theatre Charges (extend to include Day Care Surgery) Aggregate limit	\$300 per day \$10,000 per operation 25% of surgeon's fees 12.5% of surgeon's fees \$30,000 per year
Service Interruption	Loss of service resulting from the confinement of your domestic helper in a hospital at least one day for surgery or treatment of bodily injury or sickness.	\$300 per day \$6,000 per year
Dental Expenses	Dental treatment, including oral surgery, treatment of abscesses, X-rays, extractions or fillings, as a result of dental disease.	Two-thirds of actual expenses up to \$1,500 per year
Personal Accident Benefits	Accidents occurring during domestic helper's rest days resulting in death, loss of limbs or sight.	\$100,000 per year
Repatriation Expenses	Repatriation of your domestic helper if certified as medically unfit to complete the contract, or in the event of death, the repatriation of his/her mortal remains to the country of residence.	\$20,000 per year
Replacement Helper Expenses	Extra expenses reasonably and necessarily incurred for getting a new helper in the event your domestic helper is repatriated due to serious injury, illness or death.	\$10,000 per year
Fidelity Guarantee	Pecuniary loss caused by fraud or dishonesty committed by your domestic helper. (Including compensation for unauthorised telephone calls)	\$10,000 per year (up to \$3,000)
Replacement and installation cost of main door lock or metal gate lock	Replacement and installation cost of main door lock or metal gate lock following the termination of employment contract with the domestic helper due to discovery of any act of infidelity or repatriation of the domestic helper. (Replacement & installation must be undertaken within 7 days after the termination of employment contract with the domestic helper).	\$500 per year
NEW Medical Protection for Abuse of Your Family	Medical expenses for the bodily injury of Child/Elderly caused by helper's malicious acts. <ul style="list-style-type: none"> Trauma Counselling Expenses 	\$10,000 per year \$1,000 per visit per day
Automatic Extension of Cover	Cover will be automatically extended free of charge for the period between the termination of one domestic helper & the arrival of a new one.	Max. once a year Max. period of extension: 3 months per year

Option Covers
NFW

Plan Type	Details
Optional Cover 1	Extend to cover heart disease and cancer under Surgical & Hospitalisation Expenses, Clinical Expenses and Service Interruption.
Optional Cover 2 (Only applicable for domestic helpers aged below 45 at the time of enrolment.)	Besides to extends to cover Cancer and Heart Disease under Surgical & Hospitalisation Expenses, Clinical Expenses and Service Interruption, PLUS an extra indemnity of HK\$70,000 for Surgical & Hospitalisation Expenses.



Premium Table

Plan Type	Premium (HK\$) #	Waiting Period
HelperSurance 4.0	1 year plan: 750 2 years plan: 1,350	14-day
Optional Cover 1	1 year: 120 2 years: 200	90-day
Optional Cover 2 (Only applicable for domestic helpers aged below 45 at the time of enrollment.)	1 year: 250 2 years: 450	90-day

#Important Note: Collection of Levy on Insurance Premium - The Insurance Authority (IA) has announced the collection of levy on insurance premium under the “Insurance Ordinance” with effect from 1st January 2018. As a result, all premium amounts shown in this premium table are subject to levy.

The above product information is only for reference only. For details of coverage, terms, conditions, and exclusions, please refer to the policy wording.

附件 - 全新「家傭寶 4.0」之主要升級保障項目

保障項目	保障範圍	最高賠償額 (港幣/元)
僱員賠償保障	保障您作為僱主在僱員補償條例下之責任。	每宗事故 1 億元
門診醫療保障 升級保障	家務助理患病或意外受傷、須於診所接受治療。 中醫費用及物理治療 每年賠償總額	每次 200 元 每日每次 100 元, 全年總額 500 元 全年 4,000 元
手術及住院醫療保障 升級保障	家務助理患病或意外受傷、須入院進行手術或治療： <ul style="list-style-type: none"> • 住院及膳食費用 • 外科手術費用 • 麻醉師費用 • 手術室費用 (包括日間手術) 每年賠償總額	每日 300 元 每次 10,000 元 外科手術費用之 25% 外科手術費用之 12.5% 全年 30,000 元
服務中斷保障	家務助理因患病或意外受傷入院超過一日接受治療或進行手術，而導致服務中斷。	每日 300 元 全年 6,000 元
牙醫費用保障	家務助理因口腔疾病須接受治療，包括口腔手術、口腔膿瘡、接受 X 光檢查、脫牙或補牙。	每次實際治療費之三分二 全年 1,500 元
人身意外保障	家務助理在休息日因意外引致死亡、斷肢或失明。	全年 100,000 元
送返原居地保障	家務助理經醫生診斷因健康欠佳不能繼續工作而須送返原居地，或因身亡而須將遺體運返原居地之費用。	全年 20,000 元
補聘家務助理費用保障	因家務助理嚴重受傷、患病或身亡而送返原居地，須另行僱用新家務助理的各項合理及必需之額外費用。	全年 10,000 元
忠誠保障	因家務助理欺詐或舞弊所引致的金錢損失。 (包括未經許可之電話費用賠償)	全年 10,000 元 (最高 3,000 元)
更換及安裝大門鎖或大閘鎖費用保障	因家務助理被揭發有不忠誠行為或送返原居地而須終止僱傭合約，以致其後必須更換及安裝大門或大閘鎖之費用。 (更換及安裝工作須於終止家務助理的僱傭合約後 7 天之內進行。)	全年 500 元
受虐家庭成員醫療費用保障 全新保障	因家務助理之惡意行徑，而導致家中的小童或長者身體受傷之所需醫療費用。 <ul style="list-style-type: none"> • 創傷輔導費用 	全年 10,000 元 每日每次 1,000 元
自動延長保障期	如現任家務助理離職而未能聘得新家務助理，保單的保障期會免費自動獲得相應時間的延長。	每年最多一次， 延長保障期限： 每年最長 3 個月

自選保障
全新推出
詳情

自選保障一	延伸手術及住院醫療保障、門診醫療保障及服務中斷保障至心臟病及癌症。
自選保障二 (^A 只適用於家務助理於投保時年齡為 45 歲以下)	除延伸手術及住院醫療保障、門診醫療保障及服務中斷保障至心臟病及癌症外，更可獲額外港幣 70,000 元之手術及住院醫療費用保障。

保費表

計劃種類	保費 (港幣/元) [#]	等候期
家傭寶 4.0	1 年期: 750 兩年期: 1,350	14 日
自選保障一	1 年期: 120 兩年期: 200	90 日
自選保障二 (只適用於家務助理在投保時年齡為 45 歲以下)	1 年期: 250 兩年期: 450	90 日

***重要事項:** 收取保費徵費之新規定 - 保險業監管局 (保監局) 已於《保險業條例》中公佈有關收取保費徵費的新規定，並於 2018 年 1 月 1 日正式生效。因此，本保費表上所列明的保費金額將附加保費徵費。

以上提供之產品資料只供參考，有關保障範圍及承保條款，請參閱保單。