

# Smart Domestic Helper Insurance Plan

## Comprehensive domestic helper protections Make your life more comfortable

Life in the city is busy; it is common for the household to hire a domestic helper to tidy up home and take care their children and elderly. The Bank of China Group Insurance Company Limited ("BOCG Insurance") understands your needs and specially presents the "Smart Domestic Helper Insurance Plan" ("the Plan") to provide you and your employed foreign domestic helper, local domestic helper, or post-natal care helper with a comprehensive protection. Moreover, an "Optional Enhanced Benefits" can be added for foreign domestic helper, making you feel at ease anytime.

### Product Highlights:

#### 1. Basic Benefits for Foreign Domestic Helper meet your needs

The Plan offers the legal liability protection for the employers against bodily injury or sickness of the domestic helpers under the obligation in the "Employees' Compensation Ordinance". The Plan also covers:

- ✦ Medical expenses for Clinical Expenses, Hospital and Surgical Expenses, Dental Expenses, as well as Prescribed Medicines and Drugs under Outpatient, Chinese Bone-setting, Physiotherapy and Chiropractic Treatment.
- ✦ Personal Accident Benefit: Provides the maximum limit of Personal Accident Benefit up to HK\$200,000<sup>1</sup>. Arising from bodily injury of the insured domestic helper during rest day in Hong Kong.
- ✦ Domestic Helper Personal Liability Benefit: the maximum limit of third-party liability arising out of negligence of the domestic helper in Hong Kong up to HK\$200,000<sup>1</sup> per year.

#### 2. Select "Comprehensive Plan" giving you peace of mind

"Comprehensive Plan" provides more adequate insured limit for you and your foreign domestic helper and includes various additional enhanced benefits:

- ✦ Domestic Helper Personal Property Benefit: Accidental loss or damage of domestic helpers' personal belongings at the employer's home and the replacement cost of travel documents.
- ✦ Replacement of Domestic Helper Expenses: The actual replacement expenses reasonably and necessarily incurred for the employer employing a new domestic helper due to serious sickness or death of the domestic helper.
- ✦ Fidelity Protection Benefit: Protecting the financial loss caused by dishonest or fraudulent by the domestic helper and extending the benefit to the unauthorized use of IDD and the lock replacement expenses.
- ✦ Family Members Medical Expenses: The medical expenses incurred by the employer's family member who is living with the employer (5 years old or below or over the age of 75), for bodily injury caused by the domestic helper's intentional or malicious act.

#### 3. Enrol "Optional Enhanced Benefits" to make you feel at ease

- ✦ Critical Illness Benefit: In case your domestic helper unfortunately diagnosis with critical illness for the first time by a specialist doctor, up to 40 types of the designated critical illnesses can be covered arising from the Hospital and Surgical Expenses. The maximum limit can be enhanced to HK\$150,000<sup>1</sup> per year.
- ✦ Early Termination of Employment Contract Benefit: If the early termination of employment contract has occurred twice in a year, either the insured domestic helper resigns or being dismissed by the employer, the actual reasonable and necessary expenses related to the employer to hire another new domestic helper in Hong Kong.

#### 4. Special Local Domestic Helper Plan meets your different needs

- ✦ You can also enjoy the Employer's Liability Benefit and the Domestic Helper Personal Liability Benefit by enrolling the "Local Domestic Helper Plan" for your local domestic helper or post-natal care helper.
- ✦ Special short-term Period of Insurance to match you needs; you can extend the period of insurance month by month without underwriting required for each extension.

#### Remarks:

1. Refers to the maximum limit of "Comprehensive Plan".
2. Means each continuous 12 months period starting from the effective date of this Policy.

## Limit of Indemnity Table

Insured Items & Coverage	Maximum Limit (HK\$)		
	Local Domestic Helper <sup>3</sup>	Foreign Domestic Helper	
	Local Domestic Helper Plan	Essential Plan	Comprehensive Plan
<b>Basic Benefits</b>			
<b>Domestic Helper Benefit Items</b>			
<b>1. Clinical Expenses</b> 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 <sup>2</sup>	\$3,500/ year <sup>2</sup>
		\$150/ visit/day	\$200/ visit/ day
		\$500/ year <sup>2</sup>	\$500/ year <sup>2</sup>
		(\$100/ visit/ day)	(\$100/ visit/ day)
<b>2. Hospital and Surgical Expenses</b> Medical expenses arising from sickness, disease or bodily injury of the insured domestic helper (1) Room and board fee (2) Surgical fee (including outpatient surgery) (3) Anesthetist's fee (4) Operating theatre charges Waiting period: 15 days (except arising from accident)		\$20,000/ year <sup>2</sup>	\$35,000/ year <sup>2</sup>
		\$300/ day	\$300/ day
		\$10,000/ event	\$16,000/ event
		\$2,500/ event	\$4,000/ event
		\$1,250/ event	\$2,000/ event
<b>3. Dental Expenses</b> 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. Waiting period: 15 days (except arising from accident)		\$1,000/ year <sup>2</sup>	\$1,500/ year <sup>2</sup>
<b>4. Personal Accident Benefit</b> Arising from bodily injury of the insured domestic helper during rest day in Hong Kong (1) Accidental death (2) Permanent total disablement (3) Loss of use of both limbs or eyes (4) Loss of use of one limb and one eye (5) Loss of use of one limb or one eye (6) Permanent loss of hearing by both ears (7) Permanent loss of hearing by one ear (8) Permanent loss of speech		\$100,000	\$200,000
		\$100,000/ event	\$200,000/ event
		\$100,000/ event	\$200,000/ event
		\$100,000/ event	\$200,000/ event
		\$50,000/ event	\$100,000/ event
		Not applicable	\$100,000/ event
		Not applicable	\$40,000/ event
		Not applicable	\$100,000/ event
<b>5. Domestic Helper Personal Property Benefit</b> 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 <sup>2</sup> (\$1,000/item/pair/set)

**Limit of Indemnity Table (Con't)**

Insured Items & Coverage	Maximum Limit (HK\$)		
	Local Domestic Helper <sup>3</sup>	Foreign Domestic Helper	
	Local Domestic Helper Plan	Essential Plan	Comprehensive Plan
<b>Basic Benefits</b>			
<b>Domestic Helper Benefit Items</b>			
<b>6. Domestic Helper Personal Liability Benefit</b> Third party liability arising out of negligence of the insured domestic helper in Hong Kong.	\$50,000/ each period of insurance	\$100,000/ year <sup>2</sup>	\$200,000/ year <sup>2</sup>
<b>Employer Benefit Items</b>			
<b>7. Employer's Liability Benefit</b> Protects the employer against liability under the Employees' Compensation Ordinance arising from sickness, disease or bodily injury of the insured domestic helper.	\$100,000,000/ event	\$100,000,000/ event	\$100,000,000/ event
<b>8. Repatriation Expenses</b> 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		\$10,000/ year <sup>2</sup>	\$20,000/ year <sup>2</sup>
<b>9. Temporary Domestic Helper Allowance</b> 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.)	Not applicable	\$3,000/ year <sup>2</sup> (\$150/ day)	\$7,500/ year <sup>2</sup> (\$250/ day)
<b>10. Replacement of Domestic Helper Expenses</b> 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.		Not applicable	\$10,000/ year <sup>2</sup>

**Limit of Indemnity Table (Con't)**

Insured Items & Coverage	Maximum Limit (HK\$)		
	Local Domestic Helper <sup>3</sup>	Foreign Domestic Helper	
	Local Domestic Helper Plan	Essential Plan	Comprehensive Plan
<b>Basic Benefits</b>			
<b>Employer Benefit Items</b>			
<b>11. Fidelity Protection Benefit</b> 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 (2) Replacement of lock of main door  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.	Not applicable	Not applicable	\$10,000/ year <sup>2</sup>
<b>12. Family Member Medical Expenses</b> 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.			\$5,000/ year <sup>2</sup>
<b>Optional Enhanced Benefits</b>			
<b>13. Critical Illness Benefit</b> The insured domestic helper has been first diagnosed with any one of the covered 40 critical illnesses <sup>4</sup> 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	Not applicable		\$70,000/ year <sup>2</sup>
<b>14. Early Termination of Employment Contract Benefit</b> If the early termination of employment contract has occurred twice in a year <sup>2</sup> , 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/ year <sup>2</sup>

**Remarks:**

3. Local domestic helper includes post-natal care helper.

4. 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).

## Premium Table<sup>5^</sup> (Premium per Domestic Helper, in HK\$)

### Local Domestic Helper<sup>3</sup>

	Local Domestic Helber Plan*	
Period of Insurance	1-Month**	1-Year
Basic Benefits	\$150	\$300

\* If “Local Domestic Helper Plan” is cancelled, no premium refund shall be made.

\*\* If proposer who need to extend the period of insurance (maximum extendable up to 12 months) , application must be made on the BOCG Insurance website before the expiry of the period of insurance, and each additional premium payment of HK\$80 can be extend for the period of 31 days.

### Foreign Domestic Helper

	Essential Plan		Comprehensive Plan	
Period of Insurance	1-Year	2-Year	1-Year	2-Year
Basic Benefits	\$550	\$990	\$750	\$1,350
Optional Enhanced Benefits	\$350	\$630	\$600	\$1,080

Remarks:

5. Premium has included the Employee's Compensation Insurance Levies.

^This premium table does not include premium levy which is collected by the Insurance Authority (“IA”).

The IA will collect premium levy from the policyholder at the applicable rate. In order to avoid any legal consequences, the policyholder must pay to the insurance company a prescribed levy for the premium for direct remittance to the IA. The levy amount may be subject to change depending on the applicable rate. For details, please visit IA's website [www.ia.org.hk](http://www.ia.org.hk).

### Policy Review Period and Auto-renewal services

- **15-Day Policy Review Period (Applicable to Foreign Domestic Helper Plan)**

If your application is approved instantly and coverage is confirmed to be in effect, BOCG Insurance will issue your policy about 10 working days after the application has been received. Within 15 days after the confirmation date of the coverage (“Policy Review Period”), you can contact the Customer Services for the enquiry of the details of the relevant policy provision if necessary. If the insured benefits do not meet your needs, you can terminate your policy by giving a written notice to BOCG Insurance within the Policy Review Period (if you have already received the policy, you are required to return it to BOCG Insurance). If no claim has been made by the Insured Person within the Policy Review Period, the paid premium and premium levy will be fully refunded.

- **Auto-Renewal Services (Applicable to 1-Year or 2-Year Plan)**

Once the enrolment is successful, BOCG Insurance (The Company) will notify you in writing before the expiry date of every policy year. If there are any amendment on renewal terms, The Company shall give you a written notice of such revision specifying the revised Schedule and the Limit of Indemnity Table, the new premium and its effective date. The revised Schedule and the Limit of Indemnity Table and new premium shall take effect on the date specified unless you declines in writing. You may simply pay the required premium and premium levy for the following policy year, and your policy will then be renewed automatically with total security.

### Revisions and claims

- **Premium, terms and maximum limit:**

Premium, terms and maximum limit are determined according to the plan selected on the day of application and the health condition of the Insured Person. Regardless of the Insured Person’s health or claim conditions, BOCG Insurance will not charge any additional fees or impose any additional terms on the Insured Person after the policy has taken into effect. **However, BOCG Insurance reserves the right to underwrite, amend the terms and/or adjust the premium and maximum limit for all policies covered under “Smart Domestic Helper Insurance Plan”.**

- **Revision of the plan:**

The Proposer can revise the policy by giving a written notice to BOCG Insurance 30 days prior to the expiry date of the period of insurance. The new plan, premium and premium levy will become effective on the first day of the new period of insurance.

- **Claims:**

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

**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").

**Important Notes of Application**

1. The Proposer must be aged 18 or above.
2. The insured domestic helper must be aged between 18 and 65 years old and is a full-time foreign employee under a written contract of domestic service of the Proposer or a local full time or part time domestic helper/Post-natal Care Helper of the Proposer to perform household work.
3. Basic Benefit should be enrolled compulsorily. If the "Optional Enhanced Benefits" is enrolled, the period of insurance and the plan level should be same with the Basic Benefits.

**Terms & Conditions:**

To be eligible for the offer, proposed Insured should fulfill below requirements:

- Should have successful enrolment in Smart Domestic Helper Insurance Plan ("The Plan") from 20 December 2022 to 13 June 2023 (both days inclusive) ("Promotion Period") and have their policies effective on or before 31 July 2023 ("Eligible Customers"), otherwise the offer will be forfeited.
  - Successful enrolment refers to the Proposed Insured who submitted complete and signed application form together with the Credit Card Authorization Form or the Direct Debit Authorization Form to the Bank of China Group Insurance Company Limited ("BOCG Insurance"); and settle the discounted first year premium on or before 13 June 2023 (late payment will not be accepted). This privilege is only applicable to new policies but not to any policy renewals or re-applications within 3 months after policy cancellation / termination of policy renewals.
1. During the promotion period, Private Wealth Eligible Customers can enjoy 25% off First Year Premium Discount upon successful enrolment in the Plan; Wealth Management Eligible Customers can enjoy 20% off First Year Premium Discount upon successful enrolment in the Plan; Other Customers (means non Private Wealth and non Wealth Management Eligible Customers) can enjoy 15% off First Year Premium Discount upon successfully enrolment in the Plan.
  2. The Premium Discount Offer for the Plan is offered by BOCHK and BOCG Insurance.
  3. The above mentioned offers are not applicable to the staff of BOCHK and its subsidiaries.

**Terms & Conditions**

- The Plan is underwritten by the Bank of China Group Insurance Company Limited ("BOCG Insurance").
- The Bank of China (Hong Kong) Limited ("BOCHK") is the appointed insurance agency of BOCG Insurance for distribution of this Plan. This Plan is a product of BOCG Insurance but not BOCHK.
- In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between BOCHK and the customer out of the selling process or processing of the related transaction, BOCHK is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of the Plan should be resolved directly between BOCG Insurance and the customer.
- BOCHK is granted an insurance agency licence under the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) by Insurance Authority in Hong Kong Special Administrative Region of the People's Republic of China. (insurance agency licence no. FA2855)
- BOCG Insurance is authorised and regulated by the Insurance Authority to carry on general insurance business in Hong Kong Special Administrative Region of the People's Republic of China.
- BOCG Insurance reserves the sole right to determine whether any application for the Plan is acceptable or not in accordance with the information submitted at the time of application by the Proposer and/or Insured Person.

- BOCG Insurance and/or BOCHK reserve the right to amend, suspend or terminate the Plan, and to amend the relevant terms and conditions at any time. In case of any dispute(s), the decision of BOCG Insurance and/or BOCHK shall be final.
- This promotional material is for reference only and is intended to be distributed in Hong Kong only. It shall not be construed as an offer to sell or solicitation of an offer or recommendation to purchase or sale or provision of any products of BOCG Insurance outside Hong Kong. Please refer to the policy documents and provisions issued by BOCG Insurance for details (including but not limited to insured items and coverage, detailed terms, key risks, conditions, exclusions, policy costs and fees) of the Plan and the supplementary rider(s) (if any). For enquiry, please contact the branch staff of the major insurance agency.
- This promotion material is issued by BOCG Insurance.
- The Plan and the supplementary rider(s) (if any) are subject to the formal policy documents and provisions issued by BOCG Insurance. Details of the coverage of the Plan are subject to the terms and conditions stipulated in the policy by BOCG Insurance. Please refer to the policy document for the details of the insured items and coverage, provisions and exclusions.
- Should there be any discrepancy between the English and Chinese versions of this promotional material, the English version shall prevail.

Should you require the Chinese version of this leaflet, please call the respective customer services hotline or visit the following website:

**Bank of China (Hong Kong) Limited**

**Personal Customer Service Hotline : (852) 3988 2388**

**[www.bochk.com](http://www.bochk.com)**

Underwritten by:

