

## Domestic Helper Comprehensive Insurance

Domestic Helper Comprehensive Insurance Plan provides insurance protection to you, as an employer, against legal liability under the Employees' Compensation Ordinance. In addition, this insurance also protects your domestic helper covering expenses on out-patient visits, hospitalization, dental visits, repatriation as well as the personal accident indemnity

Coverage	Maximum Indemnity (HKD)
<b>1 Employer's Liability</b> Indemnify the employer against liability at law in the event the domestic helper suffers injury and/or disease arising out of and in the course of his/her employment	100,000,000/event
<b>2 Clinical Expenses</b> Out-patient medical treatment received from a registered medical practitioner	150/visit/day 2,500/year
<b>3 Surgical and Hospitalization Expenses</b> a. Room, board & other miscellaneous hospital charges b. Surgical fee c. Anaesthetist's fee d. Operating theatre fee	25,000/year 300/day 10,000/disability 2,500/disability 1,500/disability
<b>4 Dental Expenses</b> Oral surgery, treatment of abscesses, X-rays, extractions or fillings as a result of dental disease provided by a registered dentist (Two-thirds of expenses for each claim)	1,500/year
<b>5 Personal Accident</b> In the event of the domestic helper's sustaining injury during his/her rest days resulting in one of the following losses within 12 calendar months a. Accidental death b. Loss of both limbs or sight c. Loss of one limb and one sight d. Loss of either one limb or one sight	100,000/year  100,000/event 100,000/event 100,000/event 50,000/event
<b>6 Repatriation Expenses</b> Reimburse the expenses of repatriating the domestic helper from Hong Kong to his/her country of domicile if he/she is certified by a registered medical practitioner to be medically unfit to work, or in the event of death, so that the contract of service has to be terminated. a. the cost of scheduled flight (economy class) including the cost of ambulance transfer to and from the airport b. the cost of post mortem treatment and transportation of mortal remains in the event of the death	10,000/year
<b>7 Temporary Helper Allowance</b> Reimburse the expenses incurred to employ a temporary helper when the domestic helper is unable to work for at least 5 consecutive days due to hospitalization	5,000/year 150/day
<b>8 Replacement Expenses</b> Reimburse the expenses to employ a replacement helper if the domestic helper is certified by a registered medical practitioner to be medically unfit to work so that the contract of service has to be terminated	5,000/year

## **General Exclusions**

- 1 Declared or undeclared war, invasion, civil war, nuclear weapons material, radiations or act of terrorism  
(N.B. Terrorism Exclusion is not applicable to Coverage 1 Employer's Liability)
- 2 Intentional self-inflicted injury or suicide, pregnancy, childbirth, intoxication alcohol, narcotics or drugs not prescribed by a legally qualified and registered medical practitioner
- 3 Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) or venereal disease
- 4 Pre-existing sickness or disease prior to inception of the insurance
- 5 Any injury, sickness, accident or event occurring outside Hong Kong SAR

## **Exclusions Applicable To Employer's Liability**

- 1 Pneumoconiosis
- 2 Any late payment surcharge to be liable under the Employees' Compensation Ordinance

## **Exclusions Applicable to Clinical, Surgical and Hospitalization Expenses**

Any expenses arising from:

- 1 nervous or mental disease or disorder, venereal disease, congenital anomalies and deformities, infertility, sterilization, heart disease or cancer
- 2 rest cure or physical check-up
- 3 cosmetic or plastic surgery unless to correct any injury for which this Policy covers
- 4 vaccinations, immunization, injections or preventive medication

## **Exclusions Applicable To Dental Expenses**

Any cost of routine examination, scaling, polishing, cleaning, crowning, bridges, braces and dentures

## **Exclusions Applicable To Personal Accident**

Any accident arising from:

- 1 engaging in driving or riding in any kind of race
- 2 any activities involving the use of breathing apparatus

## **Exclusions Applicable To Temporary Helper Allowance**

- 1 Any expenses incurred due to hospitalization caused by
  - (a) nervous or mental disease or disorder , venereal disease, congenital anomalies and deformities, infertility, sterilization, heart disease or cancer
  - (b) rest cure or physical check-up
  - (c) cosmetic or plastic surgery unless to correct any injury for which this Policy covers
- 2 The domestic helper is hospitalized for less than 5 consecutive days

## **Exclusions Applicable To Replacement Expenses**

- 1 In the event of the domestic helper is medically unfit to work for the following reasons so that the contract of services has to be terminated:  
nervous or mental disease or disorder, venereal disease, congenital anomalies and deformities, heart disease or cancer
- 2 Flight ticket or medical check-up fee for the new domestic helper

## **Claims Procedure Highlight**

- 1 If there is a claim for dental or clinical expenses, you have to submit the original receipt to the Company. The receipt should indicate the patient's name, diagnosis with the Policy number written at the back.
- 2 If there is a claim for hospitalization or other events, you have to complete and return the claim form together with the medical report or all the relevant supporting documents to the Company.
- 3 Any claims document has to be submitted to the Company within 30 days after its occurrence.

## **Eligibility**

Insured Person :	Domestic helper (the employee of the insured under a written contract of domestic service recruited from outside Hong Kong)
Age Limit :	18 - 60 years old
Territorial Area :	Hong Kong SAR
Insurance Period:	1 Year / 2 Years

## **Premium**

1 Year :	HKD700
2 Years :	HKD1,200

N.B. This leaflet is for reference only. Details of coverage are subject to the terms and conditions of the Policy.

Enquiry Hotline:(852) 2867 0888

Website :<http://www.bocgroup.com/bocg-ins/>

The Bank of China (Hong Kong) Limited is granted an insurance agency licence under the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) by Insurance Authority in Hong Kong SAR. (insurance agency licence no. FA2855)