

Smart Domestic Helper Insurance Plan

FAQ

1. Is it compulsory for me to take out insurance for my foreign domestic helper or local full time/ part time domestic helper?

Ans: Yes. It is compulsory for you to take out insurance for your foreign domestic helper or local full time/ part time domestic helper in accordance with “Employees’ Compensation Ordinance” to protect you against the liability arising from bodily injury or sickness of the domestic helper. “Smart Domestic Helper Insurance Plan” provides comprehensive coverage to your foreign domestic helper, as well as Employer’s Liability Benefit and Domestic Helper Personal Liability Benefit.

2. Is there any age limit for the insured domestic helper?

Ans: Yes. The insured domestic helper must be of age between 18 and 65 years old.

3. I have employed two domestic helpers, can they be covered under the same insurance policy?

Ans: No. Each domestic insurance policy only covers one domestic helper only. You should take out an insurance policy for each domestic helper.

4. What are the features of “Local Domestic Helper Plan” under “Smart Domestic Helper Insurance Plan”?

Ans: Local Domestic Helper or post-natal care helper are eligible to enroll in “Local Domestic Helper Plan”. It provides “Employer’s Liability Benefit” and “Domestic Helper Personal Liability Benefit”. We also offer a short-term “1-Month Plan”, this plan even allows you to extend the period of insurance on a monthly basis depending upon your need. The period of insurance can be extended for 31 days for each additional premium payment of HK\$80 and no underwriting is required.

5. Can I only take out the “Optional Enhanced Benefits” for my foreign domestic helper?

Ans: No. You must take out the “Basic Benefit” and the period of insurance and the plan level for additional “Optional Enhanced Benefits” should be the same as the “Basic Benefits”.

6. What is the scope of coverage for “Optional Enhanced Benefits”?

Ans: “Optional Enhanced Benefits” provides “Critical Illness Benefit” and “Early Termination of Employment Contract Benefit”.

“Critical Illness Benefit” covers the “Hospital and Surgical Expenses” of the foreign domestic helper caused by the additional 40 types of the designated critical illness. The maximum limit can be increased up to HK\$ 150,000 per year (It is the maximum limit of the Comprehensive Plan). And “Early Termination of Employment Contract Benefit” covers if the employment contract is early terminated twice in a year, which means each continuous 12 months period starting from the effective date of this Policy, for the actual reasonable and necessary expenses related to the employer to hire another new domestic helper during the year.

7. If my foreign domestic helper travels with me outside Hong Kong, will she be covered from suffering an injury as result of an accident arising out of and in the course of employment?

Ans: No. In this case, such an accident occurred outside Hong Kong and the territory limit under “Smart Domestic Helper Insurance Plan” is limited to Hong Kong. Hence, she will not be covered.

8. If the foreign domestic helper was injured or killed in a traffic accident in the event of visiting relatives in her place of residence during her holidays, can she be indemnified for “Personal Accident Benefit” under “Smart Domestic Helper Insurance Plan”?

Ans: No. "Personal Accident Protection" only provides cover against accidental injury and death of foreign domestic helpers during their vacation in Hong Kong. Therefore, any accidental injury and death outside Hong Kong will not be covered.

9. Is there any waiting period for “Smart Domestic Helper Insurance Plan”?

Ans: Yes. There is a 15-day waiting period for “Clinical Expenses”, “Hospital and Surgical Expenses” and “Dental Expenses”. For Temporary Domestic Helper Allowance, the allowance will be paid from the 4th day of the confinement. For Optional Enhanced Benefits - Critical Illness Benefit, the waiting period is 90 days.

10. What kind of documents do I need to submit to the insurance company for medical claims of my domestic helper?

Ans: For clinical or dental expenses, you should submit the original receipt to the insurance company. The receipt should indicate the patient’s name, diagnosis with the policy number written at the back. For hospitalization or other events, please complete and return the Claim Form together with the medical report or all the relevant supporting documents to the insurance company. Any claims document must be submitted to the insurance company within 30 working days after its occurrence.

11. What should I do if I am involved in Legal Liability or Employee Compensation?

Ans: If you are likely to be involved in legal liability or Employee Compensation issues, you are strongly advised to file a claim to us immediately when you know any impending allegations or inquest without committing to any legal liability accusation.

12. When do I need to make a claim when an accident claim arises?

Ans: You should give written notice to BOCG Insurance as soon as possible and within the 30 days of the occurrence of the claim event and provide all the supporting documents as prescribed by BOCG Insurance from time to time.