

MAIDGUARD

持家樂

DOMESTIC HELPER INSURANCE

家傭保險

Visit the panel doctor.
No payment. No claim.
憑醫療卡求診
免繳費 免索償

MAIDGUARD

MaidGuard is a unique insurance plan which provides full protection and benefits to you and your domestic helper. Whilst covering your legal liabilities as an employer, our comprehensive plan protects you from any unexpected expenses that may incur. Together with our hassle-free Network Out-patient Benefits, you can totally relax at home and enjoy the peace of mind. Enrol NOW for exclusive discount coupons.

DISTINCTIVE FEATURES

- In-patient cover up to HK\$80,000
- Up to 25 FREE general physician consultations at designated panel doctors.
- Free of claim procedures for out-patient visits
- FREE Personal Accident cover of HK\$150,000
- 2-Year plan with EXTRA premium discount
- Free 24-hour assistance hotline service
- Specially designed Medical Expenses benefit to cover bodily injury of your family members
- Privilege rate for Health Check-up and Flu Vaccination (Plan III only)

CARE-FREE ACCESS TO OUT-PATIENT TREATMENT

Our Out-patient Network Benefits bring you one of the most ideal solutions for general medical consultation, with access to specialist treatment and physiotherapy. On presentation of our medical card, the insured domestic helper will receive medical services from nearly 500 panel doctors* throughout Hong Kong, without the need to seek reimbursement or submit a claim form. It's simple and convenient.

* Search for your nearby panel doctors at www.awac.com/marketing/searchpanel

3 LEVELS OF COVERAGE TO SUIT YOUR NEEDS

We offer 3 different levels of coverage for you to choose from. If you select our 2-year Plan, you can enjoy EXTRA premium discount for a one-time payment for a 2-year contract, as well as saving you the trouble of renewing the insurance plan every year.

ALL-ROUND PROTECTION FOR EXTRA PEACE OF MIND

Our plan protects not only your domestic helper, but also you and your family. Our Fidelity Protection covers your loss due to the dishonest act of your domestic helper. Medical Expenses cover the bodily injury expenses of your children caused by the domestic helper's intentional act.

MANY ADDITIONAL BENEFITS

You can enjoy the following extra privileges once enrolled in Plan III:

- Privilege rate at HK\$670 for Health Check-up
- Privilege rate at HK\$170 for Flu Vaccination

These programmes are provided by designated service providers and subject to change without prior notice.

Cover		Benefits	Maximum Limits (HK\$)
Plan I	Employees' Compensation	Protect you from your liability under the Employees' Compensation Ordinance to your domestic helper against accidents and injuries arising out of and in the course of employment	100,000,000
	Personal Accident ¹	Cover your domestic helper during their rest days for bodily injury <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 or sight of one eye 	150,000 150,000 150,000 75,000
Plan II	Surgical & Hospitalisation Expenses ²	Cover surgeons' and anaesthetists' fees, operating theatre charges, as well as room & board for your domestic helper while residing in hospital <ul style="list-style-type: none"> • Room & board and other miscellaneous expenses up to HK\$300 per day • Surgeons' and anaesthetists' fees, operating theatre charges per disability up to HK\$10,000 • Post Hospitalisation Consultation within 30 days after discharge from the hospital up to HK\$150 per visit and HK\$1,000 per disability 	80,000
	Out-patient Benefits ²	Provide Network Out-patient Benefits ³ to your domestic helper at designated panel doctors <ol style="list-style-type: none"> Fully cover general physician consultation and 3 days basic medication Specialist consultation and 3 days basic medication, co-payment HK\$230 (Subject to referral by panel general physician) Physiotherapy, co-payment HK\$150 (Subject to referral by panel general physician) Covers Emergency Out-patient Expenses for your domestic helper in case of emergency treatment in a hospital up to HK\$150 per visit and up to 2 visits per year	25 visits per policy year
Plan III	Dental Expenses ²	Cover expenses on oral surgery, treatment of abscesses, X-rays, extractions and/or fillings provided by registered dentist for your domestic helper as a result of dental disease (Two-thirds of expenses are payable for each claim)	3,000
	Repatriation Expenses	Cover the repatriation expenses of your domestic helper to his/her country of residence if he/she 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
	Temporary Helper & Replacement Helper Expenses	If your domestic helper is hospitalised, we will reimburse the expenses for employing a temporary domestic helper (Max. HK\$200 per day) If your domestic helper is repatriated due to accident, death or serious illness, we will pay the expenses incurred in employing a replacement helper	5,000
	Domestic Helper Liability	Cover your domestic helper's legal liability in the event of his/her negligence causing third party bodily injury or property damage in the course of employment with you (Excess for third party property damage: HK\$500)	100,000
	Fidelity Protection	Cover loss due to the dishonest act of domestic helper; including a sub-limit of HK\$2,000 per year of unauthorised IDD calls	6,000
	Family Member Medical Expenses	Cover medical expenses for bodily injury (with evidence of police report) to your family members under 3 years of age caused by the domestic helper's intentional act	10,000

PREMIUM FOR EACH DOMESTIC HELPER (HK\$)

Type of Plan	Period of Insurance	
	1 Year	2 Years
Plan I	477	864
Plan II	740	1,290
Plan III	778	1,375

Minimum Premium of this policy is HK\$477

Remarks

1. Personal Accident cover is extended free-of-charge to Employees' Compensation benefit (not applicable to Hong Kong permanent resident).
2. A 15-day waiting period is applicable to i.e. the first 15 consecutive days from the effective date of the insurance for each domestic helper will not be covered. The condition is not applicable to renewal.
3. Network Out-patient Benefits Items a, b and c are subject to one visit per day. Non-panel doctor consultations are NOT covered.
4. Local domestic helper and Part-time domestic helper are eligible for Plan I only.

Age Limit: 18 to 60 years old (This limit is not applicable to Employees' Compensation benefit)

Major Exclusions: pre-existing known conditions, routine check-up, self-inflicted injury, pneumoconiosis, mesothelioma or noise-induced deafness, pregnancy and child birth, mental illness, surgery for cosmetic purpose, HIV/AIDS and venereal disease

持家樂

「持家樂」是一份能令您和您的家傭得到完善保障的家傭保險計劃。除法定僱主必須購買之僱員補償保障外，「持家樂」綜合計劃更就家傭所引致之額外費用為您提供全面保障，加上簡單直接的網絡門診服務，讓您真正享受持家的樂趣，生活輕鬆無憂。現凡投保綜合計劃，可獲贈客戶尊享之折扣優惠券。

產品特點推介

- 住院保障高達港幣80,000元
- 高達全年25次免費普通科門診（需於指定之網絡醫生）
- 門診免索償手續，省時方便
- 免費人身意外保障，保額高達港幣150,000元
- 特設兩年期計劃，可享額外折扣
- 客戶尊享24小時支援熱線服務
- 特設家庭成員醫療費用保障，保障您的摯愛家人
- 以優惠價享用健康檢查及流行性感冒疫苗注射(只限計劃III)

網絡門診保障 一 方便周全

網絡門診保障是市面上最完善的門診保障計劃之一。除為您的家傭提供免費普通科門診服務外，更具備專科門診及物理治療，保障至為全面。網絡門診服務由接近500名指定之網絡醫生*提供，診所遍佈港九新界。您的家傭只需於就診時出示醫療卡，便可省卻所有煩瑣的索償手續，真正省時方便無煩惱。

*請查閱就近之網絡醫生地址：
www.awac.com/marketing/searchpanel

三種保障組合 一 任您選擇

我們特別提供三種不同保障組合，靈活照顧您的不同需要。您更可選擇為期兩年的保障計劃，以配合家傭合約期，既可免除每年續保的麻煩，更可獲額外的保費折扣。

保障範圍全面 一 全家安心

「持家樂」保障範圍全面，不僅保障您的家傭，更照顧到您和您的摯愛家人。當中的家傭誠信保障可賠償您因家傭的不忠誠行為而導致之損失，而家庭成員醫療費用則保障因家傭之蓄意行為，引致子女身體受傷之醫療費用。

多種額外優惠 一 源源獻上

投保計劃III，即可享以下額外優惠：

- 健康檢查優惠價港幣670元
- 流行性感冒疫苗注射優惠價港幣170元

有關項目由指定之醫療機構提供，優惠如有更改恕不另行通知。

保障項目		承保範圍	最高賠償額 (港幣/元)
一 福 志	僱員補償	根據香港《僱員補償條例》，僱主必須投保僱傭保險，以保障家傭若因工受傷，作為僱主所需負之法律責任	100,000,000
	人身意外 ¹	保障家傭在休息日之身體損傷 • 意外死亡 • 永久完全傷殘 • 喪失任何兩肢或以上，或雙目失明 • 喪失一肢，或單目失明	150,000 150,000 150,000 75,000
二 福 志	外科手術及住院費用 ²	保障您的家傭在住院期間的手術費、麻醉師費、手術室費，以及膳宿費 • 住院、膳食及其他醫院雜費 (每日最高賠償額港幣300元) • 手術費、麻醉師費及手術室費 (每病症最高賠償額港幣10,000元) • 出院後30天之覆診費用 (每次最高賠償額港幣150元及每病症最高賠償額港幣1,000元)	80,000
三 福 志	門診保障 ²	家傭於指定之網絡醫生享用網絡門診服務 ³ a. 免費普通科門診服務及3日基本藥物 b. 專科門診服務及3日基本藥物，自付費港幣230元 (需經網絡醫生轉介) c. 物理治療，自付費港幣150元 (需經網絡醫生轉介) 保障家傭因急症到醫院診治的緊急門診醫療費用 (每次最高賠償額港幣150元，最多每年2次)	每年25次
	牙科費用 ²	保障家傭由註冊牙科醫生診治的口腔治療、膿瘡治療、X光檢查、脫牙及補牙 (每次索償之賠償額為該費用的三份之二)	3,000
	送返原居地保障	經註冊醫生證明您的家傭不適宜繼續留港工作或死亡，本公司將支付遣送家傭或其遺體或骨灰回原居地的費用	20,000
	臨時/補聘家傭津貼	若您的家傭需要入院留醫，我們將支付聘用臨時家傭之費用 (每日最高賠償額港幣200元) 若您的家傭因意外、死亡、嚴重疾病需要返回原居地，我們將支付補聘家傭之費用	5,000
	家傭法律責任	保障您的家傭因工作疏忽引致第三者身體受傷或財物損失而負上的法律責任 (第三者財物自付額：港幣500元)	100,000
	家傭誠信保障	保障因家傭之不忠誠行為而導致之損失 • 未經許可下使用長途電話之費用，每年最高賠償額港幣2,000元	6,000
家庭成員醫療費用	保障因家傭之蓄意行為引致3歲以下家庭成員身體受傷 (須有警方報告作實)	10,000	

每名投保家傭之保費 (港幣/元)

計劃類別	承保期	
	一年	兩年
計劃I	477	864
計劃II	740	1,290
計劃III	778	1,375

保單最低保費為港幣477元

備註

1. 人身意外為僱員補償附送之保障項目，費用全免 (不適用於香港永久居民)。
2. 項目之等候期為15日，即每名家傭於保單生效期起計連續15日不受保障，續保則不受此條款限制。
3. 網絡門診服務項目a, b及c只限每日一次。所有非由指定之網絡醫生提供的門診服務將不受保障。
4. 本地家傭及兼職家傭只限投保計劃。

年齡限制：18歲至60歲 (惟僱員補償保障不受此限制)

主要不受保項目：投保前已知存在的疾病、例行檢查、自我傷害、肺塵埃沉著病、間皮瘤或噪音失聰、懷孕及分娩、精神病、整容手術、HIV/愛滋病及性病

註：本小冊子只為一般簡介，僅供參考之用。有關承保範圍之條款及細則和不受保項目，概以保單所載為準。如中文譯本與英文有異，以英文文本為準。

YOUR TRUSTWORTHY INSURANCE PARTNER

您至可信賴的保險夥伴

Allied World Assurance Company Holdings, AG, through its subsidiaries and brand known as Allied World, is a global provider of innovative property, casualty and specialty insurance and reinsurance solutions. Allied World offers superior client service through a global network of offices and branches.

With a wide range of customers in the Asia Pacific region and excellent financial ratings, Allied World offers a meaningful combination of global strength and local expertise for both individual and corporate clients.

All of Allied World's rated insurance and reinsurance subsidiaries are rated A (Excellent) by A.M. Best Company, A by Standard & Poor's, and A2 by Moody's.

Allied World Assurance Company Holdings, AG, 是一家通過其子公司及名為 Allied World 世聯的品牌，透過其全球網路的辦事處和分支公司，提供創新型財產、傷亡及專業保險及再保險解決方案及優質的客戶服務。

Allied World 世聯的財務評級極佳，來自不同界別客戶遍佈亞太地區。Allied World 世聯為個人和企業客戶提供全球性優勢和本地專業知識兼備的貼心保險服務。

Allied World 世聯所有被評級的保險及再保險子公司都持有下列的信貸評級：貝氏評級公司 (A.M. Best Company) 的「A」級 (Excellent)、標準普爾 (Standard & Poor's) 的「A」級和穆迪 (Moody's) 的「A2」級。

ALLIED WORLD DISCLAIMER

This information is provided as a general overview for agents and brokers. Coverage will be underwritten by the Hong Kong branch office of Allied World Assurance Company, Ltd, which is regulated by the Hong Kong Office of the Commissioner of Insurance, the Singapore branch office of Allied World Assurance Company, Ltd, which is regulated by the Monetary Authority of Singapore, and/or the Australian branch office of Allied World Assurance Company, Ltd, as relevant. All of Allied World Assurance Company Holdings, AG's rated insurance subsidiaries are currently rated A by Standard & Poor's. Coverage is only offered subject to local regulatory requirements and through licensed agents and brokers. Actual coverage may vary and is subject to policy language as issued.

© Allied World Assurance Company Holdings, AG. All rights reserved April 2015.

Allied World Assurance Company, Ltd

世聯保險有限公司

(incorporated in Bermuda with limited liability)

NAVIGATOR
Insurance Brokers Ltd.

Unit 8E, Golden Sun Centre, 223 Wing Lok St, Sheung Wan, Hong Kong
Tel : +852 2530 2530 | Fax : +852 2530 2535
Email : crew@navigator-insurance.com | www.navigator-insurance.com

32/F, Dorset House, Taikoo Place, 979
King's Road, Quarry Bay, Hong Kong

香港鯉魚涌英皇道979號太古坊多盛
大廈32樓

Tel 電話 +852 2968 1636

Fax 傳真 +852 2917 6266

Email 電郵 hkpersonalinsurance@awac.com

www.awac.com

SP-DH0415PL-14 Revised in Apr 2015



A member of the
Insurance Claims Complaints Bureau

