

HelperSafe Domestic Helper Insurance Plan

Protection for you and your domestic helper

Employing domestic helpers can be a hectic process full of frustrations. Rather than just protecting you against legal liabilities as an employer, HelperSafe Domestic Helper Insurance Plan is designed to meet the needs of you and your domestic helper, making your life easier when the unexpected happens.



As an employer, are you concerned with the following?

Resignation or termination of your helper

Your newly hired domestic helper resigns before finishing her contract? Or you have to dismiss her because of serious misconduct, and so you have to pay additional fees to hire a replacement?

Out-of-pocket medical expenses

Paying for domestic helper's medical expenses that add up? Or huge financial burden possibly incurred when she suffers from serious illnesses?

Liability to your helper

Legal liability incurred as an employer when your domestic helper is injured or dead by accident during the course of employment?

With HelperSafe Domestic Helper Insurance Plan, we offer you and your domestic helper:

Safety net for you when replacement is needed

Replacement expenses would be reimbursed you if your domestic helper



- thumbs up icon resigns within three months after inception of his/her first contract; or
- thumbs up icon conducts dishonest acts or frauds; or
- has gone missing without any prior notice; or
- thumbs up icon causes injuries to your children or elders by intentional malicious act or due to negligence; or
- is repatriated back to his/her country of domicile if deemed medically unfit to continue the employment, and you decide to employ a replacement domestic helper.

Relieve your burden

Daily subsidy to ease your burden if your domestic helper



- is confined in a hospital for treatment or surgery for more than three consecutive days; or
- thumbs up icon suffers from cancer or heart disease and requires prolonged medical leave for over five consecutive days.

Optional benefit – Heart disease and cancer cover

Worried about large medical bills arising from serious illness of your helper?

Want to provide better medical care for your loyal helper?

You should add our optional benefit cover.

With additional premium of less than HKD 0.5 a day, you can reimburse medical expenses incurred due to heart disease or cancer³.

- 1 A written referral letter from a medical practitioner is required for treatments with specialist, chiropractor and physiotherapist.
- 2 Applicable to some network general practitioners only. The medicine delivery fee charged by the medical service provider will not be covered under this plan.
- 3 A detailed medical report certified by medical practitioner on the diagnosis; and the pre-employment medical check-up report of your domestic employer are required upon submission of claims. Please refer to Section 11 – Optional Benefit – Heart Disease and Cancer Cover under Part 2 – Benefits of the policy terms and conditions for details.

Medical care for your helper

Flexible medical coverage including



- thumbs up icon both network and non-network outpatient medical benefits in one plan;
- no co-payment or claims submission is needed if your helper visits our selected network of general practitioners for consultation;
- flexible choice of specialist, chiropractor, physiotherapist, traditional Chinese practitioner, bone-setter and/or dentist for treatment¹;
- thumbs up icon up to HKD 80,000 hospitalization benefit per policy year;
- thumbs up icon virtual consultation service² is available as an option for convenience.

Other protections for you

- Cover your legal liabilities as an employer up to HKD 100,000,000 per event.
- Financial loss resulting from frauds or dishonest acts committed by your domestic helper.
- Medical expense benefit for your family members who are injured due to intentional malicious acts of your domestic helper.



Employees' Compensation Insurance Plan

Employers hiring local part-time domestic helpers can opt for our “**Employees' Compensation Insurance Plan**”. The plan only covers the Employer's Liability Benefit (Section 1 of the Table of benefit).

Table of benefit

Section	Coverage	Maximum benefits	
1	Employer's liability	HKD 100,000,000 per event	
2	Replacement expenses	HKD 5,000 per policy year	
3	Service interruption cover	HKD 200 per day (maximum 30 days per policy year)	
4	Fidelity protection	HKD 10,000 per policy year	
5	Medical expenses for family member	HKD 5,000 per policy year	
6	Medical expense for domestic employee		
	a. Outpatient medical expenses	Non-network benefit	Network benefit
	Annual limit/Maximum number of visit per policy year	HKD 3,000 per policy year	20 visits per policy year
	Maximum number of visit per day	One visit per day	
	(i) General practitioner	HKD 200 per visit	HKD 0 co-payment per visit
	(ii) Specialist or chiropractor		HKD 250 co-payment per visit
	(iii) Physiotherapist or traditional Chinese practitioner including bone-setting	HKD 100 per visit, up to HKD 500 per policy year	HKD 100 co-payment per visit
	b. Hospitalization expenses	HKD 80,000 per policy year	
	(i) Room and board charges	HKD 300 per day	
	(ii) Each hospital confinement or day patient or outpatient surgery	HKD 15,000	
7	Dental expenses	HKD 2,000 per policy year	
8	Personal accident	HKD 100,000	
9	Repatriation cost	HKD 10,000 per policy year	
10	Domestic employee's liability	HKD 100,000 per event	
Optional benefit			
11	Heart disease and cancer cover	Classic Plan: HKD 50,000 per policy year Deluxe Plan: HKD 100,000 per policy year	
	a. Outpatient expenses and hospitalization	Same as the sub-limit of Section 6a and 6b	
	b. Other medical treatments	HKD 1,000 per treatment	

Premium table

	Premium ⁴ per domestic helper (HKD)	
	1 year	2 years
HelperSafe Domestic Helper Insurance Plan	946	1,798
• Optional benefit (Classic)	150	300
• Optional benefit (Deluxe)	300	600
Employees' Compensation Insurance Plan	350	Not applicable

General exclusions

This policy does not cover any loss or liability directly or indirectly arising as a result of or in connection with:

1. any pre-existing condition and congenital abnormalities;
2. war, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, direct participation in strike, riot or civil commotion or any kinds of participation in any act of terrorism;
3. suicide, attempted suicide, intentional self-injury, insanity or any functional disorder or psychiatric condition of the mind, including but not limited to psychoses, neuroses, depression of any kind, anorexia nervosa, bulimia, gender reassignment, schizophrenia and other behavioral disorders;
4. any condition under the influence of alcohol or drug (other than those prescribe by a qualified medical practitioner), alcoholism, drug addiction or solvent abuse;
5. any condition resulting from childbirth, miscarriage, abortion, pregnancy, including but not limited to pregnancy test, pre-natal care as well as post-natal care and other complications arising from pregnancy, contraceptive or contraceptive devices, infertility or any other method of inducing pregnancy, sterilization of either sex; venereal diseases;
6. any injury or illness known by you or your domestic employee which exists at the time of proposal or for which an operation is pending or treatment is being given at the commencement of this insurance;
7. HIV (Human Immunodeficiency Virus) and/or HIV-related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or any mutant derivative or variations thereof however caused or however named;
8. participation in any illegal activity, including but not limited to robbery, drug abuse or assault;
9. air travel except as a fare-paying passenger in a properly licensed aircraft operated by a licensed commercial air carrier; riding or driving in any kind of motor racing, or engaging in a sport in a professional capacity or where the domestic employee would or could earn income or remuneration from engaging in such sport, trekking at an altitude greater than 5,000 meters above sea level or diving to a depth greater than 40 meters below sea level;
10. any disabilities (except for Section 3 - Service Interruption Cover and Section 8 - Personal Accident) for which compensation is payable under any law, regulation or for which benefits are payable under any other insurance policies underwritten by any other insurer(s) except to the extent that such claim is not fully reimbursed under or pursuant to such law, regulation or other policies;
11. ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel, or from any nuclear weapons material;
12. Any cyber act that results in any accident, illness and/or injury; and/or
13. Medical treatment and/or surgery for cancer or heart disease (except under Section 11 Optional benefit – heart disease and cancer cover)

For full details of coverage and exclusions, please refer to terms and conditions of policy.

Remarks

1. For Employees' Compensation Insurance Plan, only Employer's Liability Benefit will be covered.
2. HelperSafe Domestic Helper Insurance Plan is only applicable to overseas domestic helper who performs household work and/or domestic duties specified in the employment contract and the application is accepted by Zurich.
3. The waiting period for Section 6 - Medical expense for domestic employee and Section 7 - Dental expenses benefits will be 15 days from the effective date of the policy. During such period, no benefit will be payable for any cause, other than in respect of an accident using non-network benefit.
4. The waiting period for Section 11 - Optional benefit - heart disease and cancer cover will be 90 days from the effective date of the policy. During such period, no benefit will be payable for any cause.
5. Coverage on medical expenses under Section 6(b) – Hospitalization expenses and Section 11 - Optional benefit – heart disease and cancer cover do not cover the first HKD 300 of each and every claim.
6. Section 3 - Service interruption cover does not cover the first three days of hospitalization or first five days of medical leave.
7. Section 7 - Dental expenses covers two thirds of most dental expenses, such as oral surgery, treatment of abscesses, X-rays, extractions or fillings. Dental expenses does not include the following treatment:
 - oral examination
 - scaling, polishing or cleaning
 - crowning and root canal treatment
 - orthodontic treatment of any kind
 - denture and prosthetic services such as bridges and crowns and braces
8. Cancer coverage only covers the diagnosis of a malignant tumour characterized by the uncontrolled growth and spread of malignant cells with invasion and destruction of normal tissue.

Good protection supported with easy claim

Through our "eClaim" online platform, you can submit a claim easily and conveniently. Simply scan the QR code to browse www.zurich.com.hk/eclaim/en and submit claims, the claims can be completed in seven working days and no need to post the original receipt to us⁵.

The online claim application will take you only around three minutes and claims payment will be direct credit to your bank account.

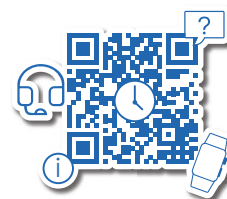
If you have any enquiries?

- Email to claims@hk.zurich.com
- Browse www.zurich.com.hk/contactclaims to reserve a time, we will call you as per the booking time so to save you time on waiting!

Scan to submit eClaim



Scan to reserve an enquiry time



⁵ After online submission with sufficient documents on outpatient medical claim, Zurich Insurance Company Ltd reserves the right to request for the original receipt.

This leaflet is only an illustration and does not constitute any part of the insurance contract. For full terms and conditions and exclusions, please refer to the policy document itself which shall prevail in case of inconsistency. We reserve the right of final approval and decision. The English version shall prevail in case of inconsistency between the English and Chinese versions.

About Zurich Insurance

Zurich Insurance (Hong Kong) is part of the Zurich Insurance Group, with its presence in Hong Kong dating back to 1961. Since then, Zurich Insurance (Hong Kong) has been dedicated to serving the Hong Kong Community with a full range of flexible investment, life insurance and general insurance solutions for individuals, as well as commercial and corporate customers — attending to their insurance, protection and investment needs. Zurich Insurance (Hong Kong) is currently top five in the general insurance market* and ranks fifth in the city's ILAS market#. Please visit www.zurich.com.hk for more information of Zurich Insurance (Hong Kong).

Zurich Insurance Group (Zurich) is a leading multi-line insurer that serves its customers in global and local markets. With about 55,000 employees, it provides a wide range of property and casualty, and life insurance products and services in more than 215 countries and territories. Zurich's customers include individuals, small businesses, and mid-sized and large companies, as well as multinational corporations. The Group is headquartered in Zurich, Switzerland, where it was founded in 1872. The holding company, Zurich Insurance Group Ltd (ZURN), is listed on the SIX Swiss Exchange and has a level I American Depositary Receipt (ZURVY) program, which is traded over-the-counter on OTCQX. Further information about Zurich is available at www.zurich.com.

* Provisional statistics of the Insurance Authority on Hong Kong General Business from January to December 2020, based on gross premium.

Provisional statistics of the Insurance Authority on Hong Kong long term insurance business from January to December 2020, based on the number of policies and premiums of in-force business of investment-linked life insurance.

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「傭易保」家傭保障計劃

為您與您的家傭提供保障

僱用家庭傭工可能是一個充滿挫折的繁瑣過程。「傭易保」家傭保障計劃不但為您提供僱主法律責任的保障，同時亦能滿足您與您的家傭的其他需求，為不可預見的將來未雨綢繆。



作為僱主，您會否擔憂以下的情況？

您的家傭辭職或被解僱

您的新聘家傭未完成合約便提出辭職？或您因其嚴重不當行為而解僱她，並須支付額外費用再僱用另一名家傭？

自費醫療費用

支付積少成多的家傭醫療費用？或是因家傭患重病而有機會導致的巨大經濟負擔？

對家傭的責任

您的家傭在受僱期間因意外受傷或死亡，作為僱主所須承擔的法律責任？

透過「僱易保」家傭保險計劃，我們為您與您的家傭提供：

補聘家傭的安全網

如您因以下情況需要補聘家傭

- 👍 在首份僱傭合約開始後三個月內辭職；或
- 👍 家傭的不誠實行為或詐騙；或
- 家傭在沒有預先通知的情況下失蹤；或
- 👍 家傭因蓄意行為或疏忽導致家中小童或老人損傷；或
- 家傭因健康狀況不適合繼續履行合約而被遣送返原居地，

我們會賠償您補聘所需的費用。



減輕您的負擔

如您的家傭遇到以下情況，我們將提供每日津貼以減輕您的負擔

- 連續住院超過三天以接受治療或手術；或
- 👍 患上癌症或心臟病並需要連續放超過五天病假。



家傭的醫療保障

靈活的醫療保障包括

- 👍 同時可享網絡及非網絡的門診醫療保障；
- 如家傭到訪特定網絡的普通科門診診症，無需繳付自負費或申請索償；
- 可靈活選擇專科醫生、脊醫、物理治療師、中醫、跌打及 / 或牙科治療¹；
- 👍 每保單年度高達80,000港元住院保障；
- 👍 家傭亦可選擇以較方便的視像方式²接受診症。



為您提供的其他保障

- 保障您作為僱主的法律責任，每宗事故最高保障可達100,000,000港元。
- 因家傭的欺詐或不誠實行為而造成的經濟損失。
- 因家傭的蓄意行為而導致家庭成員受傷的醫療費用保障。



附加保障 – 心臟病及癌症保障

擔心家傭患重病所引致的巨額醫療費用？

想為您忠誠的家傭提供更好的醫療保障？

您可以考慮我們的附加保障。

每天只需多付少於0.5港元的保費，您的家庭傭工便可得到心臟病及癌症的醫療保障³。

- ¹ 專科醫生、脊醫及物理治療師的診治必須由醫生的書面轉介。
- ² 只適用於網絡中一部分的普通科醫生。本保障不會支付由服務供應商收取的藥物運送費。
- ³ 申請索償需提供由醫生證實確診後的詳細醫療報告及家傭受僱前之醫療檢查報告作審查。詳細資料請參閱保單文件第二部份 – 保障中第11節 – 附加保障 – 心臟病及癌症保障。



僱員補償保險計劃

僱用本地鐘點家庭傭工之僱主可以選擇我們的「僱員補償保險計劃」。計劃只提供法例規定的僱主責任保障（保障表的第一節）。

保障表

節數	保障範圍	最高保障額	
1	僱主責任	每宗事故 100,000,000 港元	
2	補聘費用	每保單年度 5,000 港元	
3	服務中斷保障	每日 200 港元（每保單年度最多 30 日）	
4	忠誠保障	每保單年度 10,000 港元	
5	家庭成員醫療費用	每保單年度 5,000 港元	
6	家庭僱傭醫療費用		
	a. 門診醫療費用	非網絡保障	網絡保障
	每年保障限額 / 每保單年度最高次數上限	每保單年度 3,000 港元	每保單年度 20 次
	每天最高次數上限	每天上限一次	
	(i) 普通科醫生	每次 200 港元	每次自負費用 0 港元
	(ii) 專科醫生或脊醫		每次自負費用 250 港元
	(iii) 物理治療師或中醫包括跌打	每次 100 港元 及每保單年度 500 港元	每次自負費用 100 港元
	b. 入住醫院費用	每保單年度 80,000 港元	
	(i) 房租及膳食費用	每日 300 港元	
(ii) 每次於醫院住院或日症病人或門診手術	15,000 港元		
7	牙齒護理費用	每保單年度 2,000 港元	
8	個人意外	100,000 港元	
9	遣送費用	每保單年度 10,000 港元	
10	家庭僱傭個人法律責任	每宗事故 100,000 港元	
附加保障			
11	心臟病及癌症保障	標準計劃：每保單年度 50,000 港元 特級計劃：每保單年度 100,000 港元	
	a. 門診醫療及住院費用	相同於第 6a 節及第 6b 節之個別限額	
	b. 其他治療	每次療程 1,000 港元	

保費表

	每位家庭傭工之保費 ⁴ (港元)	
	一年	兩年
「僱易保」家傭保障計劃	946	1,798
• 附加保障 (標準計劃)	150	300
• 附加保障 (特級計劃)	300	600
僱員補償保險計劃	350	不適用

一般不承保事項

本保單將不會承保因下列事故直接或間接引致之損失或責任：

1. 任何投保前已存在之傷疾及先天性缺陷；
2. 戰爭、侵略、外敵入侵、敵對局面（不論正式宣戰與否）、內戰、叛亂、革命、暴亂、軍事政變或奪權行動、直接參與罷工、暴動或內亂或以任何形式參與恐怖活動；
3. 自殺、企圖自殺、蓄意自我傷害、精神失常或神經系統失調或精神疾病，包括但不限於精神病、神經官能症、任何類別抑鬱症、厭食症、暴食症、變性手術、精神分裂症及其他行為失常病症；
4. 受酒精或非由醫生處方之藥物之影響；酗酒、沈迷或濫用毒品；
5. 任何因分娩、流產、墮胎、妊娠引致的狀況，包括但不限於妊娠測試、產前、產後護理及其他與妊娠、避孕、避孕儀器、不育或其他引致懷孕或絕育手術的方法有關之併發症；性病；
6. 閣下或閣下的家庭僱傭於申請投保時知悉或於家庭僱傭之保障生效日開始時正等候進行手術或正接受治療之身體損傷或疾病；
7. 人類免疫力缺乏病毒及 / 或人類免疫力缺乏病毒有關，包括愛滋病及 / 或其任何突變、衍生或變異所引致或因此而命名；
8. 參與任何違法行為，包括但不限於搶劫、濫用藥物或傷人；
9. 飛行，除非以付費乘客身份乘搭由持牌航空公司營運之正式持牌空中運載工具；以乘客或司機身份參與任形式的賽車，又或參加職業體育活動或家庭僱傭可能或可以賺取收入或報酬的體育活動；在海拔5,000米以上進行高山遠足，或在40米水深以下潛水；
10. 任何受法律、條例或受保於其他保險公司所簽發之保單所保障而獲得補償之傷疾索償（第三節 – 服務中斷保障及第八節 – 個人意外除外），除非家庭僱傭並不能就該等法律、條例或其他保單獲得全數賠償，則本公司只會負責賠償剩餘而無法從其他途徑追討的費用餘額；
11. 任何核子燃料、核子燃料燃燒後所產生的核子廢料或任何核子武器所產生的電離子輻射或放射性污染；
12. 任何由網絡行為引致的意外、疾病及 / 或損傷；及 / 或
13. 癌症或心臟病的治療及 / 或手術（第十一節 – 附加保障 – 心臟病及癌症保障除外）。

有關承保範圍和不承保事項詳細資料，請參閱保單文件。

備註

1. 僱員補償保險計劃只包括僱主責任保障。
2. 「僱易保」家傭保障計劃只適用於處理家務及 / 或僱傭合約中指定家務職責的海外家庭傭工，並且其申請被本公司接受。
3. 就保障的第六節 – 家庭僱傭醫療費用及第七節 – 牙齒護理費用而言，等候期指在家庭僱傭之保障生效日起的15日內。在該等候期內，除了意外（只限非網絡保障）外，本公司不會就任何原因提供保障。
4. 就保障的第十一節 – 附加保障 – 心臟病及癌症保障而言，等候期指在家庭僱傭之保障生效日起的90日內。在該等候期內，本公司不會就任何原因提供保障。
5. 於第六節(b)的住院費用及第十一節附加保障 – 心臟病及癌症保障的每宗索償自負額為300港元。
6. 於第三節的服務中斷保障中住院的首三日或病假的首五天將不獲賠償。
7. 於第七節的牙齒護理費用包括大部分牙齒護理費的三份之二，例如口腔手術、膿腫治療、X-光照射、拔牙或補牙。牙醫費用不包括以下的治療：
 - 口腔檢查
 - 洗牙、磨光或清潔牙齒
 - 鑲牙及牙根治療
 - 任何齒橋
 - 矯正鋼絲架或假牙的費用
8. 癌症只包診斷為呈現生長不受控制的惡性腫瘤和惡性細胞擴散，以致入侵及破壞正常組織。

多方面保障 輕鬆索償

透過我們的「e索償」網上平台以方便快捷的方式申請索償。

只需掃描二維碼瀏覽 www.zurich.com.hk/eclaim 遞交申請，七個工作天完成門診醫療索償，並無需寄回收據正本⁵。

網上索賠申請僅需三分鐘即可完成。索償款項將直接通過銀行轉賬接收。

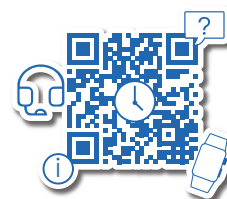
如果您有任何疑問？

- 電郵至 claims@hk.zurich.com
- 瀏覽 www.zurich.com.hk/contactclaims 預約時間，我們將根據預訂時間致電給您，以節省您的等待時間！

掃描提交e索償



預約諮詢時間



5 在網上提交足夠的門診醫療索賠文件後，蘇黎世保險有限公司保留索取正本之權利。

關於蘇黎世保險

蘇黎世保險 (香港) 是蘇黎世保險集團轄下之機構，竭誠為個人、商業及企業客戶提供多方面又靈活的一般保險及人壽保險服務，照顧他們在保險、保障及投資上的需要。集團在香港的業務始於1961年，至今已於本港一般保險市場上成為五大保險公司之一*及於投連險業務排名為香港第五位#。請瀏覽 www.zurich.com.hk 了解有關蘇黎世保險 (香港) 的更多資訊。

蘇黎世保險集團 (蘇黎世) 是一家全球領先的多險種保險公司，為全球及本地市場的客戶提供服務。蘇黎世現有僱員約55,000名，為客戶提供各種財產及意外保險和人壽保險產品及服務。公司客戶包括遍及超過215個國家和地區的個人、大中小型企業及跨國公司。集團總部設立在瑞士蘇黎世，公司成立於1872年。蘇黎世的控股公司蘇黎世保險集團公司 (ZURN) 在瑞士證券交易所 (SIX Swiss Exchange) 上市，具有在OTCQX場外交易的一級美國存託憑證計劃 (ZURVY)。請瀏覽 www.zurich.com 了解有關蘇黎世的更多資訊。

* 保險業監管局2020年1月至12月香港一般保險業務的臨時統計數字，以毛保費計算。

保險業監管局2020年1月至12月香港長期保險業務的臨時統計數字，以投資相連壽險業務的有效直接業務保單數目及保費計算。

蘇黎世保險有限公司 (於瑞士註冊成立之有限公司)

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在此展示的商標於全球多個司法轄區以蘇黎世保險有限公司的名義註冊。

