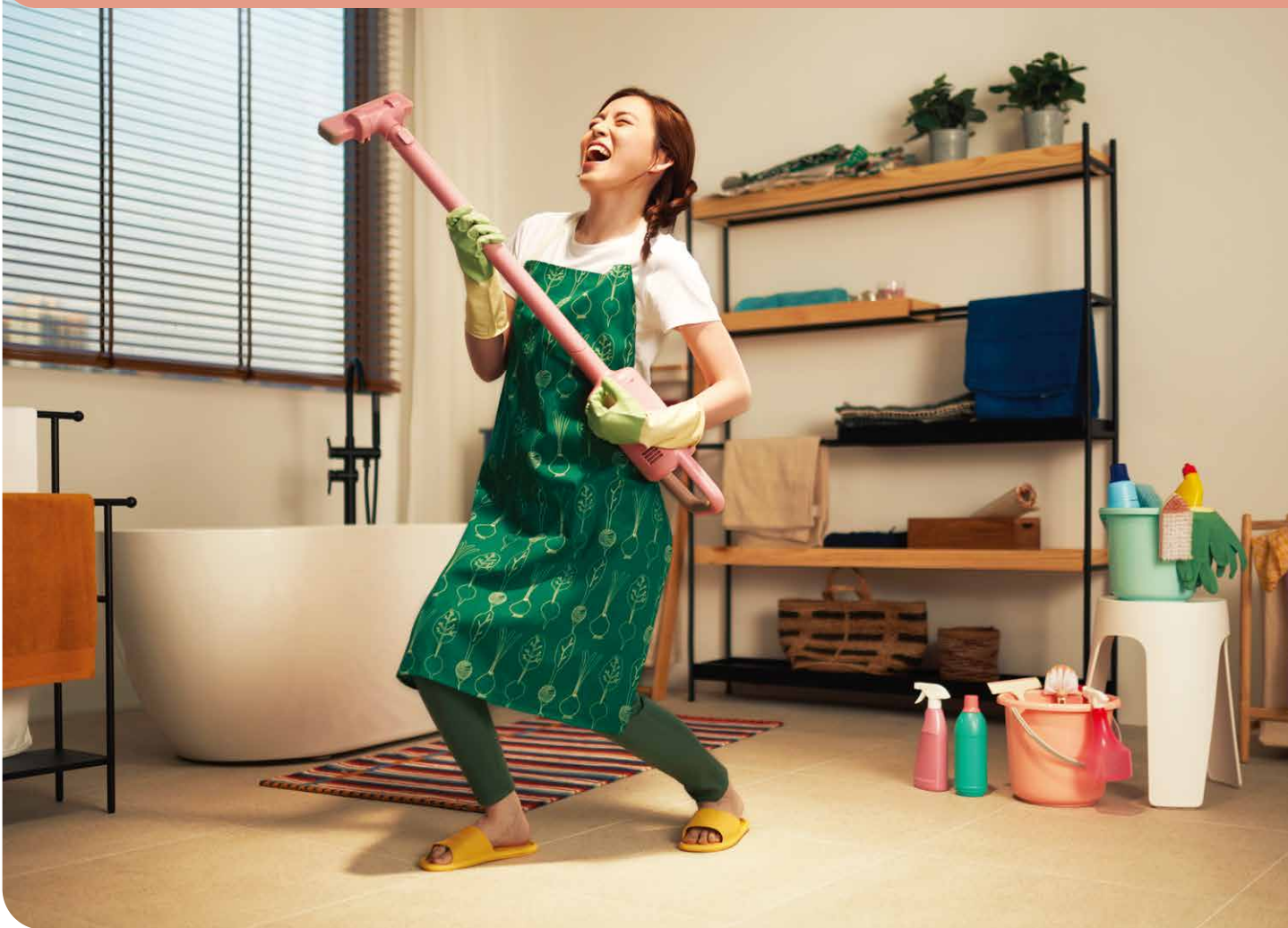




Blue Cross 藍十字
An **AIA** Company 友邦保險成員公司

藍十字家傭尊尚寶 Blue Cross HelperElite



With effect from Apr 2024

Blue Cross HelperElite

An insurance policy with comprehensive coverage is essential in safeguarding your domestic helper and protecting you against financial losses and statutory liabilities for which you may be held liable as an employer, particularly in the event that the domestic helper is ill or injured, or has been involved in an accident.

Blue Cross HelperElite provides a full spectrum of benefits for your domestic helper in respect of healthcare, personal belongings, personal accident and many more.

Beyond that, it provides you a safety net to cope with some unanticipated circumstances that may subject you to additional expenses such as extra agency fees for hiring an additional helper when the original one is unable to provide service, or compensation to a third party due to the helper's negligence. With almost everything covered, **Blue Cross HelperElite** offers peace of mind to you and your good helper.

Plan Highlights

A 4-Level Plan with Multiple Protection

- ◆ Blue Cross HelperElite provides all-round coverage for your good helper at 4 different levels, no matter the one in your home is an overseas domestic worker, a local helper, part-timer or post-natal care helper.

One-Stop Solution to Safeguard the Helper's Well-Being

- ◆ Domestic helper's access to healthcare is ensured with coverage for a wide array of medical expenses:



[360° PROTECTION] Outpatient Benefit up to HK\$5,000 a year, covering medical consultation, prescription drugs, X-rays, Chinese medicine, bone-setting, physiotherapy and chiropractic treatment.



[EXCLUSIVE] Hospital and Surgical Benefit up to HK\$80,000 annually, with **NO LIMIT** on the sub-items like room and board, surgeon's fees or operating theatre expenses, leaving employers with more flexibility in terms of budget allocation.



[AMPLE PROTECTION] Dental Benefit up to HK\$3,000 a year, covering oral surgery, treatment of abscess, extractions or fillings and X-rays.



[BRAND NEW] Taking the lead to provide coverage for major burns (third degree) under Personal Accident in an effort to provide more safeguards to domestic helpers.

Safety Net for Service Loss

- ◆ The plan helps employers offset extra agency fees and other expenses for hiring an additional helper when the insured domestic helper leaves without prior notice, being terminated or repatriated to the country of origin, with up to HK\$10,000 Replacement Helper Expenses payable.
- ◆ When the insured domestic helper takes medical leave due to cancer or heart disease, or being admitted to hospital and unable to perform his/her duty, the employer will be compensated with Loss of Service Cash Allowances up to HK\$7,000.
- ◆ One-time lump sum cash allowance up to HK\$10,000 is payable if the insured domestic helper is pregnant with an additional overseas domestic helper employed while the original helper is on maternity leave.

Comprehensive Protection for Employers and Family Members

- ◆ An employer may be subject to financial losses as a result of the fraudulent or dishonest acts of the domestic helper, or may be even held liable for death or injuries of third parties as a result of the domestic helper's negligence, Blue Cross HelperElite provides ample protection for these various scenarios.
- ◆ The Family Member Protection Benefit reimburses medical expenses up to HK\$10,000 if the covered family members sustained injuries by the intentional malicious act of the domestic helper, provided that the family member should be living with the policyholder, and that they are young children of 6 years or below, or elderly people of 65 years or above, or that they have been certified as disabled.

Optional Benefit - Major Disease Protector

- ◆ Extra protection is optional with coverage for 11 types of critical illnesses, including cancer, heart disease, stroke and liver failure with upgrades for hospital and surgical benefits.

Plan Summary

Plan Level	Plan A	Plan B	Plan C ¹	Plan D
Insured Person	Full-time overseas domestic helper		Full-time and part-time local or overseas domestic helpers	Post-natal care helper
Age Eligibility	18 - 65			
Period of Insurance	1 year or 2 years			1 year
Policy Renewal	Up to age 70 of the insured person			Non-renewable

Basic Benefit²

Employer's liability up to HK\$100,000,000
Outpatient benefit up to HK\$200 per day
Hospital & surgical benefit as high as HK\$80,000
Loss of service cash allowances up to HK\$350 per day
Dental benefit up to HK\$3,000
Replacement helper expenses up to HK\$10,000
Repatriation expenses as high as HK\$20,000
Personal accident benefit up to HK\$200,000
Fidelity protection up to HK\$10,000
Personal liability up to HK\$200,000
Domestic helper's personal belongings up to HK\$3,000
Domestic helper's maternity benefit up to HK\$10,000 (Plan A only)
Family member protection benefit up to HK\$10,000 (Plan A only)

Optional Benefits

Additional coverage for major illnesses including heart diseases, cancers, cysts, tumours, carcinoma in situ, encephalitis, aneurysm, kidney failure, stroke, meningitis or liver failure

¹ Application will not be accepted for (i) post-natal care helpers; (ii) domestic helpers who need to perform driving duties; or (iii) domestic helpers who have annual income exceeding HK\$200,000.

² Subject to individual plan.

Schedule of Benefits

Plan Level	Plan A	Plan B	Plan C/ Plan D
Benefit Items	Maximum Benefit Limit (HK\$)		
A. Basic Benefits			
1. Employer's Liability - Cover the statutory liability of the employer under the Employees' Compensation Ordinance in respect of the injury or death by accident sustained or disease contracted by the domestic helper, arising out of and in the course of the employment	100,000,000/event		
2. Outpatient Benefit ³ - Clinical expenses (include medical consultation, prescribed medicines and drugs, laboratory and X-rays) - Chinese medicine (include general practice, bonesetting and acupuncture), physiotherapy or chiropractic treatment	5,000/year 200/day 600/year 150/day	4,000/year 200/day 600/year 150/day	-
3. Hospital and Surgical Benefit ³ a) Room & board b) Surgical expenses i) Surgeon's fee ii) Anaesthetist's fee iii) Operating theatre fee c) Post-hospitalisation follow-up consultation (medically necessary follow-up visits directly relating to and as a result of the treatment or surgery receive under a) and b) of this section, provided that they are incurred within 45 consecutive days after being discharged from hospital) (Excess for each and every claim, applicable to a) and b) of this section: HK\$300)	80,000/year 20,000/ disability 1,000/ disability 150/day	60,000/year 20,000/ disability 1,000/ disability 150/day	-
4. Loss of Service Cash Allowances ³ - Loss of domestic helper's service due to hospital confinement or taking medical leave: a) Hospital confinement due to medically necessary treatment or surgery for more than 2 consecutive days (the allowance is paid from the 3 rd day of the confinement) b) Medical leave due to cancer or heart disease for more than 5 consecutive days (the allowance is paid from the 6 th day of the leave)	7,000/year 350/day	4,500/year 250/day	-
5. Dental Benefit ³ - Oral surgery, treatment of abscesses, X-rays, extractions or fillings	3,000/year Two-thirds of actual expenses incurred/visit	2,000/year 300/day	-
6. Replacement Helper Expenses - Cover employment agency fees and expenses for hiring a replacement overseas domestic helper due to: a) Death or repatriation of insured domestic helper to country of residence as a result of serious illness or injury b) Insured domestic helper suddenly leaving employment without prior notice; or being terminated due to fraud, dishonest acts causing financial loss or due to intentional malicious act causing injury	10,000/year 10,000/year 5,000/year	5,000/year 5,000/year 2,500/year	-

³ Subject to waiting period, please refer to Important Notes for details.

Schedule of Benefits

Plan Level	Plan A	Plan B	Plan C/ Plan D
Benefit Items	Maximum Benefit Limit (HK\$)		
7. Repatriation Expenses <ul style="list-style-type: none"> - Repatriation of the insured domestic helper to the country of origin due to serious illness or injury - Post-mortem treatment and transportation of mortal remains or body ashes to the country of origin 	20,000/year	20,000/year	-
8. Personal Accident <ul style="list-style-type: none"> - Accidental death or permanent disablement (including third degree burns) resulting from injury during rest days in Hong Kong⁴ 	200,000/year	150,000/year	-
9. Fidelity Protection⁵ <ul style="list-style-type: none"> - Financial loss from any fraudulent, dishonest or intentional malicious act committed by the insured domestic helper⁵ 	10,000/year	5,000/year	-
10. Personal Liability <ul style="list-style-type: none"> - Third party liability arising out of negligence of the insured domestic helper in respect of <ul style="list-style-type: none"> a) Accidental bodily injury or death to any person other than members of the policyholder's family; b) Accidental loss of or damage to property belonging to any person other than members of the policyholder's family (Excess for each and every claim: HK\$200)	200,000/year	100,000/year	-
11. Domestic Helper's Personal Belongings <ul style="list-style-type: none"> - Accidental and physical loss of the personal effects of the insured domestic helper as a result of fire or burglary occurred at the policyholder's home (Excess for each and every claim: HK\$200)	3,000/year	3,000/year	-
12. Domestic Helper's Maternity Benefit⁶ <ul style="list-style-type: none"> - One-time cash allowance is payable if the insured domestic helper is pregnant and on her maternity leave, and the employer employs an additional overseas domestic helper 	10,000/year	-	-
13. Family Member Protection Benefit <ul style="list-style-type: none"> - Medically necessary expenses for injury sustained by policyholder's covered family member⁷ caused by intentional malicious act of the insured domestic helper 	10,000/year	-	-

⁴ Refer to the Table of Personal Accident Benefit.

⁵ The fraudulent, dishonest or intentional malicious act must i) have been committed during the period of insurance; ii) must be discovered during the period of insurance or within 30 days after the expiry of the policy; or within 30 days after the death or dismissal of the insured domestic helper or the expiry of his/her employment contract, whichever is the earliest; iii) the insured domestic helper must have been duly convicted of an offence by a court of Hong Kong as a result of commission of the fraudulent, dishonest or intentional malicious act.

⁶ Subject to waiting period, please refer to Important Notes for details.

⁷ Refer to Important Notes for definition of "covered family member".

Optional Benefit (Applicable to Plan A & Plan B only)

Optional Major Disease Protector ⁸	Plan Level	Maximum Benefit Limit per Year (HK\$)
<ul style="list-style-type: none"> - Outpatient benefit and hospital and surgical benefit extended to cover the medical expenses due to heart diseases, cancers, cysts, tumours, carcinoma in situ - Additional maximum limit per year for hospital and surgical benefit due to heart diseases, cancers, cysts, tumours, carcinoma in situ, encephalitis, aneurysm, kidney failure, stroke, meningitis or liver failure 	Advance	150,000
	Standard	100,000

Excess (Applicable to Plan A and Plan B only)

Benefit Items	Excess (HK\$) (For each and every claim)
Section 3 "Hospital & Surgical Benefit" a) and b)	300
Section 10 "Personal Liability"	200
Section 11 "Domestic Helper's Personal Belongings"	200

Table of Personal Accident Benefit

Insured Event (Occurs within 12 calendar months from the date of accident)	Benefits Payable (Percentage of Sum Insured)
Accidental death	100%
Permanent total disablement ⁹	100%
Loss of two or more limbs	100%
Loss of sight of both eyes	100%
Loss of one limb and loss of sight of one eye	100%
Loss of one limb or loss of sight of one eye	50%
Loss of speech and loss of hearing	100%
Loss of hearing in both ears	75%
Loss of hearing in one ear	15%
Loss of speech	50%
Major burns (third degree)	20%

⁸ Subject to waiting period, please refer to Important Notes for details.

⁹ "Permanent Total Disablement" shall mean disablement resulting from an accident that prevents the insured person from attending to his/her normal occupation for a minimum of 52 consecutive weeks and is certified at the end of that time by a physician acceptable to the company to be a condition beyond any hope of improvement or recovery and will permanently and totally disable the insured person from engaging in any gainful occupation.

Premium Table for Plans A – C

Period of Insurance	Plan A	Plan B	Plan C
	Premium (HK\$)		
1-Year	993	900	330
2-Year	1,888	1,710	600

Premium Table for Plan D

Period of Insurance	Monthly Salary of Post-natal Care Domestic Helper (HK\$)	
	25,000 or below	25,001-50,000
1-Year	Premium (HK\$)	
	600	800

Premium Table for Optional Benefit (Applicable to Plans A and B only)

Benefit Option	Advance	Standard
Period of Insurance	Premium (HK\$)	
1-Year	460	330
2-Year	820	600

Important Notes

1. Plan A and Plan B apply to full-time overseas domestic helpers only.
2. Plan C is not applicable to i) post-natal care helpers or ii) domestic helpers who need to perform driving duties or iii) have an annual income exceeding HK\$200,000.
3. Plan D applies to post-natal care helpers only.
4. Both Plan C and Plan D do not require the name of the helper at application.
5. A 14-day waiting period from the effective date of the policy shall be applied to outpatient benefit, hospital and surgical benefit, loss of service cash allowances, dental benefit, while a 12-month waiting period from the effective date of the policy shall be applied to domestic helper's maternity benefit, and a 14-day waiting period from the effective date of the optional benefit shall be applied to optional major disease protector.
6. 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 major disease protector is added or cancelled. No premium shall be refunded for the cancellation of Plan D by the policyholder.
7. A "covered family member" refers to the spouse, children or relatives ordinarily residing with the policyholder who is: i) 6 years or below; or ii) 65 years or above; or iii) a holder of valid Registration Card for People with Disabilities or is certified by the Director of Health or the Chief Executive of the Hospital Authority to be severely disabled.
8. Coverage provided by this insurance plan applies to insured events occurring within the Hong Kong Special Administrative Region only.

Major Exclusions

Blue Cross shall not be liable in respect of:

1. Loss, damage, cost or expense of whatsoever nature directly or indirectly caused by war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power, nationalization, confiscation, requisition, seizure or destruction by the government, municipal, local or any public authority or any act of terrorism.
2. Damage to data or software, in particular any detrimental change in data, software or computer programs that is caused by a corruption or a deformation of the original structure.
3. Any actual or alleged liability whatsoever for any claim or claims in respect of loss or losses directly or indirectly arising out of, resulting in consequence of, contributed to or aggravated by asbestos in whatever form or quantity.
4. Intentional self-inflicted injury or suicide (whether felonious or not) or any attempt thereof while sane or insane.
5. Childbirth, pregnancy (except under Section 12 "Domestic Helper's Maternity Benefit"), miscarriage, abortion and all complications in connection therewith notwithstanding that such events may have been accelerated or induced by an accident.
6. Intoxication by alcohol, narcotics or drugs not prescribed by a medical practitioner and treatment in connection with addiction to drugs or alcohol.
7. Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC), howsoever this syndrome has been acquired or may be named.
8. Pre-existing injury, or illness of the insured person prior to inception of the insured person's insurance under the policy.
9. All medical expenses incurred, whether inside or outside Hong Kong, in relation to injury sustained or illness sickness or disease contracted outside Hong Kong.
10. All medical expenses incurred outside Hong Kong.
11. Injury, death, damage or loss directly or indirectly caused by or contributed to or arising from any unlawful or illegal act of the policyholder, members of the policyholder's family and/or the insured person.
12. The amount of the excess as specified in the policy schedule.

Claim Procedure

- ◆ All claims must be submitted to Claims Department of Blue Cross (Asia-Pacific) Insurance Limited (the “Company”) within 30 days after the discovery or occurrence of the incident through any of the following ways:
 - Smart eClaims online platform on Blue Cross website
 - Blue Cross HK App
 - Scan the following QR code



**Smart eClaims
Domestic Helper Insurance**

- Complete the Blue Cross HelperElite Insurance Claim Form with certified information, evidence as well as documentary proof.
- ◆ For claims pertaining to any accident to the insured person, third party liability or fraud, dishonesty and infidelity, the policyholder must report to the police, immediately and in any event not later than 24 hours after occurrence or discovery of the incident.
- ◆ For employer’s liability claims, the policyholder shall comply with the Employees’ Compensation Ordinance to give notice of the death of the domestic helper or of the accident to the domestic helper resulting in death or incapacity to the Labour Department within prescribed time limit.
- ◆ For third party liability claims, the policyholder shall provide the Company all third party correspondences, demand, claim, writ, summons, court documents, court order or judgment, legal correspondence and claim letter.
- ◆ For infidelity claims, the policyholder shall report any act of fraud, dishonesty or intentional malicious act to the police within 24 hours upon discovery; and furnish the Company with documentary proof on the prosecution and conviction of the insured person; and substantiate financial loss sustained as a result of fraud, dishonesty or intentional malicious act committed by the insured person.

For details of the claims conditions, please refer to the terms and conditions of the relevant insurance policy.

Notes

- ◆ This brochure is for distribution in Hong Kong only. The distribution of this brochure 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 brochure, the English version shall apply and prevail. This brochure is for reference only. Please refer to the policy for the exact terms and conditions and the full list of policy exclusions.
- ◆ Blue Cross HelperElite 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.



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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.