

# 家庭僱傭保險

## Domestic Helper Insurance



保險項目 Section	承保範圍 Coverage	最高保障額 (港幣) Maximum Limit of Indemnity (HK\$)
1. 僱員補償保險 Employees' Compensation	根據「僱員補償條例」，僱主對家傭因工作受傷或死亡而需要承擔的法律責任 Liability under the Employees' Compensation Ordinance for bodily injury to the Domestic Helper arising out of and in the course of employment	根據「僱員補償條例」 As required by the Ordinance
2. 人身意外保險 Personal Accident	家傭在香港及於休息日因意外受傷而於12個月內直接引致 Sustained by the Domestic Helper resulting from accidental bodily injury and occurring within 12 months of the accident provided that the accident occurs in Hong Kong during rest days of the Domestic Helper 類別一 Item 1：死亡；或 Death; or 類別二 Item 2：永久性完全傷殘 Permanent Disability	HK\$100,000
額外保障 Extension:		
a) 意外牙科醫療費用 家傭在香港及於休息日因意外引致牙齒受傷而需在香港接受牙科醫療護理或手術的費用 Accidental Dental Expenses incurred in Hong Kong by the Domestic Helper as a direct result of accidental bodily injury provided that the accident occurs in Hong Kong during rest days of the Domestic Helper		HK\$2,500
3. 住院醫療保險 Hospitalisation Expenses	家傭在香港接受必須的住院醫療護理或外科手術所需的醫療費用： Reasonable and necessary expenses actually incurred in Hong Kong by the Domestic Helper while as a registered in-patient being confined within hospital for treatment or surgery up to i) 每病症的外科手術費用之最高補償限額為HK\$12,500 HK\$12,500 per event for surgery and ii) 每日的綜合住院費用之最高補償限額為HK\$250 HK\$250 per day for miscellaneous hospitalisation expenses	HK\$25,000
額外保障 Extensions:		
a) 遣送費用 家傭因死亡、受傷或疾病而不能繼續工作，僱主可獲遣送該家傭或其遺體返回原居地所需的費用之補償 Repatriation Expenses for returning the remains of or repatriating the Domestic Helper back to the country of origin due to death, injury or medical inability to continue employment		HK\$25,000
b) 補聘新家傭費用 如上述額外保障 (a) 遣送費用的索償確立，僱主可獲補聘新家傭所需的費用之補償 Replacement Helper Expenses for employing a new domestic helper if a valid claim is payable under the extension (a) Repatriation Expenses of this Section		HK\$5,000
c) 臨時傭工費用 若家傭需住院連續多於3日及上述的住院醫療保險之索償確立，僱主可獲聘請臨時傭工所需的費用之補償 補償費用由家傭住院第4日起計及每日費用之最高補償限額為HK\$250 Temporary Domestic Helper Expenses up to HK\$250 per day commencing from the 4th day of the period that the Domestic Helper being confined within hospital provided that the period of hospitalisation is longer than 3 consecutive days and a valid claim is payable under this Section		HK\$5,000

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4. 門診費用 (自選投保項目) Out-patient (Clinical) Expenses (Optional Cover)	家傭在香港接受必須的門診治療及所需的醫療費用 Reasonable and necessary clinical expenses actually incurred in Hong Kong by the Domestic Helper from a clinic for medical treatment i) 門診治療 (每日/每次HK\$200) Out-patient visit (HK\$200/visit/day) ii) 跌打治療 (每日/每次HK\$100, 每年最多5次) Bonesetter (HK\$500 per year subject to HK\$100/visit/day)	HK\$5,000
附加保障 Additional Benefits:		
a) 償還貸款保障 家傭死亡或永久性完全傷殘而未能償還對僱主作出的私人貸款 Loan Protection Insured's loan to the Domestic Helper cannot be repaid due to death or permanent disability of the Domestic Helper		HK\$10,000
b) 忠誠保障 被家傭盜竊而引致家居財物之損失 (每宗意外HK\$3,000) 被家傭盜竊而需更換已損毀之門鎖/櫃鎖所需的費用 (每宗意外HK\$500) Fidelity Protection Loss of Insured's home contents due to theft by the Domestic Helper (HK\$3,000 per accident) Replacing costs of lock for door/cabinet/drawer due to theft of Insured's home contents by the Domestic Helper (HK\$500 per accident)		HK\$8,000

第1項是家庭僱傭保險之基本投保項目。Section 1 is the primary cover of this insurance.

第2及3項隨着第1項而自動生效，閣下無需繳付額外保費。Sections 2 and 3 are provided, together with Section 1, at no extra premium.

第4項是自選的投保項目，閣下需繳付額外保費而生效。Section 4 is an optional cover and only operative on payment of extra premium.

家傭年齡限制 Age Limit	18至60歲 (不適用於保險項目1) 18 to 60 (not applicable to Section 1)
等候期 Waiting Period	保單生效起計15日內，保險項目3 – 住院醫療保險及保險項目4 – 門診費用，均暫停生效。 在等候期內因疾病所引致的住院醫療費用及門診醫療費用，均不獲任何補償。 15-day waiting period from the inception date of this insurance will be applicable to Section 3 and Section 4 only. No cover for disease, illness or sickness will be provided under Section 3 and Section 4 during the waiting period.
全年保費(每位海外僱傭) Annual Premium (for one overseas domestic helper)	HK\$500 (加僱員補償保險徵款及保費徵費及有關費用) HK\$500 (plus levies and related charges)
自選投保項目：門診費用 Optional Cover：Out-patient (Clinical) Expenses	需繳付額外保費HK\$100而生效 (加僱員補償保險徵款及保費徵費及有關費用) Only operative on payment of extra premium HK\$100 (plus levies and related charges)
最低保費 Minimum Premium	HK\$300 (加僱員補償保險徵款及保費徵費及有關費用) HK\$300 (plus levies and related charges)

## 多種穩健保險計劃

# Comprehensive Insurance Plans

忠意保險資金雄厚，財政穩健，各種保險計劃可完善地照顧閣下生活及業務上多方面的需要，讓閣下倍感安心。

忠意保險提供以下多項保險計劃，迎合個人及公司客戶的需要。

### 個人保險計劃

- 中國醫療保證咭
- 家庭僱傭
- 樓宇結構
- 家居綜合
- 個人醫療
- 人身意外
- 個人責任
- 遊艇
- 私家汽車
- 旅遊綜合

### 商業保險計劃

- 盜竊
- 業務影響
- 醫務所綜合
- 商用車輛
- 僱員補償
- 工程
- 火災
- 團體人壽
- 團體醫療
- 團體人身意外
- 貨物運輸
- 船體
- 金錢
- 辦公室綜合
- 產品責任
- 財物綜合
- 公眾責任
- 商店綜合

如有任何查詢，請與閣下的保險顧問或本公司的代表聯絡。



With the solid financial stability of Generali Group, we are well positioned to provide insurance protection to meet your personal and commercial needs for your peace of mind.

Generali offers a wide range of insurance solutions tailored for individual and corporate clients as follows:

### Personal Insurance Plan

- China medical guarantee card
- domestic helper
- home building
- home package
- individual medical
- personal accident
- personal liability
- pleasure craft
- private motor car
- travel package

### Commercial Insurance Plan

- burglary
- business interruption
- clinic package
- commercial vehicle
- employees' compensation
- engineering
- fire
- group life
- group medical
- group personal accident
- marine cargo
- marine hull
- money
- office package
- product liability
- property damage
- public liability
- shop package

For details about our products and services, please contact your Generali insurance adviser or customer service representatives.

## 僱主及家傭的保障

不幸的意外隨時可能發生在閣下的家庭僱傭身上，作為負責任的僱主，閣下必須為家傭選購一份妥善的保險，以保障閣下作為僱主應負的法律責任及減省閣下於僱傭合約上需要承擔的開支及費用。

忠意保險的家庭僱傭保險，不但包括全面的僱員補償保險，而且免費為閣下及家傭額外提供以下的保障：

- 家傭於休息日因意外引致死亡或永久性完全傷殘
- 家傭於住院期間接受醫療護理或外科手術所需的費用
- 家傭因意外受傷所引致的牙科醫療費用
- 遣送費用
- 補聘新家傭費用
- 臨時傭工費用

有關保障詳情，請參閱背頁。



## A Caring Employer

Accidents may happen to your Domestic Helper any time. As a caring and responsible employer, you need to have a comprehensive insurance for your helper to comply with the legal requirements and to provide protection against some other expenses relating to the employment contract.

Generali's Domestic Helper Insurance not only provides full coverage on employer's liabilities as required by the laws, it also offers additional benefits at no additional cost to you such as:

- Cover for the helper's death or permanent disability due to accident on rest days
- Protection against hospitalisation expenses in the event of the helper being admitted to hospital for treatment or surgery
- Dental expenses incurred by the helper due to accident
- Repatriation Expenses
- Replacement Helper Expenses
- Temporary Domestic Helper Expenses

Please refer to the coverage table on the back for further details.

### 主要不承保事項 Major Exclusions

戰爭、恐怖活動、核輻射、在香港以外地方所引致的意外或疾病、非法活動、自殺或自我傷害、受酒精或藥物影響、人體免疫缺陷病毒或愛滋病、分娩或懷孕、已存在的傷患或疾病

War, terrorism, radioactive contamination, accident or illness sustained outside Hong Kong, unlawful acts, suicide or self-injury, influence of alcohol or drugs, HIV or AIDS, childbirth or pregnancy, pre-existing injury or illness

本小冊子只為一般性簡介，僅供參考之用。有關承保範圍或不承保事項的詳細內容，閣下可向保險顧問或忠意保險的代表索取詳細保險單條款及內容以作參考。(保險單以英文書寫。)

This leaflet serves as a general guideline only. For details of covers, please refer to the exclusions, terms and conditions of Generali's Insurance Policy which can be obtained from your insurance advisers or Generali's representatives. (Insurance Policy is written in English only.)

## 有關香港忠意

自1970年代起，忠意集團旗下的公司在香港一直為個人及企業提供全面的保險及投資保障服務。多年以來，我們了解到客戶不同的個別需求，並不斷隨時代改進去迎合客戶的真正所需。

我們提供多元化的保險方案，從人壽及一般保險，以至到精密的企業風險管理及金融工具，助您增強投資組合，並讓財富世代傳承。

## 有關忠意集團

我們的母公司忠意保險（忠意保險有限公司）是世界最大的保險集團之一，並擁有超過185年歷史。2016年，集團總保費收入超過700億歐羅，成功並列《財富》世界60強。現有超過7萬4千員工遍佈全球超過60多個國家，為5千5百萬客戶提供優質專業服務。集團在西歐市場佔有領先地位，業務更擴展至中東歐及亞洲等地。

2017年，忠意集團獲A.M. Best授予財務實力評級「A」。同年，集團被列入《企業紳士》全球最可持續發展企業之列，及於2015年榮登《麻省理工學院科技評論雜誌》全球最聰明公司50強。

公司資料截至2018年1月

## About Generali Hong Kong

Our Generali entities in Hong Kong have been providing comprehensive insurance and investment protection to individuals and organizations since the 1970s. Over the years, we have come to understand the individual requirements of our customers, and are continuously adapting and innovating to meet their changing needs.

We offer a wide range of insurance solutions from life and general protection to sophisticated corporate risk management and financial vehicles designed to enhance investment portfolios and preserve generational wealth.

## About Generali Group

Our parent company, the Generali Group (Assicurazioni Generali S.p.A) is one of the largest global insurance providers. We pride ourselves for our history of over 185 years and we are listed amongst the Fortune Global Top 60 companies with total premium income exceeding € 70 billion in 2016. With above 74,000 employees worldwide serving 55 million customers in more than 60 countries, the Group occupies a leadership position in Western European markets and an increasingly important place in Asia and in Central and Eastern Europe.

In 2017, Generali and its core subsidiaries have been affirmed "A" Insurer Financial Strength Rating with a Stable outlook by A.M. Best. In the same year, the Group was also included among the most sustainable companies in the world by the Corporate Knights ranking, and listed the world's 50 smartest companies according to the MIT Technology Review in 2015.

Company information as at Jan 2018

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