

**OVERSEAS DOMESTIC HELPER
MAJOR ILLNESS
MEDICAL INSURANCE SCHEME**

海外家傭嚴重疾病醫療保險



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

「嚴重疾病醫療保險」是一份附加保障只提供予現已投保永隆保險有限公司之「海外家傭綜合保險」客戶專享，以應付家傭一旦因癌症、心臟病或中風而入院所帶來之不斷上升的住院醫療費用，以減輕負擔。您只需繳付額外保費，便可加強整體保障，每宗病症最高賠償額可達港幣120,000元。

“Major Illness Medical Insurance” is a supplementary plan specially offered to the existing customers of the “Overseas Domestic Helper Insurance Scheme”. This insurance plan can help to ease your financial burden as an employer on those unexpected and increasing surgical and hospitalization expenses that may incur by your overseas domestic helper. By paying an additional premium, your protection, you can have an additional cover with a maximum benefits limit of HK\$120,000 per disability.

保障範圍 - 外科手術及住院費用 SURGICAL & HOSPITALIZATION EXPENSES BENEFITS	最高賠償額 (港幣) MAXIMUM LIMIT(HK\$)
<p>家傭因以下所列疾病而須入住醫院所引起之醫療或外科手術費用： Reimbursement of surgical and hospitalization expenses incurred by the Domestic Helper due to the following major illness up to :</p>	
<p>癌症、心臟病或中風 Cancer, Heart Disease or Stroke.</p>	
<p>每天住院費用 Room and board</p>	<p>每天 HK\$300 per day</p>
<p>住院雜費 Hospital special services per disability</p>	<p>每病症 HK\$15,000</p>
<p>外科手術費用 Surgical benefit per disability</p>	<p>每病症 HK\$30,000</p>
<p>麻醉師費用 Anaesthesia and its administration benefit per disability</p>	<p>每病症不超過外科手術獲償款項之35%或HK\$7,000元</p>
<p>手術室費用 Operating theatre benefit per disability</p>	<p>35% of payable surgical benefit but not exceeding HK\$7,000</p>
<p>每年最高總賠償額 Total maximum amount payable per disability per year</p>	<p>每病症不超過外科手術獲償款項之25%或HK\$5,000元</p>
<p>(醫院是指由註冊西醫診治及管理，提供24小時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)</p>	<p>25% of payable surgical benefit but not exceeding HK\$5,000</p>
<p>(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.)</p>	<p>HK\$120,000</p>
<p>保費表 Premium Table</p>	<p>保期 - 1年 Insurance Period - 1 year</p>
<p>(只限年齡由 18 至 60 歲及只限外籍家傭投保; Age limit is restricted from 18 to 60 and for foreign domestic helper only)</p>	<p>保期 - 2年 Insurance Period - 2 year</p>
<p>等候期 WAITING PERIOD</p>	<p>HK\$150 (最低保費) (Minimum Premium)</p>
<p>受保家傭在受保日期起首八天之等候期內，本保單保障暫緩生效。 A 8-day waiting period from the inception date of the policy shall be applicable to this insurance. No benefits shall be payable under these sections for events or treatments that occur during the waiting period.</p>	<p>HK\$280 (或超過壹年) (Or over 1 year)</p>