

Smart Domestic Helper Insurance Plan

Limit of Indemnity Table

Insured Items & Coverage	Maximum Limit (HK\$)		
	Local Domestic Helper ¹	Foreign Domestic Helper	
	Local Domestic Helper Plan	Essential Plan	Comprehensive Plan
Basic Benefits			
Domestic Helper Benefit Items			
1. Clinical Expenses Suffered from sickness, disease or bodily injury of the insured domestic helper (1) Out-patient expenses, prescribed medicines and drugs (2) Chinese Bone-setting, Physiotherapy and Chiropractic treatment Waiting period: 15 days (except arising from accident)	Not applicable	\$2,000/ year ² \$150/ visit/day \$500/ year ² (\$100/ visit/day)	\$3,500/ year ² \$200/ visit/ day \$500/ year ² (\$100/ visit/day)
2. Hospital and Surgical Expenses Medical expenses arising from sickness, disease or bodily injury or of the insured domestic helper (1) Room and board fee		\$20,000/ year ² \$300/ day	\$35,000/ year ² \$300/ day

<p>(2) Surgical fee (including outpatient surgery)</p> <p>(3) Anesthetist's fee</p> <p>(4) Operating theatre charges</p> <p>Waiting period: 15 days (except arising from accident)</p>	<p>\$10,000/ event</p> <p>\$2,500/ event</p> <p>\$1,250/ event</p>	<p>\$16,000/ event</p> <p>\$4,000/ event</p> <p>\$2,000/ event</p>
<p>3. Dental Expenses</p> <p>Two-thirds of dental expenses actually incurred for oral surgery, treatment of abscesses, X-ray, extractions or fillings for the insured domestic helper, provided that such treatment is received from a legally qualified and registered dentist.</p> <p>Waiting period: 15 days (except arising from accident)</p>	<p>\$1,000/ year²</p>	<p>\$1,500/ year²</p>
<p>4. Personal Accident Benefit</p> <p>Arising from bodily injury of the insured domestic helper during rest day in Hong Kong</p> <p>(1) Accidental death</p> <p>(2) Permanent total disablement</p> <p>(3) Loss of use of both limbs or eyes</p>	<p>\$100,000</p> <p>\$100,000/ event</p> <p>\$100,000/ event</p>	<p>\$200,000</p> <p>\$200,000/ event</p> <p>\$200,000/ event</p>

(4) Loss of use of one limb and one eye		\$100,000/ event	\$200,000/ event
(5) Loss of use of one limb or one eye		\$50,000/ event	\$100,000/ event
(6) Permanent loss of hearing by both ears		Not applicable	\$100,000/ event
(7) Permanent loss of hearing by one ear		Not applicable	\$40,000/ event
(8) Permanent loss of speech		Not applicable	\$100,000/ event
5. Domestic Helper Personal Property Benefit			
Covers the accidental loss or damage of personal property and the replacement cost or travel document of the insured domestic helper happened at employer's home. (Excess: the first HK\$200 per claim event)			
		Not applicable	\$10,000/ year ² (\$1,000/ item/ pair/ set)
Domestic Helper Benefit Items			
6. Domestic Helper Personal Liability Benefit			
Third party liability arising out of negligence of the insured domestic helper in Hong Kong.	\$50,000/ each period of insurance	\$100,000/ year ²	\$200,000/ year ²
Employer Benefit Items			
7. Employer's Liability Benefit			
Protects the employer against liability under	\$100,000,000/ event	\$100,000,000/ event	\$100,000,000/ event

<p>the Employees' Compensation Ordinance arising from sickness, disease or bodily injury of the insured domestic helper.</p>			
<p>8.Repatriation Expenses Repatriation of the insured domestic helper to the place of residence from Hong Kong due to serious sickness, disease or bodily injury or death and termination of the contract of service with the employer. (1) Cost of scheduled flight (economy class) (2) Actual cost of transportation for the body or ashes</p>		<p>\$10,000/ year²</p>	<p>\$20,000/ year²</p>
<p>9.Temporary Domestic Helper Allowance Cover the reasonable and necessary expenses incurred for engagement of service of a temporary domestic helper if the insured domestic helper is confined in the hospital and unable to work for 4 consecutive days or above. (The allowance is paid from the 4th day of the confinement.)</p>	<p>Not applicable</p>	<p>\$3,000/ year² (\$150/ day)</p>	<p>\$7,500/ year² (\$250/ day)</p>
<p>10. Replacement of Domestic Helper Expenses</p>		<p>Not applicable</p>	<p>\$10,000/ year²</p>

Actual replacement expenses reasonably and necessarily incurred for the employer employing a new domestic helper due to serious sickness, disease or bodily injury or death of the insured domestic helper in Hong Kong causing the repatriation to the place of residence and the termination of the contract of service with the employer.			
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Limit of Indemnity Table (Con't)

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Basic Benefits			
Employer Benefit Items			
11. Fidelity Protection Benefit The financial loss from any fraudulent or dishonest acts committed by the insured domestic helper. Extension Benefits (1) Unauthorized use of long distance phone call or IDD	Not applicable	Not applicable	\$10,000/ year ² \$3,500/ year ²

<p>(2) Replacement of lock of main door</p> <p>The expenses of replacement of main door lock for employer's home following with the termination of domestic helper employment contract by the employer due to dishonesty or fraud committed by the insured domestic helper.</p>			\$500/ year ²
<p>12. Family Member Medical Expenses</p> <p>Medical expenses for bodily injury caused by the insured domestic helper's intentional or malicious act to family member who is 5 years old or below or over the age of 75, living with the employer.</p>			\$5,000/ year ²
<p>Optional Enhanced Benefits</p>			
<p>13. Critical Illness Benefit</p> <p>The insured domestic helper has been diagnosed with any one of the covered 40</p>	<p>Not applicable</p>	<p>\$70,000/ year²</p>	<p>\$150,000/ year²</p>

critical illnesses³ for hospital and surgical expenses. The maximum limit of item 2 “Hospital and Surgical Expenses” will be increased up to the maximum limit under this item and the limit of hospital charges per day and the limit of surgical expenses per event shall no longer apply. Waiting period: 90 days

14. Early Termination of Employment Contract Benefit

If the early termination of employment contract has occurred twice in a year², either the insured domestic helper resigns or being dismissed by the employer, the employer will be reimbursed for the reasonable and necessary expenses incurred for hiring a new domestic helper in Hong Kong (Excess : the first HK\$500 per claim event)

\$2,500/ year²

\$5,000/ year²

Remarks:

1. Local domestic helper includes post-natal care helper.
2. Means each continuous 12 months period starting from the effective date of this Policy.
3. Covered 40 critical illnesses: Cancer, Cardiomyopathy, Coronary Artery Bypass Grafting, Heart Valve Replacement, Primary Pulmonary Arterial Hypertension, Surgery To Aorta, Heart Attack, Alzheimer's Disease, Bacterial Meningitis, Tuberculous Meningitis, Benign Brain Tumor, Coma, Encephalitis, Brain Damage, Motor Neurone Disease, Multiple Sclerosis, Muscular Dystrophy, Paraplegia/Paralysis, Parkinson's Disease, Poliomyelitis, Stroke, Progressive Bulbar Palsy, Blindness, Loss of Hearing, End Stage Lung Disease, Fulminant Viral Hepatitis, Kidney Failure, Loss of Independent Existence, Loss of Speech, Major Burns, Major Organ Transplant, Loss of Limbs, Total And Permanent Disability, Liver Failure, HIV Through Blood Transfusion, Aplastic Anaemia, Elephantiasis, Severe Rheumatoid Arthritis, Terminal Illness, Vegetative State (persistent).