

i want to take care of my helper's need



SmartHelper
comprehensive covers for domestic helpers

major product feature

medical expenses coverage

Provides comprehensive coverage of hospitalization & surgical (include day surgery), out-patient, and emergency dental expenses incurred by your domestic helper up to the limit specified in the summary of benefits.

personal liability

Protect you against the legal liability arises from your domestic helper in respect of accidental bodily injury to third party or accidental loss of or damage to their property. We will pay up to \$100,000 per year.

repatriation expenses

If your domestic helper becomes medically unfit to continue employment or in the event of death in service, a benefit up to \$20,000 will be provided to cover the cost of repatriating him/her to the country of origin.

hospital cash subsidy

If your domestic helper is hospitalised as an in-patient for five or more consecutive days, you will receive a hospital cash subsidy of \$200 per day and up to \$6,000 per year.

fidelity protection

This covers any financial loss resulting from fraud or dishonest acts committed by your domestic helper up to \$8,000 per year.

optional cover

supplementary medical (critical illness) benefit

- Additional \$70,000 medical cover on top of the basic \$30,000 cover.
- We will pay you the medical treatment expenses if your domestic helper is hospitalized due to a critical illness# provided that it does not exist prior to the first entry date of this optional cover.

List of covered critical illness:

- Stroke
- Coronary Artery By-pass Surgery
- Cancer
- Kidney Failure
- Major Organ Transplantation
- Multiple Sclerosis
- Aorta Surgery / Heart Valve Replacement
- Encephalitis
- Bacterial Meningitis
- Stones in the Urinary and Biliary Systems

special features

- No excess or waiting period will be applied, only the standard policy exclusions.
- A considerable premium discount if you opt for a 2-year period of insurance (applicable to Basic Cover only).
- An additional 10% premium discount if you insure more than one domestic helper under this Plan (applicable to Basic Cover only).
- If you change your domestic helper, coverage can be transferred to the new helper (notification required).

summary of benefits

Basic Cover	Max. Limit Per Year
(1) Employees' Compensation Protect your legal liability as an employer under the Employees' Compensation Ordinance and Common Law	\$100,000,000 per event
(2) Hospitalization & Surgical Expenses a) Daily room and board expenses b) Surgical expenses c) Day Surgery	\$30,000 \$350/day \$15,000/operation \$7,500
(3) Out-patient Expenses a) Out-patient visit b) Bonesetter	\$4,000 \$200/visit/day \$500 (\$100/visit/day)
(4) Emergency Dental Expenses Include oral surgery, treatment of abscesses, X-rays, extractions of fillings	\$2,500 (\$200/visit/day)
(5) Personal Accident Serious accidental injury or death during rest day in Hong Kong	\$100,000
(6) Personal Liability Third party liability arising out of negligence of your domestic helper	\$100,000
(7) Repatriation Expenses If your domestic helper is medically unfit to continue employment or in the event of death in service	\$20,000
(8) Re-hiring Expenses If your domestic helper is medically unfit to finish a contract or in the event of death in service	\$10,000
(9) Hospital Cash Subsidy If your domestic helper is hospitalized as an in-patient	\$6,000 (\$200/day)
(10) Loan Protection For financial loan from you which cannot be repaid due to death of your domestic helper or his/her being medically unfit to continue employment	\$10,000
(11) Fidelity Protection Financial loss resulting from fraud or dishonest act committed by your domestic helper, including a) Costs of replacing main door lock/gate lock b) Unauthorized use of long distance calls	\$8,000 \$1,000 \$3,000
Optional Cover	
(1) Supplementary Medical (Critical Illness) Benefit Additional medical cover on top of the basic cover	\$70,000

annual premium table

(Effective from 1 Aug 2009 until further notice)

basic cover

Period	One Overseas Domestic Helper		Two or More Overseas Domestic Helpers	
	Premium	EC Levy	Premium per helper	EC Levy per helper
1 year	\$669.20	\$10.80	\$619.20	\$10.80
2 years	\$1,178.40	\$21.60	\$1,058.40	\$21.60

optional cover

supplementary medical (critical illness) benefit

Age	Each Domestic Helper Per Year
18 – 45	\$438
46 – 64 (Renewal Only)	\$625

- N.B.
- Levy on insurance premium will be calculated based on the Premium above separately.
 - Premium is applicable to domestic helper who carries out general household work only (excluding any driving duty).
 - The annual premium per local helper is \$300.
 - Minimum premium per policy is \$500.

eligibility

- This Plan is available for overseas domestic helpers who are employed under an Employment Contract as governed by the Immigration Ordinance (Chapter 115).
- Only Employees' Compensation Section will be available for local helpers.

period of insurance

For overseas domestic helpers: your choice of either 1 or 2 years.
For local helpers: 1 year only.

age limit

Basic Cover: Applicable for domestic helper who is 18 – 60 years old on his/her first entry to this plan, and renewable up to 64 years old.

Optional Cover: Applicable for domestic helper who is 18 – 45 years old on his/her first entry to Supplementary Medical (Critical Illness) Benefit, and renewable up to 64 years old.

major exclusions

Some of the exclusions under this Plan are:

- Suicide or intentional self injury
- Venereal disease or insanity, AIDS
- Pregnancy or childbirth
- Acts committed under the influence of drugs or alcohol
- Strike, riot, civil commotion
- Injury due to war, nuclear weapons, radioactivity, terrorism
- Any acts violating the law
- Pre-existing medical conditions

NB: All amounts are in Hong Kong Dollars.

Please refer to the policy for complete details. A specimen policy can be made available upon request.

Levy collected by the Insurance Authority will be imposed on this policy at the applicable rate. For further information, please visit www.axa.com.hk/ia-levy or contact AXA at (852) 2523 3061.

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To apply or for more details, please contact your agent or broker, or you can contact us on

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redefining / standards



我希望照顧家傭的需要



「卓越」優傭樂
為家傭而設的全面保障

主要保障範圍

醫療費用保障

為你的家庭僱傭提供全面醫療保障，包括住院及手術費用(包括日間手術)，門診費用及緊急牙科費用。每項最高的賠償額請參閱承保範圍內所列之金額。

個人責任

保障你因家庭僱傭之疏忽或意外而導致第三者身體受傷或財物損毀所需負上的法律責任。受保期內每年之賠償總額最高為\$100,000。

遣返費用

倘若家庭僱傭因死亡、受傷或疾病而證實不能繼續工作，此計劃保障你需遣送家庭僱傭返回其原居地之費用，受保期內每年之賠償總額最高為\$20,000。

住院現金津貼

若家庭僱傭因受傷或疾病而需住院連續五天或以上，僱主可獲每日津貼金額\$200，受保期內每年之賠償總額為\$6,000。

忠誠保障

因家庭僱傭之欺詐、不忠實行為導致僱主蒙受金錢上之損失，此計劃將補償僱主之實際經濟損失，受保期內每年之賠償總額最高為\$8,000。

自選保障

附加醫療〈嚴重疾病〉保障

- 除基本醫療保障額\$30,000外，並可額外享有\$70,000之附加醫療〈嚴重疾病〉保障。
- 保障你的家庭僱傭因嚴重疾病# 而需支付的治療費用，但並不包括於投保此保障前已存在之疾病。

嚴重疾病包括：

- 中風
- 冠狀動脈搭橋手術
- 癌症
- 腎衰竭
- 主要器官移植
- 多發性硬化
- 主動脈手術 / 心瓣置換
- 腦炎
- 細菌感染腦膜炎
- 尿道石及膽石

多項優惠

- 此計劃不設「自負金額」及等候期，只設一般不受保項目。
- 投保兩年計劃者，可獲折扣優惠(只適用於基本保障)。
- 若投保超過一名家庭僱傭，保費更可享受九折優惠(只適用於基本保障)。
- 若你更換家庭僱傭，保障可轉換至新僱用的家傭身上(需盡快通知本公司)。

承保範圍

基本保障	每年最高賠償額
(1) 僱員補償 保障《僱員補償條例》及《普通法》下僱主的法律責任	每宗事故 \$100,000,000
(2) 住院及手術費用 a) 住院費用 b) 手術費用 c) 日間手術費用	\$30,000 每日\$350 每次\$15,000 \$7,500
(3) 門診費用 a) 門診治療 b) 跌打治療	\$4,000 每日/每次 \$200 \$500 (每日/每次 \$100)
(4) 緊急牙科費用 包括口腔手術及治療、膿腫、X光檢查、脫牙或補牙	\$2,500 (每日/每次 \$200)
(5) 人身意外 賠償在港休假期間因意外而導致死亡或身體嚴重受傷	\$100,000
(6) 個人責任 因家庭僱傭疏忽而導致第三者身體受傷及/或財物損毀的法律責任	\$100,000
(7) 遣返費用 因家庭僱傭死亡、受傷或疾病而證實不能繼續工作	\$20,000
(8) 改聘費用 因家庭僱傭死亡、受傷或疾病而證實不能繼續工作	\$10,000
(9) 住院現金津貼 因家庭僱傭受傷或疾病而需住院	\$6,000 (每日\$200)
(10) 償還貸款保障 賠償家庭僱傭因死亡、受傷或疾病而不能繼續工作導致未能償還你作出的私人財務借貸	\$10,000
(11) 忠誠保障 因家庭僱傭之欺詐、不忠實行為導致僱主蒙受金錢上的損失，包括： a) 更換大門門鎖/大閘門鎖 b) 未經許可的長途電話費用	\$8,000 \$1,000 \$3,000
自選保障	
(1) 附加醫療〈嚴重疾病〉保障 額外增加之醫療保障	\$70,000

保費表

(此保費由 2009 年 8 月 1 日生效，直至另行通知為止。)

基本保障

投保期	一名海外家庭僱傭		兩名或以上海外家庭僱傭	
	保費	僱員補償 保險徵款	保費 每名僱傭	僱員補償 保險徵款 每名僱傭
1 年	\$669.20	\$10.80	\$619.20	\$10.80
2 年	\$1,178.40	\$21.60	\$1,058.40	\$21.60

自選保障

附加醫療〈嚴重疾病〉保障

年齡	每名海外家庭僱傭 / 每年
18 – 45	\$438
46 – 64 (只限續保)	\$625

- 註：
- 保費徵費將會按以上個別保費計算
 - 保費只適用於負責一般家務（不包括任何駕駛職務）的家庭僱傭。
 - 每名本地家庭僱傭的全年保費為\$300。
 - 每份保單的最低收費為\$500。

投保條件

- 此計劃適用於根據人民入境條例（第一一五章）所訂條款之合約制海外家庭僱傭。
- 本地家庭僱傭只獲提供「僱員補償」保障。

保障期

海外家庭僱傭：可選擇投保一年或兩年的計劃。

本地家庭僱傭：只可投保一年。

受保年齡

基本保障：家庭僱傭首次投保此計劃之年齡須為 18 至 60 歲，可續保至 64 歲。

自選保障：家庭僱傭首次投保附加醫療〈嚴重疾病〉保障之年齡須為 18 至 45 歲，可續保至 64 歲。

主要不受保項目

本計劃的不受保項目包括：

- 自殺或蓄意自殘
- 性病、精神錯亂或愛滋病
- 懷孕或分娩
- 行為受酒精或藥物影響
- 罷工、暴亂或民事騷亂
- 因戰爭、核子、輻射或恐怖襲擊導致受傷
- 違法行為
- 受保前已存在的疾病

註：所有金額均以港元計算。

一切條款以保單為準，如有需要，可向本公司索取保單樣本以作參考。
本中文簡譯，概以英文原文為準。

保單將會按適用之徵費率徵收保險業監管局的有關徵費。欲了解更多詳情，請瀏覽www.axa.com.hk/ia-levy或致電AXA安盛(852) 2523 3061。

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消閒及旅遊系列

醫療系列

個人意外系列

綜合商業系列

責任系列

貨物水險系列

有意投保人士或欲進一步了解本保險計劃的內容，歡迎致電貴保險代理、經紀或致電向本公司查詢。

2523 3061

www.axa.com.hk

如閣下不願意接收AXA安盛的宣傳或直接促銷材料，敬請聯絡香港九龍九龍灣宏遠街1號壹號九龍23樓，安盛保險有限公司，個人資料保護主任。AXA安盛會在收取任何費用的情況下確保不會將閣下納入日後的直接促銷活動中。

安盛保險有限公司
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引領 / 新標準

