

# Asia GoldenHelper Insurance

# 亞洲家傭綜合保險

Upgraded  
version

升=級=版

- Comprehensive Protection for Employer
- Total Care for Your Domestic Helper

- 為僱主提供周全保障
- 為家傭提供全面照顧

# Asia GoldenHelper Insurance

## Comprehensive Care For You and Your Helper

Asia GoldenHelper Insurance is a comprehensive insurance plan which provides a wide range of protection to you and your domestic helper. This plan, not only allow you to meet your legal obligation as an employer, it covers your unexpected loss during the period of employment contract with your domestic helper. In addition, it also offers comprehensive protection to your domestic helper.

Under this upgraded insurance plan, you will be also protected if your domestic helper suffers from **Cancer** or **Heart Disease**.

Asia GoldenHelper Insurance consists of 11 Sections of insurance coverage:

- (1) Employees' Compensation
- (2) Hospitalization and Surgical Expenses
- (3) Clinical Expenses
- (4) Dental Expenses
- (5) Repatriation Expenses
- (6) Replacement Helper Expenses
- (7) Personal Accident
- (8) Service Interruption Cover
- (9) Fidelity Protection
- (10) Domestic Helper Liability
- (11) Replacement Cost of Main Door Lock or Metal Gate Lock

## Eligibility

This plan is only available for *overseas domestic helpers* who are employed under a written contract of domestic services.

## Age Limit

The eligible domestic helper should be between 18-60 years old.

## Premium for each Domestic Helper (HK\$)

Period of Insurance	Premium
1 Year	\$788
2 Years	\$1,420

Premium is inclusive of all Government Levies.  
Minimum premium per policy is \$400.

## Waiting Period

A 14-days Waiting Period from the effective date of the insurance cover for each domestic helper shall be applicable under Sections of Surgical & Hospitalization Expenses, Clinical Expenses, Dental Expenses and Service Interruption Cover during which no benefit shall be payable.

**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.

## Benefits Table

Sections	Coverage	Maximum Limits (HK\$)
1. Employees' Compensation	Protects you against legal liability as an employer under the Employees' Compensation Ordinance and at Common Law if your domestic helper suffers accidental bodily injury arising out of and in the course of employment.	\$100 million per event
2. Hospitalization and Surgical Expenses	Pays for the medical expenses if your domestic helper is confined to hospital for surgery or treatment of sickness or bodily injury resulting from an accident:  • Room & Board Charges • Surgical Expenses  Aggregate Limit	\$350 per day \$15,000 per operation \$30,000 per year
3. Clinical Expenses	Covers out-patient expenses if your domestic helper requires medical treatment from a clinic for sickness or injury resulting from an accident.  Bonesetter treatment  Aggregate Limit	\$150 per visit per day  \$100 per visit per day up to \$500 per year \$3,000 per year
4. Dental Expenses	Covers for emergency dental expenses incurred by your domestic helper, including oral surgery, treatment of abscesses, X-rays, extractions or fillings as a result of dental disease.	Two-thirds of actual expenses up to \$2,500 per year
5. Repatriation Expenses	Reimburses you the cost of repatriating your domestic helper to his/her country of residence if certified as medically unfit to continue employment or in the event of death in service.	\$20,000 per year
6. Replacement Helper Expenses	Pays for extra expenses necessarily and reasonably incurred in employing a replacement helper if your domestic helper is repatriated due to serious injury, illness or death.	\$5,000 per year

Sections	Coverage	Maximum Limits (HK\$)
7. Personal Accident	Provides the following benefits if your domestic helper suffers accidental bodily injury during his/her rest days:  • 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 Domestic Helper	\$100,000 per year \$100,000 per year \$100,000 per year \$100,000 per year \$ 50,000 per year \$100,000 per year
8. Service Interruption Cover	Compensates you for the loss or interruption of service if your domestic helper is hospitalized over 3 consecutive days due to bodily injury or sickness.	\$200 per day \$6,000 per year
9. Fidelity Protection	Compensates you for your pecuniary loss caused by fraud or dishonesty committed by your domestic helper. (including compensation for unauthorized long distance calls)	\$10,000 per year (up to \$3,000)
10. Domestic Helper Liability	Protects you and your domestic helper against legal liability towards third parties for their bodily injury or property damage caused by your domestic helper's negligence in the course of employment.	\$100,000 per year
11. Replacement Cost of Door Lock or Metal Gate Lock	Pays for the replacement cost of main door lock or metal gate lock undertaken within 1 week following the termination of employment contract with the domestic helper due to discovery of his/her infidelity or serious sickness or bodily injury or death of the domestic helper resulting in repatriation.	\$500 per year

### Major Exclusions:

All injuries, sickness or disease arising out of the pre-existing condition, routine or general medical check-ups, self-inflicted injury or suicide, pregnancy and related complications, mental illness and psychological disorder, surgery for cosmetic purpose, acquired immune deficiency syndrome (AIDS) or AIDS related complex (ARC).

# 亞洲家傭綜合保險

## 全面關懷僱主及家傭

**亞洲家傭綜合保險**是一份為您提供全面的保險計劃。此計劃既助您履行身為僱主所需承擔的法律責任，以及照顧到您在家傭受僱期間所發生一些非在您控制範圍內的損失，同時更為您的家傭提供周全的保障。

此外，若您的家傭不幸患上**癌症**或**心臟病**這兩類危疾，作為僱主的您亦可以在此升級計劃中獲得保障。

**亞洲家傭綜合保險**的承保範圍包括十一個項目：

- ENF 僱員補償
- EDF 住院及手術費用
- EPF 門診費用
- EQF 牙科費用
- ERF 送返原居地費用
- ESF 補聘家傭費用津貼
- ETF 人身意外
- EUF 服務中斷保障
- EVF 忠誠保障
- ENMF 家傭法律責任
- ENNF 更換大門鎖或大閘鎖費用

## 申請條件

此計劃只適用於全職合約制的**海外家庭傭工**。

## 受保年齡

家庭傭工年齡須為 NUISM 歲。

## 每名投保家庭傭工之保費(港幣)AF

投保年期	保費
一年	ATUU
二年	ANIQOM

已包括所有政府徵款。  
每份保單之最低收費為 AQMM。

## 等候期

「住院及手術費用」，「門診費用」，「牙科費用」及「服務中斷保障」項目所提供之保障的等候期為 NQ 天。即由每位家庭傭工的保障生效日起之首 NQ 天內，任何與上述項目有關的費用，將不會獲得賠償。

**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。

## 保障範圍一覽表

保障項目	保障範圍	最高賠償金額 (港幣)
NK 僱員補償	保障您作為僱主在「僱員補償條例」及普通法下，對您的家庭傭工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N億元
OK 住院及手術費用	支付您的家庭傭工因疾病或意外導致身體受傷，而須入住醫院接受手術或治療之費用。  • 住院及膳食費用  • 手術費用  每年賠償總額	每日最高賠償額PRM元 每次最高賠償額NRIMM元 全年PMIMM元
PK 門診費用	若您的家庭傭工因疾病或意外受傷，而須於診所接受治療所支付的費用將獲得賠償。  跌打治療  每年賠償總額	每日每次NRM元  每日每次NMM元L 全年總額RMM元 全年PIMM元
QK 牙科費用	繳付您的家庭傭工因口腔疾患而須接受治療，包括口腔手術、治療膿腫、u光檢查、脫牙或補牙的費用。	每次實際治療費之三份二 全年OIRMM元
RK 送返原居地費用	倘若您的家庭傭工經醫生診斷因疾病或身體受傷不能繼續工作而須送返原居地，或因身亡而須將遺體運送原居地之費用將可獲得補償。	全年OMIMM元
SK 補聘家傭費用津貼	若您的家庭傭工因嚴重受傷、患病或身亡而送返原居地，須改聘另一家庭傭工的各項合理及必須之額外費用將可獲得補償。	全年RIMM元

保障項目	保障範圍	最高賠償金額 (港幣)
TK 人身意外	若您的家庭傭工在休假期間因意外導致身體受傷，將可依下列情況獲得賠償W  • 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  每位家庭傭工最高賠償總額	全年NMMMM元 全年NMMMM元 全年NMMMM元 全年NMMMM元 全年RMMMM元 全年NMMMM元
UK 服務中斷保障	補償您因家庭傭工患病或意外受傷而須住院連續超過三天，導致服務中斷。	每日OMM元 全年SIMM元
VK 忠誠保障	補償您因家庭傭工欺詐或舞弊引致的金錢損失。 (其中包括未經許可的長途電話費用賠償)	全年NMMMM元 (最高PIMM元)
NMK 家傭法律責任	保障您的家庭傭工因工作時之疏忽引致第三者身體受傷或財物損失，您所需承擔之法律責任。	全年NMMMM元
NNK 更換大門鎖或大閘鎖之費用	若因您的家庭傭工被揭發有不忠誠行為或因疾病，身體受傷或死亡而送返原居地而須終止僱傭合約，以致其後(須在一星期內進行)必須更換大門鎖或大閘之費用將可獲得賠償。	全年RMM元

**主要不保事項：**  
受保前已存在之所有受傷或疾病、例行體格檢查、自我傷害或自殺、懷孕及有關事項、精神病及心理科問題、整容手術、愛滋病或其相關的病徵。

