

Smart Domestic Helper Insurance Plan

Major Exclusions (For details, please refer to the Policy)

War, rebellion, nuclear weapons, radiations or terrorism (except as otherwise specified); suicide, pregnancy, intoxication by alcohol, narcotics or drugs not prescribed by a legal qualified medical practitioner; AIDS (Acquired Immune Deficiency Syndrome), HIV(Human Immunodeficiency Virus); Pre-existing conditions prior to the inception of the insurance; any events occurring outside Hong Kong; mental disease or venereal diseases; physical check-up; loss of Money, Valuables and mobile phone or theft or Burglary if the home is unoccupied (only applicable to item 5 “Domestic Helper Personal Property Benefit); any occurrence happens at the Policyholder’s residence or any food and drink poisoning (only applicable to item 6 “Domestic Helper Personal Liability Benefit); flight ticket for new Insured Domestic Helper or wages or salaries of the Insured Domestic Helper or the new Insured Domestic Helper (only applicable to item 10 “Replacement of Domestic Helper Expenses); Chinese herbalist’s treatment expenses (only applicable to item 13 “Critical Illness Benefit).