

# 海外家傭綜合保險

## OVERSEAS DOMESTIC HELPER INSURANCE SCHEME

**NEW**



衡安保險顧問公司  
MUTUAL INSURANCE CONSULTANTS CO.

SECTION OF BENEFITS	MAXIMUM LIMIT(HK\$)
<b>1. Employer's Liability</b> Employer's legal liability under the Hong Kong Employees' Compensation Ordinance and Common Law.	\$100,000,000 per event
<b>2. Clinical Expenses</b> Reimbursement of clinical expenses incurred by the Domestic Helper due to sickness or accident up to Expenses for necessary treatment by bonsetter or * registered physiotherapist are payable up to (* To be referred and recommended by a legally qualified and registered medical practitioner in writing) Total maximum amount payable per year under this Section	\$210 per visit per day \$100 per visit per day / \$700 per year \$4,200
<b>3. Surgical &amp; Hospitalization Expenses</b> Reimbursement of surgical and hospitalization expenses incurred by the Domestic Helper due to sickness or accident up to Room, board & other miscellaneous hospital charges Surgical benefit per disability Anaesthesia and its administration benefit per disability Operating theatre benefit per disability Total maximum amount payable per year under this Section (Hospital means a hospital providing 24 hours service by qualified and registered medical practitioner for the care and treatment of sickness and injured person and is not primarily a clinic, a place for custodial care, alcoholics or drug addicts, a nursing, rest or convalescent home or for the aged.)	\$300 per day \$10,000 35% of payable surgical benefit but not exceeding \$3,500 25% of payable surgical benefit but not exceeding \$2,500 \$35,000
<b>4. Dental Expenses</b> Reimbursement of two-thirds of the dental expenses incurred by the Domestic Helper up to	\$1,500 per year
<b>5. Personal Accident Benefits</b> 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 Loss of two or more limbs Loss of sight of both eyes Loss of one limb and sight of one eye Loss of one limb or sight of one eye (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.)	\$200,000 \$200,000 \$200,000 \$200,000 \$100,000
<b>6. Loss of Services Cash Allowance</b> Cash allowance for loss of services commencing from the 4 <sup>th</sup> day of insured Domestic Helper's confinement in a hospital. Provided that a local temporary domestic helper is employed in such period. (A valid claim must be payable under Section 3 "Surgical & Hospitalization Expenses")	\$200 per day / \$6,000 per year
<b>7. Repatriation Expenses</b> i) Emergency repatriation of the Domestic Helper in the event of serious sickness or injury; ii) Post-mortem treatment and repatriation of mortal remains (including death resulting from suicide)	\$25,000 per year
<b>8. Replacement Helper Expenses</b> Extra expenses reasonably and necessarily incurred for employing a new helper in the event the insured Domestic Helper is repatriated due to serious injury, illness or death. (A valid claim must be payable under Section 7 "Repatriation Expenses")	\$10,000 per year
<b>9. Fidelity Coverage</b> Direct loss of cash due to any act of fraud or dishonest committed by the domestic helper.	\$5,000 per year



保障範圍	最高賠償額 (港幣)
<b>1 僱主責任</b> 僱主在香港僱員補償條例及普通法下須要承擔之責任。	每次意外 100,000,000元。
<b>2 門診醫療費用</b> 家傭因疾病或意外導致身體受傷所引致之門診醫療費用。 跌打或*物理治療之費用亦可獲賠償。( * 需有註冊西醫之轉介信) 此項目每年最高總賠償額	每天每次診療 210元 每天每次診療 100元 / 每年 700元 4,200元
<b>3 外科手術及住院費用</b> 家傭因疾病或意外導致身體受傷須入住醫院所引致之醫療或外科手術費用。 住院費用及雜費 外科手術費用 麻醉師費用 手術室費用 此項目每年最高總賠償額 (醫院是指由註冊西醫註冊診及管理, 提供24小時緊急護理及醫療服務之醫院, 但不包括診所、護理院、戒毒所、療養院及護老院等)	每天 300元 每病症 10,000元 每病症不超過外科手術獲償款項之 35%或 3,500元 每病症不超過外科手術獲償款項之 25%或 2,500元 35,000元
<b>4 牙科費用</b> 家傭因牙齒疾患所引致之醫療費用, 可獲三份之二賠償。	每年 1,500元
<b>5 個人意外保障</b> 家傭在休假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。)	200,000元 200,000元 200,000元 200,000元 200,000元 100,000元
<b>6 中斷服務現金津貼</b> 受保家傭因患病或受傷住院連續超過三天而未能提供服務, 而僱主須於此期間聘請本地臨時家傭, 於其住院第四天起, 可獲現金津貼。 (此賠償必須在第三項中已獲得賠償)	每天 200元 / 每年 6,000元
<b>7 緊急醫療運送</b> i) 家傭在香港患病或嚴重受傷, 可獲緊急護送服務回原居地; ii) 運送家傭之遺體回原居地(包括自殺身亡)。	<b>HKD30,000 PER YEAR</b>
<b>8 補聘新家傭費用</b> 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。 (此賠償必須在第七項中已獲得賠償)	每年 10,000元
<b>9 忠誠保險</b> 因受保家傭欺詐、舞弊所引致僱主的直接現金損失。	每年 5,000元

## 不保事項摘要

(如需細節, 請參閱正式保單)

### 所有保障項目之不保事項

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、愛滋病或其他相關的病症, 保險生效前已存在的傷病, 以及在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不保事項

<b>1 僱主責任</b> 法例下僱主因不依期工作傷賠償而須付之罰款。在香港以外發生之意外, 除非家傭是因工作與僱主一同離開香港期間及因工作引起。
<b>2 門診醫療費用 及 外科手術及住院費</b> 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、防疫注射、美容或整形手術 (但由本保單保障範圍內損傷引致之矯形手術除外)。
<b>4 牙科費用</b> 口腔檢查、洗牙、磨牙、杜牙根、鑲裝牙冠、牙橋及牙箍或假牙等。
<b>5 個人意外保障</b> 任何形式之賽車或策騎比賽及用供氧設備輔助呼吸之水中活動。
<b>6 中斷服務現金津貼</b> 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、防疫注射、美容或整形手術 (但由本保單保障範圍內損傷引致之矯形手術除外)。
<b>7 緊急醫療運送 及 補聘新家傭費用</b> 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。

### 等候期

受保家傭在受保日期起首八天之等候期內, 本保單第二、三、四及第六項等保障暫緩生效。