

## HOUSEHOLD EMPLOYEE INSURANCE

SECTION	COVERAGE	LIMIT (HKD)
1) Employer's Liability	Provides indemnity against your legal liabilities as an employer under the Employees Compensation Ordinance and at common law in the event of injuries suffered by the Insured Helper during work	\$100,000,000
2) 24 hours Personal Accident Benefits	Pays compensation in the event that the Insured Helper suffers accidental bodily injuries at any time when employed by you	Accidental Death \$150,000 Permanent Total Disablement \$150,000 Loss of two or more limbs OR Loss of sight of both eyes OR Loss of one limb and sight of one eye \$150,000 Loss of one limb OR Loss of sight of one eye \$100,000
3) Repatriation Expenses	Pays the reasonable expenses to repatriate the Insured Helper to her country of residence in the event that she is certified by a registered medical practitioner as being medically unfit to complete the term of employment or to repatriate the bodily remains of the Insured Helper in the event of death during the contract service period	\$20,000
4) Accidental Medical Expenses	Pays the necessary and reasonable medical expenses incurred by the Insured Helper for consultation by a registered medical practitioner or Chinese bone-setter in the event of accidental bodily injury	\$200 per day \$3,000 per year
5) Out-Patient Medical Expenses	Pays the necessary and reasonable out-patient medical expenses incurred by the Insured Helper for consultation by registered medical practitioner in the event of sickness	\$200 per day \$3,000 per year
6) Surgical and Hospitalisation Expenses	Pays the necessary and reasonable medical expenses in the event that the Insured Helper is hospitalised for surgical or medical treatment	75% of incurred expenses upto \$25,000 per year
7) Dental Expenses	Pays the necessary and reasonable dental expenses incurred by the Insured Helper for oral surgery, treatment of abscesses, X-rays, extractions and fillings	\$300 per day \$2,000 per year
8) Temporary Helper Allowance	Pays subsidy (commencing from the 4th day of confinement) for the cost of employing temporary helper if the Insured Helper is hospitalised for more than 3 consecutive days	\$200 per day \$3,000 per year
9) Replacement Expenses	Pays the necessary and reasonable expenses incurred in employing a replacement helper due to the repatriation for medical reason certified by a registered medical practitioner or death of the Insured Helper	\$5,000 per year
10) Fidelity	Pays the financial loss arising from the dishonest act of the Insured Helper (Limit of compensation for unauthorised long distance call)	\$10,000 per year (Maximum \$3,000)

### General Exclusions - applying to all Insurance Sections

War, nuclear substances and radiation, suicide and self-inflicted injuries, psychological disturbance, pregnancy or childbirth, intoxication by alcohol, narcotics or drugs not medically prescribed, pre-existing medical and health conditions, dangerous sports and activities, AIDS and AIDS-Related Complex, and accidents and events that occur outside Hong Kong.

### Special Exclusions

#### Section (1)

Pneumoconiosis, noise-induced deafness, and late payment penalties prescribed by law.

#### Sections (4), (5), (6), (8) and (9)

Nervous and mental disease, venereal disease, congenital anomalies and deformities, infertility, heart disease, cancer, rest-cure, physical check-ups, vaccinations or preventive medication, cosmetic or plastic surgery (unless to correct an injury covered under the policy).

#### Section (7)

Routine dental examination, scaling, polishing or cleaning, crowning, bridges, braces and dentures.

#### Section (10)

- Any fraud or dishonest act committed but discovered before the inception of the policy.
- Any fraud or dishonest act committed but not discovered within 15 days from the expiry of the policy.

### Waiting Period

A 15 days waiting period from the commencement date of the policy shall apply under Sections (3), (5), (6), (7), (8) and (9) (inclusive of change of Servants).

### Age Limit

18 - 65

### PREMIUM

PLAN	INSURED SECTIONS	PREMIUM FOR 1 YEAR	PREMIUM FOR 2 YEARS
A	1,2,3 Only	HK\$450.00	HK\$810.00
B	All Sections	HK\$720.00	HK\$1,300.00

Subject to Minimum Policy Premium HK\$400 per year.

### Optional Cover

Extend to cover Cancer and Heart Disease under "Clinical Expenses" and "Surgical & Hospitalization Expenses" benefits.

Additional Premium: HK\$200 for one year / HK\$360 for two years.

#### NOTE :

Whilst every care has been taken with the information in this document, only the main terms and conditions can be shown. A full specimen policy is available on request.