

# 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



Enhanced



# Domestic Helper Protector

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

## Benefit Sections

### 1. Employer's Liability

If your domestic helper suffers an injury or disease arising out of and in the course of her employment, this policy indemnifies you against your legal liability to pay compensation, costs and/or expenses. The maximum indemnity for any one event is HK\$100 million.

### 2. Clinical Expenses

The policy pays the actual clinical expenses incurred resulting from sickness or injury sustained by your domestic helper, covering up to HK\$200 per visit per day for treatment by a legally qualified and registered medical practitioner. This policy also pays for treatment by registered or listed Chinese medical practitioners (including bone-setting) or physiotherapists, covering up to HK\$100 per visit per day and maximum HK\$500 for each 12-month period. The maximum amount payable under this Section is HK\$4,000 for each 12-month period.

### 3. Surgical and Hospitalisation Expenses

If your domestic helper is confined in a hospital for surgery or treatment of sickness or injury, the policy pays the actual, necessary and reasonable expenses incurred up to:

- HK\$300 per day for room and board and other miscellaneous hospital charges
- HK\$10,000 per disability for surgical operation
- 25% of the amount payable under (b) above per disability for anesthesia and its administration
- 125% of the amount payable under (b) above per disability for use of the operating theatre

Total amount payable per disability shall not exceed HK\$30,000.

The maximum payable for each 12-month period is HK\$30,000.

### 4. Dental Expenses

If your domestic helper requires oral surgery, treatment of abscesses, X-rays, extractions or fillings as a result of dental disease, the policy pays two-thirds of the actual necessary and reasonable expenses incurred up to a maximum of HK\$1,500 for each 12-month period, provided such treatment is received from a legally qualified and registered dentist.

## 5. Personal Accident Benefits

If your domestic helper is injured in an accident on a rest day that is not in the course of and arising out of employment with you and not covered by legislation, and which results in accidental death or permanent total disablement within 12 months from the date of such accident, the following compensation shall be payable:

• Accidental death	HK\$200,000
• Permanent total disablement	HK\$200,000
• Loss of two or more limbs	HK\$200,000
• Loss of sight of both eyes	HK\$200,000
• Loss of one limb and sight of one eye	HK\$200,000
• Loss of one limb	HK\$100,000
• Loss of sight of one eye	HK\$100,000

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 entire and irrecoverable loss of all sight.

## 6. Loss of Services Cash Allowances

If your domestic helper is confined in a hospital due to sickness or injury, this policy pays you a daily cash allowances of HK\$200 for the loss of services commencing from the fourth day of the domestic helper's hospital stay, subject to a maximum of HK\$6,000 for each 12-month period.

## 7. Repatriation Expenses

If due to a serious sickness or injury, your domestic helper is certified by a legally qualified and registered medical practitioner as medically unfit to work or resulting in her death, leading to the termination of her employment contract, the policy pays the expenses for:

- the repatriation of the domestic helper to his / her home country by scheduled flight (economy class) including any transportation for ambulance transfer to and from the airport; or
- the treatment of the domestic helper's post-mortem and transportation of the mortal remains to the airport nearest to the place of burial in his / her home country

The policy pays the actual, necessary and reasonable expenses incurred under (a) or (b) up to a maximum of HK\$20,000 for each 12-month period.

## 8. Replacement Helper Expenses

In addition to the expenses incurred for the repatriation of your domestic helper as described in Section 7 above, this policy also pays you the expenses reasonably and necessarily incurred for employing a replacement helper, maximum limit is HK\$10,000 for each 12-month period.

## 9. Fidelity Guarantee

The policy provides cover against financial loss of the employer arising from a dishonest act by the domestic helper. The maximum payable amount for each 12-month period is HK\$3,000.

## 10. Domestic Helper's Liability

The policy covers legal liability of your domestic helper to third-party (other than your family members) bodily injury or property damage as a result of negligence during the course of employment, subject to a maximum amount of HK\$500,000 in annual aggregate.

## Optional Cover

### Cancer and Heart Disease Extension

With an additional premium, you can also obtain the following upgraded protection in the event of the domestic helper suffering from cancer or heart disease:

#### Surgical and Hospitalisation Expenses

- Higher benefits up to HK\$100,000 in aggregate
- Laboratory test expenses at any licensed centre up to HK\$5,000

Remarks: 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 insurance application.

# Domestic Helper Protector

## 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

- Employer's Liability:** Pneumoconiosis, Mesothelioma, nuclear energy and radiation, any late payment surcharge that the Insured may become liable under the legislation.
- 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.
- Dental Expenses:** Routine examination, scaling polishing or cleaning, crowning, bridges, braces and dentures.
- 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.
- Repatriation Expenses:** Any repatriation or transportation of mortal remains originating outside of Hong Kong.
- 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 65 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

\* Applicable to "All Sections" Policy only.

Remarks : This brochure is only a summary. Please refer to the Policy for full terms and conditions.

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

## 保障

### 1. 僱主責任（僱員補償保險）

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。每宗事故最高賠償額為 1 億港元。

### 2. 診療費用

家傭如因生病或身體受傷須接受註冊醫生診治，你所支付的實際醫療費用可獲賠償，而每天每次最高賠償額為200港元。正式註冊中醫或表列中醫（包括跌打）或物理治療費用，每天每次最高可獲100港元賠償，每12個月以500港元為限。本項保障每12個月之最高賠償額為4,000港元。

### 3. 外科手術及住院費用

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，惟賠償金額不超過下列規定：

(a) 住院費（房租，膳食及雜費）每天不超過300港元

(b) 每一病症外科手術費用不超過10,000港元

(c) 麻醉師費用每一病症不超過(b)項賠償之25%

(d) 手術室費用每一病症不超過(b)項賠償之12.5%

每一病症最高賠償金額不超過30,000港元。

受保期內每12個月之最高賠償額為30,000港元。

### 4. 牙科費用

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，惟受保期內每12個月之總賠償金額以1,500港元為限，而所有治療必須由註冊牙科醫生進行。

## 5. 個人意外賠償

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：

• 意外死亡	200,000港元
• 永久性完全傷殘	200,000港元
• 喪失肢體中任何兩肢或以上	200,000港元
• 雙目失明	200,000港元
• 喪失一肢及一目失明	200,000港元
• 喪失一肢	100,000港元
• 一目失明	100,000港元

喪失肢體即在手腕或足踝或以上斷失，而失明即不可復原的永久性視力喪失。

## 6. 中斷服務現金津貼

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，每12個月最高不超過6,000港元。

## 7. 運送費用

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，本計劃將代為支付以下之費用：

- (a) 以國際航機（經濟客位）將家傭送返原居國家，包括運返途中兩地之機場接送；或
- (b) 處理遺體及將遺體運到原居地最近葬殮處的機場

本計劃支付(a)或(b)項下之實際、必須及合理之費用，惟費用總額每12個月不超過20,000港元。

## 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，最高賠償額為每12個月10,000港元。

## 9. 家傭忠誠保障

因家傭之欺詐行為導致你蒙受金錢上之損失，本計劃將補償你之實際損失，每12個月最高賠償額為3,000港元。

## 10. 家傭個人法律責任

本保單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，每年度最高賠償額為500,000港元。

## 自選保障項目

### 癌症及心臟病附加保障

只需支付額外保費，你即可享有以下癌症及心臟病升級保障：

#### 外科手術及住院費用

- 全年賠償額高達10萬港元
- 持牌化驗中心化驗費用高達5,000港元

備註：本保障適用於身體狀況良好，並在投保時未就「癌症或心臟病」接受診斷治療之家傭。

### 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（已投保自選項目一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）：**任何形式之騎乘、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65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

\* 只適合附加於選擇「所有保障項目」的保單。

注意：此小冊子只供作參考之用，所有條款及細則概以保險單為準。

#### **Company Profile** 公司簡介

**QBE Hongkong & Shanghai Insurance Limited (QBE Hong Kong)** offers a comprehensive range of non-life insurance solutions for both corporate and personal customers. QBE Hong Kong is part of the QBE Insurance Group.

**QBE Insurance Group** is a general insurance and reinsurance company with operations in key insurance markets. Listed on the Australian Securities Exchange, QBE Insurance Group is headquartered in Sydney and employs more than 12,000 people in 31 countries and territories.

昆士蘭聯保保險有限公司（昆士蘭保險香港）為企業及個人客戶提供全面的非人壽保險方案，屬昆士蘭保險集團之成員公司。

昆士蘭保險集團為一般保險及再保險公司，業務遍及主要保險市場。昆士蘭保險集團於澳洲證券交易所上市，其總部位於悉尼，在31個國家及地區有超過12,000名員工。



#### **QBE Hongkong & Shanghai Insurance Ltd.**

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