



Domestic Helper Insurance

家傭全險

The closest companion for you and your domestic helper
您和您的家傭之最佳夥伴



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

Company Profile 公司簡介

QBE Hongkong & Shanghai Insurance Limited (QBE-HKSI) is a joint venture between the QBE Insurance Group and China Construction Bank (Asia) Corporation Limited.

The QBE Insurance Group is one of the world's top 20 general insurance and reinsurance companies. Listed on the Australian Stock Exchange, QBE operates in around 37 countries and territories worldwide. In the Asia Pacific region, we have had a presence for more than a century. Over the years, we have developed a wealth of local knowledge and expertise in each of our markets in the region. We have also built very strong partnerships with professional insurance intermediaries, these give us unparalleled advantages in understanding the environments in which our customers operate, and the specific risks they face. Today, we have around 60 offices across 16 markets in Asia Pacific.

China Construction Bank (Asia) Corporation Limited is the retail and commercial business platform of China Construction Bank Corporation in Hong Kong, and offers a wide array of banking products and services to customers, including consumer banking services, commercial banking services, corporate banking services, private banking services and cross-border financial services, etc.

QBE-HKSI is one of the longest established insurance companies in Hong Kong offering a comprehensive range of quality products to meet the varied insurance needs of corporate and individual customers. We develop and deliver insurance solutions to deal with complex risk exposures in accident and health, liability, employees' compensation, construction and engineering, commercial property, marine cargo and marine hull. We are committed to providing high-quality customer service to our customers.

Manulife (International) Limited (Manulife) is authorised to carry on long term insurance business in Hong Kong through its appointed insurance agents (Manulife agents). Manulife and QBE-HKSI have entered into an Exclusive Distribution Agreement, by which Manulife shall be engaged in product development to meet customer needs for general insurance products, and in marketing and promotion of QBE-HKSI's general insurance products, while appropriate Manulife agents shall be appointed as QBE-HKSI's insurance agents to distribute QBE-HKSI's general insurance products. This product brochure has been prepared by and the product(s) described in this product brochure is(are) underwritten by QBE-HKSI solely.

昆士蘭聯保保險有限公司（昆士蘭聯保）為昆士蘭保險集團與中國建設銀行（亞洲）股份有限公司之聯營機構。

昆士蘭保險集團為全球首20大保險及再保險公司之一，業務遍及約37個國家及地區，是澳洲證券交易所之上市公司。昆士蘭保險集團在亞太區的發展超越一個世紀，多年來累積豐富的本地知識和經驗，加上與專業的保險中介人建立了穩固的夥伴關係，讓我們對市場環境及客戶面對的經營風險等擁有深切理解。現時，我們已於16個亞洲市場設立約60間辦事處。

中國建設銀行（亞洲）股份有限公司為中國建設銀行股份有限公司於香港地區的零售及商業服務平臺，並提供多元化的銀行產品和服務，包括零售銀行服務、商業銀行服務、企業銀行服務、私人銀行服務和跨境金融服務等。

昆士蘭聯保是本港歷史最悠久的保險公司之一，不斷提供優質而全面的保險服務，以切合各界的需求。我們更制定並提供可應付較複雜風險的專業保險方案，當中包括意外及醫療、責任、僱員補償、商業財產、建築及工程、貨運及船舶保險等。昆士蘭保險一直致力為客戶提供高品質的客戶服務。

宏利人壽保險（國際）有限公司（宏利）獲授權通過其委任的保險代理人（宏利保險代理）在香港長期經營保險業務。宏利與昆士蘭聯保保險有限公司達成獨家分銷協議，宏利將參與產品開發以滿足客戶對一般保險產品的需要，並為昆士蘭聯保保險有限公司的一般保險產品進行營銷和推廣工作。適當的宏利保險代理將被指派為昆士蘭聯保保險有限公司的保險代理，以分銷昆士蘭聯保保險有限公司的一般保險產品。此產品小冊子由昆士蘭聯保保險有限公司編制，小冊子內所述的產品由昆士蘭聯保保險有限公司獨家承保。



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Why should I choose QBE's Domestic Helper Insurance?



QBE's Domestic Helper Insurance serves two important purposes. It enables you to meet your legal obligation as an employer. It is also designed to provide both you and your domestic helper insurance protection against any clinical, dental and hospital expenses incurred in the course of employment of your domestic helper.

Wide range of coverage options

1 The insurance offers several areas of protection coverage: employer's liability, personal accident, hospitalisation, outpatient services, and dental services as well as preventive check-ups and vaccinations.

Comprehensive cover for clinical, surgical and hospitalisation benefits

2 With the QBE Medical Card, your domestic helper is entitled to use quality clinical services rendered by our extensive medical partner network. The in-patient expenses are up to HK\$100,000.

Special optional cover for domestic helper's cancer and heart diseases

3 This product also offers the opportunity for additional benefits to cover the medical expenses caused by cancer or heart diseases with minimal additional premium.

Caring protection for you and your family members

4 Our coverage on fidelity guarantee and family member's medical expense will also help protect your family from financial loss due to any dishonest acts of your domestic helper. This coverage also applies to any bodily injuries to your children (under three years of age) caused by domestic helper's intentional act.



Main Coverage

BENEFITS	MAXIMUM LIMIT (HK\$)	PLAN 1 ⁶	PLAN 2	PLAN 3
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. Personal Accident¹² Cover your domestic helper and her/his family 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	✓	✓	✓
3. Surgical and hospitalisation Expenses 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 and other miscellaneous hospital charges up to HK\$300 per day • Surgical fee, anaesthetist's fee and operating theatre fee up to HK\$10,000 per disability • Post-hospitalisation follow up consultation within 45 days after discharged from hospital up to HK\$150 per visit and HK\$1,000 per disability 	100,000		✓	✓
4. Clinical Expenses³ Provide Clinical Expenses ⁴ to your domestic helper at designated panel doctors: <ol style="list-style-type: none"> Fully cover general physician consultation and three days basic medication Specialist consultation and three days basic medication, co-payment HK\$200 (Subject to referral by panel general physician) Physiotherapy treatment, co-payment HK\$120 (Subject to referral by panel general physician) Traditional Chinese medicine practitioner consultation, co-payment HK\$30 Bone-setting and acupuncture consultation, co-payment HK\$80 Cover Emergency Out-patient Expenses for your domestic helper in case of emergency treatment in Hong Kong Government hospital up to HK\$150 per visit and up to two visits per year.	25 visits per policy year			✓
5. Dental Expenses 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).	3,000			✓

BENEFITS (CONTINUED)	MAXIMUM LIMIT (HK\$)	PLAN 1 ⁶	PLAN 2	PLAN 3
6. 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			✓
7. 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			✓
8. Loss of Services Cash Allowance (or Temporary Helper Expenses)³ 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 first day of domestic helper's hospital stay.	6,000			✓
9. Domestic Helper 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			✓
10. Fidelity Protection Cover loss due to the dishonest act of domestic helper, including a sub-limit of HK\$3,000 per year of unauthorised IDD calls.	10,000			✓
11. Family Member's Medical Expenses Cover medical expenses for bodily injury (with evidence of police report) to your family members under three years of age caused by the domestic helper's intentional act.	20,000			✓



Optional cover I can purchase (Plan 2 & Plan 3)

OPTIONAL BENEFITS	MAXIMUM LIMIT (HK\$)
Cancer and Heart Disease Extension⁵ 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.	150,000

Remarks

- 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.
- Personal Accident cover is not applicable to Hong Kong Permanent Residents.
- A 10-day waiting period is applicable to Surgical and Hospitalisation Expenses, Clinical Expenses, Dental Expenses and Loss of Services Cash Allowance (or Temporary Helper Expenses), 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.
- Clinical Expenses items a), b) and c) are subject to one visit per day. Clinical Expense items d and e shall not exceed five visits per 12-month period. Non-panel doctor consultations are NOT covered.
- 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.
- Local domestic helper and part-time domestic helper are only eligible for Plan 1 only.

Who is eligible?

Domestic helper who is the insured person must be 18 to 65 years of age.
(This limit is not applicable to Employer's Liability cover)



What more do I need to know?



- Hassle-less of claims procedure for out-patient visits in our external partner network
- One of the highest out-patient coverage with up to 25 visits
- 15% discount on premiums
- Additional offers to subscribe to Health Check-up and Flu Vaccination at special prices (applicable to Plan 3 only)

How much do I need to pay? I get a 15% discount?

Premium For Each Domestic Helper (in HK\$)

PLAN TYPE	1 YEAR	2 YEARS
Plan 1	477 405	864 734
Plan 2	803 683	1397 1,187
Plan 2 + Optional Cover	940 799	1634 1,389
Plan 3	938 797	1681 1,386
Plan 3 + Optional Cover	1137 966	1977 1,681





What else should I know about?

General Exclusions

War and allied perils, terrorism (except Employer's Liability), asbestos, nuclear fission or fusion and radioactive contamination, self-inflicted injury or suicide, pregnancy or childbirth, intoxication by alcohol, pneumoconiosis, mesothelioma or noise-induced deafness, narcotics or drugs not prescribed by a registered medical practitioner, congenital or pre-existing conditions, routine check-up, surgery for cosmetic purpose, acquired immune deficiency syndrome (AIDS) or AIDS related complex (ARC), violation of the law or resisting arrest.




How do I apply?

Please contact your Manulife agent to understand the details of this insurance coverage and complete the proposal form to proceed.

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

為何選擇昆士蘭聯保的家傭全險？



我們的家傭全險有兩個重要目的：既能讓您履行作為僱主的法律責任，同時亦為您和您的家傭提供全面的保障，包括您的家傭於受僱期間因病所產生的診療、牙科及住院費用。

保障選擇範圍廣

- 1** 我們提供多個領域的保障：僱主責任、個人意外、住院、診療服務、牙科服務以及預防性的身體檢查和接種疫苗等。

診療、外科手術和住院費用全面保障

- 2** 您的家傭可憑我們簽發之醫療保險卡，於我們龐大的醫療合作夥伴診所網絡享有各項優質門診醫療服務。外科手術和住院費用賠償額高達100,000港元。

家傭癌症及心臟病額外保障

- 3** 您只需支付少許額外保費，當您的家傭需要癌症及心臟病治療時，費用便可得到額外的保障。

為您和您的家庭成員提供關愛保障

- 4** 我們的家傭忠誠保障可以保障您免受因您的家傭之欺詐行為而導致的金錢損失；此外，若您的子女（三歲以下）因您的家傭之蓄意行為而導致其身體受傷，所需要的治療費用亦會得到保障。



主要保障範圍

基本保障	最高賠償額 (港元)	計劃 1 ⁶	計劃 2	計劃 3
1. 僱主責任 保障您在僱員補償法例規定下，對您的家傭在受僱期間因工作所引起之生病、受傷或死亡而須承擔之賠償責任。	100,000,000	✓	✓	✓
2. 個人意外受傷賠償^{1,2} 保障您的家傭在休假期間因意外受傷並導致死亡或永久傷殘之賠償： <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或雙目失明• 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	✓	✓	✓
3. 外科手術及住院費用³ 保障您的家傭入住醫院時的外科手術費用、麻醉師費用、手術室費用及其他住院費用： <ul style="list-style-type: none">• 病房及其他住院費用最高賠償額為每天300港元• 外科手術費用、麻醉師費用及手術室費用最高賠償額為每傷病10,000港元• 出院後45日內覆診的費用最高賠償額為每日一次150港元及每傷病1,000港元	100,000		✓	✓
4. 診療費用³ 您的家傭可在指定的網絡診所接受門診治療 ⁴ ： <ul style="list-style-type: none">a. 一般門診服務，費用全免及獲三日基本藥物b. 專科門診服務及三日基本藥物，自負額為200港元（需要網絡醫生轉介信）c. 物理治療服務，自負額為120港元（需要網絡醫生轉介信）d. 中醫門診服務，自負額為30港元e. 跌打及針灸服務，自負額為80港元 此外，若您的家傭因急症需於香港的公立醫院緊急門診部求診，我們會提供最高賠償額每次150港元及每年不多於兩次。	受保期內 每12個月25次			✓
5. 牙科費用³ 保障您的家傭因牙齒疾患需要接受由註冊牙科醫生進行的口腔手術、治療膿腫、X光檢查、脫牙或補牙的費用(每項索賠可獲賠償支付費用的三分之二)。	3,000			✓
6. 運送費用 若您的家傭經註冊醫生證明不能工作或死亡，我們會代為支付將您的家傭送返原居國家，處理遺體及將遺體或骨灰運送至原居國家的費用。	20,000			✓

基本保障(續)	最高賠償額 (港元)	計劃 1 ⁶	計劃 2	計劃 3
7. 重新聘用家傭費用 若您的家傭因意外、死亡或嚴重疾病而送返原居國家，我們將支付因重新聘請家傭所須之費用。	10,000			✓
8. 中斷服務現金津貼 (或臨時家傭費用)³ 若您的家傭因生病或意外需入院接受治療，由他/她入院首日起計，您可獲每天200港元的現金津貼，以作為補償當中的服務損失。	6,000			✓
9. 家傭個人法律責任保障 保障您的家傭在受僱期間因他/她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			✓
10. 家傭忠誠保障 保障因您的家傭之欺詐行為而導致您蒙受金錢上之損失，包括未經許可下所使用的長途電話費用，每年最高賠償額為3,000港元。	10,000			✓
11. 僱主家庭成員診療費用 保障您三歲以下之子女，因您的家傭之蓄意行為導致其身體受傷 (必須取得警方正式報告) 而需接受治療之醫療費用。	20,000			✓



我可購買的額外保障 (計劃 2 及計劃 3)

額外保障	最高賠償額 (港元)
癌症及心臟病治療費用⁵ 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) 最高賠償額將增加至150,000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。	150,000

- 備註**
- 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。
 - 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。
 - 診療費用項目 a、b及 c 只限每天一次。診療費用項目 d 及 e 每12個月合共不可超過五次。非指定網絡診所的診療恕不受保。
 - 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計劃1。

誰可投保？

受保人必須為年齡介乎18歲至65歲之家傭。
(此限制不適用於僱主責任保障)



我要知道的更多好處？

- 於醫療合作夥伴網絡診所接受診療，索賠程序簡易，讓您安枕無憂
- 保障之門診次數高達25次，為市場上同類產品最高門診保障之一
- 保費可享八五折優惠
- 可以優惠價錢，額外購買健康檢查服務或接種流行性感冒疫苗注射服務（只適用於計劃3）

我需要支付多少保費？ 我有沒有八五折優惠？

每名家傭保費 (港元)

計劃類別	1年	2年
計劃1	477 405	864 734
計劃2	808 683	1397 1,187
計劃2 + 額外保障	940 799	1634 1,389
計劃3	938 797	1631 1,386
計劃3 + 額外保障	1137 966	1877 1,681





我須知道甚麼資料？

不保事項

戰爭及有關風險、恐怖主義行為（僱主責任除外）、石棉、核能分裂聚合或輻射引致之死亡或損失、蓄意自我造成的傷害或自殺、懷孕或生育、酗酒、肺積塵病、間皮瘤或噪音性耳聾、服用非經註冊西醫處方指定之麻醉品或藥物、先天性及在保險生效前已存在的傷病及其他身體狀況、例行檢查、美容整形手術、愛滋病或其相關的病徵、違法或拒捕。



我可以如何投保？

請聯絡您的宏利保險經紀以了解保險計劃的保障詳情及填寫投保書。

註：此小冊子只供參考之用，所有條款及細則概以保單為準。