

AsiaHousemaid Insurance

AsiaHousemaid Insurance

In nowadays, hiring home assistant to take care of daily housework becomes a new trend in Hong Kong. However, many employers may not be aware that they have legal obligation towards home assistants under the Employees' Compensation Ordinance.

AsiaHousemaid Insurance is the most convenient way to protect both you and your home assistant at an attractive price. This plan not only helps you to meet your legal obligation as an employer, but also provides extra benefits for your home assistant.

Special Features

Targeted client

This plan is specially designed for people who employ **Local Home Assistant** aged 18 to 65 years old to carry out general household work.

Value for money with low costs

To look after your interest and the helping hands in your home costs just **HK\$395** per year.

Simple and convenient

Name of home assistant is not required under this plan.

Additional benefits

Provides free cover for in-hospital medical expenses and personal accident insurance benefit for home assistant in addition to your legal obligation as an employer.

Flexible plan

If change of home assistant, cover is fully transferable to new home assistant immediately and automatically without any handling charges.

BASIC COVER	Maximum Limits (HK\$)
Employees' Compensation Insurance Your liability as an employer under the Employees' Compensation Ordinance and at Common Law if your home assistant suffers accidental bodily injury arising out of and in the course of employment	100,000,000 per event

EXTRA FREE COVERS	Maximum Limits (HK\$)
In-hospital Medical Expenses Additionally pays for in-hospital medical expenses if your home assistant is confined to hospital for surgery or treatment of bodily injury resulting from an accident whilst at work.	\$5,000 per year
Personal Accident Benefits Provides the following benefits if your home assistant suffers accidental bodily injury whilst at work - Accidental death - Permanent total disablement - Total loss of two or more limbs or sight of both eyes - Total loss of one limb and one sight of one eye - Total loss of one limb or sight of one eye The maximum amount payable for each home assistant	\$20,000 per year \$20,000 per year \$20,000 per year \$20,000 per year \$10,000 per year \$20,000 per year

Important Notice :

This is a brief description of insurance coverages. Please refer to the policy document for details of insurance conditions and exceptions.

If there is any conflict between the English version and the Chinese version of this document, the English version shall prevail.

亞洲家務助理保險

現今香港人生活繁忙，不少家庭都聘請家務助理負責日常家務工作，成為現今社會的新趨勢。但很多僱主並未知悉到在香港法例規定下，他們必須為家務助理在其受僱期間因意外受傷或死亡承擔法律責任。

亞洲家務助理保險以相宜的保費為您及您的家務助理提供既方便又全面的保障。此計劃既保障身為僱主所需承擔之法律責任外，同時亦為家務助理提供額外保障。

計劃特點

目標客戶

專為聘請有**本地家務助理**(年齡介乎18歲至65歲之間，負責一般家務工作)之僱主而設。

保費低廉

全年只須港幣**395元**，您及您的家務助理便可享有計劃中的保障。

簡單快捷

此計劃無須提供家務助理的姓名。

額外保障

此計劃除了保障您作為僱主所須承擔的法律責任外，亦為家務助理提供免費的住院醫療費用及人身意外保障。

靈活有彈性

若日後更換家務助理，原有的全部保障會自動轉移到新聘的家務助理身上而無須額外手續費。

基本保障	最高賠償金額 (港幣)
僱員補償保險 根據「僱員補償條例」及普通法下，僱主對受聘的家務助理在其受僱期間因工作遭受身體損傷而需承擔之法律責任。	每宗事故 1 億元

附加免費保障	最高賠償金額 (港幣)
住院醫療費用 額外支付您的家務助理在其工作期間因意外導致身體損傷而須住院接受手術或治療之費用。	全年 5,000 元
人身意外保障 若您的家務助理在工作期間因意外導致身體損傷，將可依下列情況獲得賠償 - 意外死亡 - 永久完全傷殘 - 完全喪失任何兩肢或以上或雙目視力 - 完全喪失一肢及單目視力 - 完全喪失一肢或單目視力 每位家務助理最高賠償總額	全年 20,000 元 全年 20,000 元 全年 20,000 元 全年 20,000 元 全年 10,000 元 全年 20,000 元

重要事項：

本小冊子只屬保險計劃簡介，有關保障的條款細則及不承保範圍，請參閱正式保單。

本小冊子的中文內容力求符合英文原意，若有任何爭議，概以英文版本為準。

- Convenient and flexible, unnamed basis
- Free cover for home assistant's in-hospital medical expenses
- Free cover for home assistant's personal accident benefit

亞洲家務助理保險



AsiaHousemaid Insurance Proposal Form

亞洲家務助理保險投保書

Head Office : 16/F Worldwide House, 19 Des Voeux Road Central, H.K.
 Business Centre: 8/F, 118 Connaught Road West, Sheung Wan, Hong Kong
 Email: mailbox@afh.hk Website: http://www.asiainsurance.hk

總公司: 香港德輔道中19號環球大廈16樓
 營運中心: 香港上環干諾道西118號8樓
 Tel: +852 3606 9983 Fax: +852 2810 0225
 Tel: +852 3606 9983 Fax: +852 2810 0218

Please complete the form in block capitals and tick the appropriate boxes. 請以英文正楷填寫，並在適當的空格內填上 號

Details of Proposer (Employer) 申請人(僱主)資料		
Full name: Mr先生 <input type="checkbox"/> Ms女士 <input type="checkbox"/> 姓名:		
(Surname 姓)		(Given Name 名)
Occupation: 職業:	Email Address: 電郵地址:	
Home Tel: 住宅電話:	Office Tel: 公司電話:	Mobile Phone No.: 手提電話:
Place of Employment of Home Assistant: 家務助理工作地址:		
Home Address (if different from the above): 住宅地址(如與上址不同):		

Details of Insurance 投保資料		
Proposed Effective Date (dd/mm/yy): From 建議保險生效期限(日/月/年): 由		for 12 months 開始投保一年
Job Nature: 工作性質: Home Assistant 家務助理	No. of Employee: 僱員人數:	Est. Annual Earnings: 估計全年工資: HK\$ 港幣
Annual Premium 全年保費	HK\$395 per Home Assistant (inclusive of all Government Levies) 每名家務助理港幣三百九十五元 (已包括所有政府徵款)	

(Age limit of Domestic Helper: 18 to 65 years old)
 家務助理年齡限制: 18 至 65 歲

Please answer the following questions: 請回答以下問題:		
Are you at present insured by another insurance company for Employees' Compensation Insurance in respect of your liability to your Home Assistant? 閣下現在是否已為家務助理投保有僱員補償保險?	Yes <input type="checkbox"/> 是	No <input type="checkbox"/> 否
Have you lodged any insurance claim, due to accident occurred to your Home Assistant at work during the past 3 years? 過去三年閣下是否曾因家務助理因工作意外受傷而向保險公司索償?	Yes <input type="checkbox"/> 是	No <input type="checkbox"/> 否
If the answer to either question is "Yes", please supply details. 在上述問題中，若有答案為「是」者，請詳加說明。		

Declaration 聲明

- I declare that the proposed Home Assistant is now in good health and free from any physical impairment or physical deformity. (If this declaration is not accurate, please attach full details on a separate sheet.)
 - I declare that the proposed Home Assistant is not a member of my family permanently residing at my home and is legally employed under the law of H.K.S.A.R.
 - I hereby apply to Asia Insurance Co., Ltd. ("the Company") for insurance on the terms as set out in the Company's AsiaHousemaid Insurance Policy. I warrant that the particulars and statements I supply in this Proposal are complete and correct and further agree that this Proposal shall be the basis of the contract between me and the Company.
- (1) 本人聲明該投保家務助理現在身體健康良好，並無任何傷殘或缺陷。(如此項聲明有任何不確，請另紙詳述。)
- (2) 本人聲明該投保家務助理並非本人之同住親屬及是在符合香港法例下所受的僱。
- (3) 本人現依據「亞洲家務助理保險」保險單內之條款及條件投保該項保險。謹此聲明在本投保書內填報的資料均屬正確無誤，本人同意以本投保書作為本人與亞洲保險有限公司保險合約之根據。

Proposer's Signature 申請人簽署

Date 日期

Authorized Agent 特許代理

Important Notes to Proposer 申請人注意事項

- Any other facts known to you which are likely to affect acceptance or assessment of this insurance cover must be disclosed. If you have any doubt about what you should disclose, do not hesitate to check with the Company or your insurance agent. Failure to disclose such information may mean that your policy will NOT provide you with the cover you require and may even invalidate the policy together.
 - Incomplete Proposal Form will delay your application.
 - This insurance will not be effective unless the Proposal has been officially accepted by the Company.
 - Minimum premium per policy is HK\$395.
 - Any personal information collected by the Company may be used, stored or disclosed to any individual or organization to evaluate this Proposal, or to provide subsequent services. Requests for personal data access or correction may be addressed to Data Protection Officer of the Company
 - This brochure is not a policy of insurance. Please refer to the policy document for full details of terms, conditions and exceptions.
- (1) 閣下必須盡己所知可能影響亞洲保險於接納或釐定此保單條款的資料，如對資料應否透露有任何疑問，請即向亞洲保險或閣下的保險代理查詢。
- 閣下應如實呈報有關資料，否則此保單將可能無法提供閣下所需的保障，甚至可能導致此保單無效。
- (2) 未經填妥之投保書會延誤閣下之申請。
- (3) 投保須經批核，方可生效。
- (4) 每份保單之最低收費為港幣三百九十五元。
- (5) 亞洲保險有權運用，保存或透露閣下之個人資料予任何人仕或機構，用以審核此項申請，或提供有關服務。若需查詢或更正閣下之個人資料，請聯絡亞洲保險的資料保護主任。
- (6) 此小冊子並非保單，詳情請參閱保單之條款細則及不承保範圍。

- 靈活方便，無須提供家務助理姓名
- 免費附送家務助理住院醫療費用
- 免費附送家務助理人身意外保障

