



Blue Cross 藍十字

An **AIA** Company 友邦保險成員公司

家傭至專寶

MaidSafe Insurance



家傭至專寶

香港人聘請家庭傭工打理家務十分普遍。不過，如您的家傭在聘用期間突然患病或受傷，可能會帶給您沉重的經濟壓力。作為一個精明的僱主，不論聘用海外家傭、本地家傭，或只是兼職家務助理，都需要一份周全的保障計劃，確保您及您的家傭可以安寢無憂。

「家傭至專寶」助您履行在《僱員補償條例》規定下的僱主責任，並提供全面的醫療、意外及個人責任保障。此外，萬一您的海外家傭不幸患上常見的嚴重疾病，計劃設有兩個自選保障，為您提供所需的額外經濟保障。

基本保障

計劃A：適合所有家傭，包括兼職家務助理的僱員賠償保障

計劃B及計劃C：專為海外家傭而設的全面保障

- 僱主責任最高達HK\$100,000,000
- 門診保障每天賠償最高達HK\$200
- 住院及手術保障
- 中斷服務現金津貼
- 牙科保障
- 送返費用
- 人身意外保障最高達HK\$150,000
- 個人責任賠償最高達HK\$200,000

自選保障

- 可附加於計劃B或計劃C，為家傭額外保障心臟病、癌病、囊胞、腫瘤或原位癌等嚴重疾病。

基本保障

保障項目	最高賠償額 (HK\$)		
	計劃 A	計劃 B	計劃 C
僱主責任 - 保障《僱員補償條例》下僱主的法律責任	每宗事故 100,000,000		
門診保障 - 門診費用及處方藥物 每天限額 - 跌打、物理治療、脊椎治療 每天限額 每年限額	- - -	150 100 500	200 100 500
每年總賠償額	不適用	3,000	3,000
住院及手術保障 - 病房費用（包括醫院雜項費用） 每天限額 - 外科醫生費用 每宗傷病限額 - 麻醉科醫生費用 每宗傷病限額 - 手術室費用 每宗傷病限額	- - - -	300 10,000 - -	300 10,000 可償外科醫生費用的25% 可償外科醫生費用的12.5%
每年總賠償額	不適用	20,000	25,000
中斷服務現金津貼 - 家傭因住院而無法提供服務（津貼由住院第4天起開始發放） 每天限額	-	200	200
每年總賠償額	不適用	4,000	6,000
牙科保障 - 口腔外科手術、治療膿腫、X光診斷、拔牙或補牙 每天限額	-	250	250
每年總賠償額	不適用	1,500	1,500
補聘新家傭費用 - 家傭因身故或嚴重傷病被送返，補聘新家傭的額外介紹費及其他費用	不適用	3,000	10,000
送返費用 - 因嚴重疾病或嚴重受傷而被送返 - 剖驗家傭遺體及運送遺體或骨灰返回原居地	不適用	20,000	20,000

保障項目	最高賠償額 (HK\$)		
	計劃 A	計劃 B	計劃 C
人身意外 - 家傭在港休假期間意外不幸身故或永久傷殘			
每年總賠償額	不適用	100,000	150,000
家傭誠信保障 - 因家傭欺詐或不忠實行為引致金錢損失			
每年總賠償額	不適用	3,000	6,000
個人責任 - 因家傭疏忽所牽涉的第三者法律責任			
每宗意外／每一保險期	不適用	不適用	200,000

自選保障

萬一您的家傭不幸患上心臟病、癌病、囊胞、腫瘤或原位癌等嚴重疾病，根據僱傭合約的條款，您必須為家傭提供醫療保障。您可在計劃B或計劃C以外再附加以下其中一個自選保障，即可助您履行有關責任。

嚴重疾病自選保障 – 千足金

在基本保障內的門診保障及住院及手術保障範圍將伸延至以上的嚴重疾病。

嚴重疾病自選保障 – 藍鑽石

除門診保障及住院及手術保障範圍伸延至確診的受保嚴重疾病外，此自選保障更提供額外保障，相等於基本保障內住院及手術保障的最高賠償額，給予您更充裕的經濟支援。（如下表）

額外住院及手術保障	最高賠償額 (HK\$)	
	計劃 B	計劃 C
病房費用（包括醫院雜項費用） 每天限額	300	300
外科醫生費用 每宗傷病限額	10,000	10,000
麻醉科醫生費用 每宗傷病限額	可償外科醫生費用的25%	
手術室費用 每宗傷病限額	可償外科醫生費用的12.5%	
每年度總賠償額	20,000	25,000

MaidSafe Insurance

It is common for us in Hong Kong to hire a domestic helper to take care of the household chores. However, if your helper suddenly falls sick or gets injured under your employment, the financial burden on you could be substantial. As a thoughtful employer, whether you hire an overseas domestic helper, a local helper or only a part-time helper, you need a professional insurance plan to give you and your helper total peace of mind.

MaidSafe Insurance enables you to meet the legal obligations under the Employees' Compensation Ordinance and offers you and your helper comprehensive protection through a host of medical, accident and liability coverage. Moreover, its 2 optional riders guarantee extra financial security that you need if your overseas domestic helper suffers from common major illnesses.

Basic Protection

Plan A:
Employees' compensation coverage for all domestic helpers including part-timers

Plan B & Plan C:
Comprehensive protection for overseas domestic helpers

- ◆ Employer's liability up to HK\$100,000,000
- ◆ Outpatient benefit up to HK\$200 per day
- ◆ Hospital and surgical benefit
- ◆ Loss of service cash allowances
- ◆ Dental benefit
- ◆ Repatriation expenses
- ◆ Personal accident benefit up to HK\$150,000
- ◆ Personal liability up to HK\$200,000

Optional Riders

- ◆ Additional coverage for heart diseases, cancers, cysts, tumours or carcinoma in situ attachable to Plan B or Plan C

Basic Protection

Insured Items	Maximum Limit (HK\$)		
	Plan A	Plan B	Plan C
Employer's Liability	100,000,000 per event		
- In respect of the legal liability under the Employees' Compensation Ordinance			
Outpatient Benefit			
- Medical consultation, prescribed medicines and drugs Limit per day	-	150	200
- Bonesetting, physiotherapy or chiropractic treatment Limit per day	-	100	100
- Limit per year	-	500	500
Total limit per year	N/A	3,000	3,000
Hospital and Surgical Benefit			
- Room and Board (including miscellaneous hospital charges) Limit per day	-	300	300
- Surgeon's Fee Limit per disability	-	10,000	10,000
- Anaesthetist's Fee Limit per disability	-	25% of the eligible Surgeon's Fee	
- Operating Theatre Charges Limit per disability	-	12.5% of the eligible Surgeon's Fee	
Total limit per year	N/A	20,000	25,000
Loss of Service Cash Allowances			
- Loss of domestic helper's service due to hospital confinement (from the 4th day of confinement onwards) Limit per day	-	200	200
Total limit per year	N/A	4,000	6,000
Dental Benefit			
- Oral surgery, treatment of abscesses, X-rays, extractions or fillings Limit per day	-	250	250
Total limit per year	N/A	1,500	1,500
Replacement Helper Expenses			
- Extra employment agency fee and other replacement expenses due to the death or repatriation of the domestic helper as a result of serious injury or illness			
Total limit per year	N/A	3,000	10,000
Repatriation Expenses			
- Repatriation due to serious illness or injury			
- Post-mortem treatment and transportation of mortal remains or body ashes to the country of origin			
Total limit per year	N/A	20,000	20,000

Insured Items	Maximum Limit (HK\$)		
	Plan A	Plan B	Plan C
Personal Accident			
- Accidental death or permanent disablement resulting from injury during rest days in Hong Kong			
Total limit per year	N/A	100,000	150,000
Fidelity Protection			
- Financial loss from any fraudulent or dishonest act committed by the domestic helper			
Total limit per year	N/A	3,000	6,000
Personal Liability			
- Third party liability arising out of negligence of the domestic helper			
Any one accident/any one period	N/A	N/A	200,000

Optional Riders

By choosing one of the following optional riders in addition to Plan B or Plan C, your obligation to provide your domestic helper with medical protection under the terms of your employment contract will be amply fulfilled if he/she suffers from common major illnesses including heart diseases, cancers, cysts, tumours or carcinoma in situ.

Optional Major Disease Protector - Gold

The outpatient benefit as well as the hospital and surgical benefit under the basic protection will be extended to cover the major illnesses mentioned above.

Optional Major Disease Protector - Diamond

In addition to an extension of the outpatient benefit as well as the hospital and surgical benefit upon diagnosis of the covered major illnesses, this optional rider offers additional coverage equivalent to the maximum benefits of the hospital and surgical benefit under the basic protection for your enhanced financial security. (See below)

Additional Hospital and Surgical Benefit	Maximum Limit (HK\$)	
	Plan B	Plan C
Room and Board (including miscellaneous hospital charges) Limit per day	300	300
Surgeon's Fee Limit per disability	10,000	10,000
Anaesthetist's Fee Limit per disability	25% of the eligible Surgeon's Fee	
Operating Theatre Charges Limit per disability	12.5% of the eligible Surgeon's Fee	
Total limit per year	20,000	25,000

Excess (each and every claim)

1. Hospital and Surgical Benefit HK\$300
2. Personal Liability HK\$500

Premium Table (HK\$)

Plan	Period of Insurance	Basic Protection	Basic Protection + Optional Major Disease Protector - Gold		Basic Protection + Optional Major Disease Protector - Diamond	
			Optional Rider	Total	Optional Rider	Total
Plan A	1-year	350	N/A	N/A	N/A	N/A
	2-year	630	N/A	N/A	N/A	N/A
Plan B	1-year	650	200	850	320	970
	2-year	1,170	360	1,530	576	1,746
Plan C	1-year	750	250	1,000	380	1,130
	2-year	1,350	450	1,800	684	2,034

Important Notes

- Plan A is designed to meet employers' legal obligations under the Employees' Compensation Ordinance. This plan is not applicable to post-natal care helpers or domestic helpers who need to perform driving duties or have an annual income exceeding HK\$200,000. The name of the insured helper is not required on the application.
- Plan B and Plan C apply to full-time overseas domestic helpers only.
- The outpatient benefit, hospital and surgical benefit, loss of service cash allowances and dental benefit under the basic protection are subject to a 15-day waiting period from the effective date of the basic protection.
- Outpatient benefit, hospital and surgical benefit under Optional Major Disease Protector - Gold and Optional Major Disease Protector - Diamond are subject to a 15-day waiting period from the effective date of the optional rider.
- The period of insurance of the optional rider should correspond to that of the basic protection.
- A minimum premium of HK\$300 annually will be charged if the basic protection is cancelled.
- A minimum premium of HK\$100 will be charged if the optional rider is added or cancelled.
- All plans are available to domestic helpers aged 18 to 60 at the time of application. Policies are renewable for domestic helpers up to the age of 65.
- Coverage provided by this insurance plan applies to insured events occurring within the Hong Kong Special Administrative Region only.

Major Exclusions

1. War and terrorism.
2. Any liability in respect of loss or losses from exposure to asbestos.
3. Pre-existing injury, illness, sickness or disease.
4. Physical examinations.
5. Childbirth, pregnancy, miscarriage, abortion and all complications.
6. Intentional self-inflicted injury or suicide, or any attempt while sane or insane.
7. Intoxication by alcohol, narcotics or drugs not prescribed by a medical practitioner and treatment in connection with addition to drugs or alcohol.
8. Acquired Immunisation Deficiency Syndrome ("AIDS") or AIDS related complex.

Claim Procedure

- Within 30 days after the occurrence of the event, customers can submit their claims by returning the claim form with the required documents to Blue Cross, or simply file their claims through the 24/7 Smart eClaims online platform at Blue Cross HK App or Blue Cross website with 3 simple steps (Input, Upload and Confirm). The online service greatly shortens the claim processing time so that the claim payment will be settled faster via autopay.
- For the claim of "Personal Liability" under the policy, complete the Domestic Helper Insurance Claim Form and return it together with the required information and document(s) to the Claims Department of Blue Cross by mail or in person.



Smart eClaims
Helper Insurance

Note:

- This leaflet is for distribution in Hong Kong only. The distribution of this leaflet is not and shall not be construed as an offer to sell or a solicitation to buy or a provision of any insurance product outside Hong Kong. Should there be any discrepancy between the English and the Chinese versions of this leaflet, the English version shall apply and prevail. This leaflet is for reference only. Please refer to the policy for the exact terms and conditions and the full list of policy exclusions.
- MaidSafe Insurance is underwritten by Blue Cross (Asia-Pacific) Insurance Limited, an authorised insurer in Hong Kong.
- Blue Cross (Asia-Pacific) Insurance Limited is a subsidiary of AIA Group Limited. It is not affiliated with or related in any way to Blue Cross and Blue Shield Association or any of its affiliates or licensees.

自付額（以每一宗索償計算）

- | | |
|------------|---------|
| 1. 住院及手術保障 | HK\$300 |
| 2. 個人責任 | HK\$500 |

保費表 (HK\$)

計劃	保障期	基本保障	基本保障 + 嚴重疾病自選保障 - 千足金		基本保障 + 嚴重疾病自選保障 - 藍鑽石	
			自選保障	總保費	自選保障	總保費
計劃 A	1 年	350	不適用	不適用	不適用	不適用
	2 年	630	不適用	不適用	不適用	不適用
計劃 B	1 年	650	200	850	320	970
	2 年	1,170	360	1,530	576	1,746
計劃 C	1 年	750	250	1,000	380	1,130
	2 年	1,350	450	1,800	684	2,034

重要事項

- 計劃 A 為保障僱主在《僱員補償條例》下須承擔的法律責任。此計劃不適用於陪月員或須執行駕駛職務或每年收入超過HK\$200,000的家傭。申請時無須填寫受保家傭姓名。
- 計劃 B 及計劃 C 只適合全職海外家傭。
- 基本保障內的門診保障、住院及手術保障、中斷服務現金津貼及牙科保障均設有等候期，即基本保障生效日起計15天。
- 「嚴重疾病自選保障 - 千足金」及「嚴重疾病自選保障 - 藍鑽石」內的門診保障、住院及手術保障均設有等候期，即自選保障生效日起計15天。
- 自選保障的保障期必須與基本保障一致。
- 取消基本保障須支付不少於每年HK\$300的最低保費。
- 新增或取消自選保障須支付不少於HK\$100的最低保費。
- 家傭投保年齡為18至60歲，保單可續保至家傭滿65歲。
- 此計劃所提供的保障只適用於香港特別行政區境內發生的受保事故。

主要不保事項

- 戰爭及恐怖活動。
- 因石棉導致損失的任何責任。
- 既有傷病。
- 身體檢查。
- 分娩、懷孕、流產、墮胎及所有併發症。
- 自我毀傷、自殺或任何此等企圖，不論精神狀況是否正常。
- 因酒精、麻醉藥或未經醫生處方的藥物引致昏迷或中毒，或與酗酒或濫藥有關的治療。
- 愛滋病及其有關的疾病。

索償手續

- 客戶可於事故發生後30天內向藍十字提交賠償申請表及所需文件，或透過 Blue Cross HK App 或藍十字網站24/7運作的「智」易Claims網上平台提交索償申請。只需3個簡單步驟（輸入、上傳及確認）便可完成，賠償款項將自動轉賬至指定戶口，大大縮短索償申請的時間。
- 如屬保單中的「個人責任」索償，請填妥家傭保險賠償申請表及附上相關所需索償文件，郵寄或親身交回藍十字理賠部。



「智」易 Claims
家傭保險

注意：

- 此單張僅在香港派發。派發此單張並不構成亦不應被詮釋為在香港境外出售、游說顧客購買或提供任何保險產品。此單張的中文版本如有差異，以英文版本為準。此單張只供參考之用。有關詳盡條款及細則及所有不保之事項，概以保單為準。
- 「家傭至專寶」由香港獲授權之保險商——藍十字（亞太）保險有限公司承保。
- 藍十字（亞太）保險有限公司乃友邦保險控股有限公司之子公司，與Blue Cross and Blue Shield Association及其任何關聯公司或持牌人並無任何關聯。



Blue Cross 藍十字

An **AIA** Company 友邦保險成員公司

藍十字（亞太）保險有限公司（「藍十字」）乃友邦保險控股有限公司之子公司，於香港經營保險業務逾50年，致力為個人及企業客戶提供多元化的保險產品及服務，包括醫療、旅遊及一般保險。藍十字通過龐大的分銷渠道銷售其產品，包括友邦香港營業團隊、網上平台、直銷渠道、東亞銀行網絡、保險代理和經紀，以及旅行社。

藍十字在2023年獲標普全球評級分別授予財務實力評級A+（展望穩定）及發行人信用評級A+（展望穩定）。

Blue Cross (Asia-Pacific) Insurance Limited (“Blue Cross”) is a subsidiary of AIA Group Limited. With over 50 years of operational experience in the insurance industry, Blue Cross provides a comprehensive range of products and services including medical, travel, and general insurance, which cater to the needs of both individual and corporate customers. Blue Cross distributes its products through various channels, including AIA agency force, online platform, direct sales, BEA network, insurance agents and brokers, as well as travel agencies.

In 2023, Blue Cross was assigned financial strength rating of A+ (stable outlook) and issuer credit rating of A+ (stable outlook) by S&P Global Ratings.