

Enhanced

Domestic Helper Protector

家傭全險

Peace of mind for you and your domestic helper
讓你和家傭安枕無憂

Underwritten by QBE Hongkong & Shanghai Insurance Ltd
由昆士蘭聯保保險有限公司承保



Under Hong Kong law, the obligation of employers of domestic helpers goes beyond just paying their salaries. Employers are also legally required to ensure that their domestic helpers are fully covered against work injury and illness. QBE Hong Kong's Domestic Helper Protector provides such coverage with a comprehensive insurance package that protects your domestic helper as well as you as an employer. It is designed also to protect you against the medical expenses of your domestic helper for doctor visits, dentist and even hospital stays.

Key features of Domestic Helper Protector are:

- > Comprehensive cover from employer's liability, domestic helper's medical expenses to employer's financial loss
- > Protections also for your domestic helpers against rest days and third-party liability
- > Extra relief of employer's financial burden with optional cover for domestic helper's cancer and heart diseases



Main Coverage

Benefits	Maximum Limit (HK\$)
1 Employer's Liability Indemnify you against your legal liability pay compensation. Costs and/or expenses in the event your domestic helper suffers injuries or contracts a disease arising out of and in the course of employment	100,000,000
2 Clinical Expenses¹ <ul style="list-style-type: none"> • Registered Medical Practitioner • Registered or Listed Chinese Medicine Practitioner (including bonesetting) or a legally qualified and registered physiotherapist 	4,000 (200/day visit) 500 (100/day visit)
3 Surgical and hospitalisation Expenses¹ Cover surgeons' and anaesthetists' fees, operating theatre charges, as well as room and board for your domestic helper while residing in hospital: <ul style="list-style-type: none"> • Room and board & other miscellaneous Hospital charges • Surgical fee • Anaesthetist's fee • Operating theatre fee • Total amount payable per Disability 	Any eligible medical condition 300/day 10,000 per Disability 25% of surgical fee up to 2,500 per Disability 12.5% of surgical fee up to 1,250 per Disability 30,000
4 Dental Expenses¹ Cover oral surgery, treatment of abscesses, X-rays, Extractions and/or fillings provided by registered dentist to your domestic helper as a result of dental disease (Two-thirds of expenses are payable for each claim).	1,500
5 Personal Accident Benefits^{2,3} Cover your domestic helper during the rest days for bodily disablement <ul style="list-style-type: none"> • Accidental death • Permanent total disablement • Loss of two or more limbs or sight of both eyes • Loss of one limb and sight of one eye • Loss of one limb or sight of one eye 	200,000 200,000 200,000 200,000 100,000
6 Loss of Services Cash Allowance¹ If your domestic helper is hospitalised, we will pay you a daily cash allowance of HK\$200 for the loss of services commencing from the fourth day of domestic helper's hospital stay.	6,000 (200/day)
7 Repatriation Expenses Cover the repatriation expenses to the country of residence of your domestic helper if she/he is certified to be unfit for work, or in the event of death, post-mortem treatment and return of mortal remains or body ashes.	20,000
8 Replacement Helper Expenses If your domestic helper is repatriated due to accident, death or serious illness, we will pay expenses incurred in employing a replacement helper	10,000
9 Fidelity Guarantee Cover loss due to the dishonest act of domestic helper	3,000
10 Domestic Helper's Liability Cover your domestic helper's legal liability in the event of her/ his negligence causing third party bodily injuries or property damage in the course of employment with you.	500,000
Optional Benefits	
Cancer and Heart Disease⁴ Expand the benefits under Clinical and Surgical and Hospitalisation Expenses to cover "Cancer and Heart Disease", including laboratory tests expenses at any license centre, clinic or hospital up to HK\$5,000.	100,000

Remarks:

1. A 10-day waiting period is applicable, i.e. the first 10 consecutive days from the effective date of the insurance for each domestic helper will not be covered. This condition is not applicable to renewal.
2. Loss of limb shall mean physical amputation of a hand or foot at or above the wrist or ankle of an arm or leg at or above elbow or knee. Loss of sight shall mean total and irrecoverable loss of all sight.
3. Personal Accident cover is not applicable to Hong Kong Permanent Residents.
4. This optional cover applies to domestic helpers who are in good health conditions and have never been diagnosed or treated for heart disease or cancer at the time of applying.
5. Local domestic helper and part-time domestic helper are only eligible for Section 1 & 5 only.

Exclusions

General Exclusions Applicable to All Sections

War and allied perils, terrorism (except Employer's Liability), asbestos, nuclear fission or fusion and radioactive contamination, suicide, pregnancy or childbirth, intoxication by alcohol, narcotics or drugs not prescribed by a registered medical practitioner, pre-existing conditions, acquired immune deficiency syndrome (AIDS) or AIDS related complex (ARC), violation of the laws or resistance to arrest.

Specific Exclusions

1. **Employer's Liability** : Pneumoconiosis, Mesothelioma, nuclear energy and radiation, any late payment surcharge that the Insured may become liable under the legislation.
2. **Clinical Expenses, Surgical and Hospitalisation Expenses, and Loss of Services Cash Allowances**: Nervous or mental disease, venereal disease, congenital anomalies or deformities, infertility, sterilisation, contraception, heart disease and cancer (unless optional cover Cancer and Heart Disease Extension is insured), rest cure, physical check-ups and cosmetic or plastic surgery unless to correct an injury covered under the policy.
3. **Dental Expenses**: Routine examination, scaling polishing or cleaning, crowning, bridges, braces and dentures.
4. **Personal Accident Benefits (not applicable to Hong Kong Permanent Resident)**: Driving or riding in any kind of race, underwater activities involving the use of breathing apparatus.
5. **Repatriation Expenses**: Any repatriation or transportation of mortal remains originating outside of Hong Kong.
6. **Domestic Helper's Liability**:
 - employer's liability;
 - property held in care, custody or control;
 - fines, penalties, punitive damages;
 - libel or slander.

Age Limit

To qualify for this policy, the domestic helper must be between 18 and 70 years old.

Waiting Period

A 10-day waiting period from the effective date of the policy shall be applicable under Sections 2, 3, 4 and 6. No benefits shall be payable under these sections in respect of any event occurring during this waiting period.

Premium Table (HK\$)

PLAN	1 YEAR	2 YEARS
All Sections	750	1,350
Optional Cover — Cancer and Heart Disease Extension*	250	450
Section 1 & 5 only	450	810

Minimum premium per policy: HK\$450

IA Levy(0.1%) is not included in the above premium table.

* Applicable to "All Sections" Policy only.

IA Levy

IA levy collected by the Insurance Authority has been imposed on relevant policy (except for certain exempted insurance classes) at the applicable rate and would be remitted in accordance with the prescribed arrangements. Policyholders/customers should pay the levy in accordance with the law. For further information, please visit www.qbe.com/hk or www.ia.org.hk.

香港法律不單要求家傭僱主準時向家傭發放薪金，更要求僱主為家傭提供足夠的醫療保障。

昆士蘭保險香港的「家傭全險」是一項全面的家傭保險計劃，為僱主及家傭提供多項保障，包括：診療、牙科及住院費用，同時亦保障僱主在法律規定下所須履行的僱員補償責任。

「家傭全險」的主要產品特點如下：

- > 保障全面包括僱主之僱員補償責任、家傭之醫療費用以至僱主之財務損失
- > 除保障僱主，更為家傭提供休息日及第三者責任保障
- > 自選家傭癌症及心臟病附加保障大為減輕僱主須負責的高昂醫療費用



主要保障範圍:

基本保障	最高賠償額 (港元)
1 僱主責任 保障你在僱員補償法例規定下，對家傭在受僱期間因工作引起生病，受傷或死亡而須承擔之賠償責任。	100,000,000
2 診療費用¹ <ul style="list-style-type: none"> 註冊醫生診治 正式註冊中醫或表列中醫（包括跌打）或物理治療費用 	4,000 (200/每天每次) 500 (100/每天每次)
3 外科手術及住院費用¹ 家傭如因生病或身體受傷而需入住醫院接受外科手術或治療，你所支付之實際、必須及合理之費用將獲得賠償 <ul style="list-style-type: none"> 住院費（房租，膳食及雜費） 外科手術費用 麻醉師費用 手術室費用 每一病症最高賠償金額 	300/每天 10,000/每一病症 外科手術費用的25%或2,500/每一病症 外科手術費用的12.5%或1,250/每一病症 30,000
4 牙科費用¹ 家傭如因牙齒疾患需要接受口腔手術、治療膿腫、X光檢查、脫牙或補牙，將獲得賠償實際及必須支付費用的三份之二	1,500
5 個人意外賠償^{2,3} 家傭在休假期間並非因工而身體意外受傷，導致12個月內因傷死亡或永久性完全傷殘，將依下列情況賠償： <ul style="list-style-type: none"> 意外死亡 永久性完全傷殘 喪失肢體中任何兩肢或以上底雙目失明 喪失一肢及一目失明 喪失一肢或一目失明 	200,000 200,000 200,000 200,000 100,000
6 中斷服務現金津貼¹ 如家傭因生病或意外而需入院接受治療，為補償服務損失，由入院第四天起計，你每天可獲200港元現金津貼	6,000 (200/每天)
7 運送費用 保障如家傭經註冊醫生證明因受傷或嚴重疾病而不能工作甚至死亡而導致僱傭合約被終止	20,000
8 重新聘用家傭費用 如於上列第七項保障所述之情況下運送家傭回國，你除可獲運送費用賠償外，本計劃將支付因重新聘請家傭所須之實際費用	10,000
9 家傭忠誠保障 保障因家傭之欺詐行為導致你蒙受金錢上之損失	3,000

主要保障範圍（續）：

基本保障	最高賠償額（港元）
10 家傭個人法律責任 保障閣下的家傭在受僱期間因疏忽導致他人身體受傷或財物受損所須承擔之法律責任	500,000
自選保障項目	
癌症及心臟病附加保障⁴ 因「癌症及心臟病」所需要的治療費用(診療費用、外科手術費用及住院費用) 最高賠償額增加至100,000港元，當中由持牌化驗中心，診所或醫院所進行的化驗費用更可高達5,000港元。	100,000

備註:

- 10天等候期適用於外科手術及住院費用、診療費用、牙科費用及中斷服務現金津貼(或臨時家傭費用)，意即所支付的費用於保單生效後10天內將不受保障。此條款不適用於續保。
- 喪失肢體指喪失手、臂、足、腿或其功能或在手腕或足踝或以上斷失，而失明指不可復原的永久性視力完全喪失。
- 個人意外受傷賠償不適用於香港永久居民。
- 此額外保障只適用於身體狀況良好，並在投保時從未就「癌症及心臟病」接受診療治療之家傭。
- 本地家傭或鐘點傭工只可投保基本保障1及5。

不保事項

適用於所有保障項目

戰爭及有關風險、恐怖主義活動（除僱主責任外）、石棉、核能或輻射引致之死亡或損失、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，愛滋病或其相關的病徵，及在保險生效前已存在的病症及其他身體狀況，違法或拒捕。

個別保障項目之不保事項

- 僱主責任：肺積塵病、間皮瘤、核能放射、或法例下僱主因不依期作工傷賠償而須付之罰款。
- 診療費用、外科手術及住院費用，及中斷服務現金津貼：精神病、性病、先天性異常或畸形、不育、絕育、避孕、心臟病及癌病（已投保自選項目—癌症及心臟病附加保障除外）、療養、體格檢查、美容或整形手術（但由本保單範圍內損傷引致之矯形手術除外）。
- 牙科費用：口腔檢查、洗牙、磨牙、鑲裝牙冠、牙橋、牙箍及假牙等。
- 個人意外賠償（不適用於香港永久居民）：任何形式之騎策、駕車比賽及用供氧設備輔助呼吸之水中活動。
- 運送費用：遺體從香港以外地區運返原居地及因任何在香港以外地區發生之事故引致受保人或其遺體之遣返或運送返回原居地。
- 家傭個人責任：
 - 僱主責任；
 - 受看顧、掌管之財物；
 - 罰款、違約金、懲罰性賠償；
 - 誹謗責任。

年齡限制

家傭年齡必須為18至70歲

等候期

由保單生效日期起10天內為等候期，等候期內投保人所支付任何有關第2、3、4及6項的費用將不會獲得賠償。

保費表（港元）

保障計劃	一年	兩年
所有保障項目	750	1,350
自選保障項目 — 癌症及心臟病附加保障*	250	450
第一及第五項保障	450	810

每份保單最低保費：450港元

保監局徵費(0.1%) 不包含在以上的保費表內。

* 只適合附加於選擇「所有保障項目」的保單。

保監局徵費

保險業監管局已按適用費率對相關保單（若干獲豁免保險類別除外）徵收徵費，有關徵費將按照訂明安排匯付。保單持有人/客戶應按法例繳交徵費。欲知進一步資訊，請瀏覽www.qbe.com/hk或www.ia.org.hk。

Company Profile 公司簡介

QBE Hongkong & Shanghai Insurance Limited (QBE Hong Kong), part of the QBE Insurance Group, offers a comprehensive range of general insurance products. QBE has had a presence in Hong Kong since 1920 and its customers include individuals, small to mid-sized businesses, large companies and multinational corporations.

QBE Insurance Group is a leading global insurance and reinsurance company with operations in key insurance markets. Tracing its origin back to 1886, QBE Insurance Group is listed on the Australian Securities Exchange and is headquartered in Sydney.

昆士蘭聯保保險有限公司屬昆士蘭保險集團一份子，提供全面的一般保險方案。昆士蘭保險香港成立於1920年，其客戶包括個人，中小型企業，大型公司和跨國公司。

昆士蘭保險集團為一家全球領先的一般保險和再保險公司，於主要保險市場營運業務。昆士蘭保險集團的起源可追溯至1886，於澳洲證券交易所上市，總部位於悉尼。



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