

海外家傭綜合保險

OVERSEAS DOMESTIC HELPER INSURANCE SCHEME



衡安保險顧問公司
MUTUAL INSURANCE CONSULTANTS CO.

SECTION OF BENEFITS (BASIC PLAN)	MAXIMUM LIMIT(HK\$)
1. Employer's Liability Employer's legal liability under the Hong Kong Employees' Compensation Ordinance and Common Law.	\$100,000,000 per event
2. Clinical Expenses Reimbursement of clinical expenses incurred by the Domestic Helper due to sickness or accident up to Expenses for necessary treatment by bonesetter or Registered Chinese Herbalist practised at a registered hospital, or * registered physiotherapist are payable up to (* To be referred and recommended by a legally qualified and registered medical practitioner in writing) Total maximum amount payable per year under this Section	\$210 per visit per day \$100 per visit per day / \$700 per year \$4,200
3. Surgical & Hospitalization Expenses Reimbursement of surgical and hospitalization expenses incurred by the Domestic Helper due to sickness or accident up to Room, board & other miscellaneous hospital charges Surgical benefit per disability Anaesthesia and its administration benefit per disability Operating theatre benefit per disability Total maximum amount payable per year under this Section (Hospital means a hospital providing 24 hours service by qualified and registered medical practitioner for the care and treatment of sick and injured person and is not primarily a clinic, an institution for custodial care, alcoholics or drug addicts, a nursing, rest or convalescent home or for the aged.)	\$300 per day \$10,000 35% of payable surgical benefit but not exceeding \$3,500 25% of payable surgical benefit but not exceeding \$2,500 \$35,000
4. Dental Expenses Reimbursement of two-thirds of the dental expenses incurred by the Domestic Helper up to	\$1,500 per year
5. Personal Accident Benefits Death or Permanent Disablement resulting from accidental injury occurring in Hong Kong during the rest days of the Domestic Helper Accidental Death or Permanent Total Disablement Loss of two or more limbs Loss of sight of both eyes Loss of one limb and sight of one eye Loss of one limb or sight of one eye (Loss of limb shall mean physical severance of a hand or foot at or above the wrist or ankle or of an arm or leg at or above elbow or knee. Loss of sight shall mean total and irrecoverable loss of all sight.)	\$200,000 \$200,000 \$200,000 \$200,000 \$100,000
6. Loss of Services Cash Allowance Cash allowance for loss of services commencing from the 4 th day of the Domestic Helper's confinement in a hospital. Provided that a local temporary domestic helper is employed in such period. (A valid claim must be payable under Section 3 "Surgical & Hospitalization Expenses")	\$200 per day / \$6,000 per year
7. Repatriation Expenses i) Emergency repatriation of the Domestic Helper in the event of serious sickness or injury in Hong Kong; ii) Post-mortem treatment and repatriation of mortal remains (including death resulting from suicide)	\$30,000 per year
8. Replacement Helper Expenses Extra expenses reasonably and necessarily incurred for employing a new helper in the event that the Domestic Helper is repatriated due to serious injury, illness or death. (A valid claim must be payable under Section 7 "Repatriation Expenses")	\$10,000 per year
9. Fidelity Coverage Direct loss of cash due to any act of fraud or dishonest committed by the Domestic Helper.	\$5,000 per year
10. Personal Liability Cover Indemnify the Employer against legal liability in respect of accidental bodily injury or accidental damage to property of third party due to the negligence of the Domestic Helper while in the course of employment and within the territory of Hong Kong during the Period of Insurance	\$200,000 any one accident and in aggregate

SUPPLEMENTARY MAJOR ILLNESS MEDICAL INSURANCE PLAN

"Major Illness Medical Insurance" is specially designed to supplement the basic "Overseas Domestic Helper Insurance Scheme" offered by CMB Wing Lung Insurance Company Limited. The additional medical coverage can help you, as an employer, ease your financial burden and meet the increasing surgical and hospitalization expenses that your overseas domestic helper may incur due to cancer, heart disease or stroke. By paying a little extra premium, you can have an additional benefit of up to HK\$120,000 in the event that your domestic helper catches an illness.

SECTION OF BENEFITS (OPTIONAL COVER)	MAXIMUM LIMIT(HK\$)
11. Surgical & Hospitalization Expenses Reimbursement of surgical and hospitalization expenses incurred by the Domestic Helper due to the following major illnesses : <u>Cancer, Heart Disease or Stroke :</u> Room and board Hospital special services Surgical benefit Anaesthesia Operating theatre Total maximum amount payable per year	\$300 per day \$15,000 per disability \$30,000 per disability 35% of payable surgical benefit but not exceeding HK\$7,000 25% of payable surgical benefit but not exceeding HK\$5,000 \$120,000

MAJOR EXCLUSIONS

(Please refer to the insurance policy for details)

GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS

- War and allied perils, suicide, pregnancy or childbirth, intoxication by alcohol, narcotics or drugs not prescribed by a legally qualified and registered medical practitioner, pre-existing conditions, acquired immune deficiency syndrome (AIDS) or AIDS related complex (ARC); and
- Any injury, illness or death which occurs or results from events taking place outside Hong Kong.

SPECIFIC EXCLUSIONS APPLICABLE TO THE SECTIONS BELOW

1. Employer's Liability

Any late payment surcharge that the Insured may become liable under the legislation. Any accident outside Hong Kong, unless arise out of and in the course of employment while accompanying the Insured on an overseas trip.

2. Clinical Expenses and

3. Surgical and Hospitalization Expenses

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

4. Dental Expenses

Routine examination, scaling, polishing or cleaning, root canal therapy, crowning, bridges, braces and dentures

5. Personal Accident Benefits

Driving or riding in any kind of race, underwater activities involving the use of breathing apparatus.

6. Loss of Services Cash Allowance

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

7. Repatriation Expenses and

8. Replacement Helper Expenses

Any repatriation or transportation of mortal remains originating outside Hong Kong.

10. Personal Liability Cover

Employer's Liability, Property held in care, custody and control, fines, penalties, punitive or exemplary damages, libel or slander, food and/or drink poisoning, etc.

11. Surgical & Hospitalization Expenses due to Cancer, Heart Disease or Stroke

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

WAITING PERIOD

A 8-day waiting period from the inception date of the policy shall be applicable to Sections 2, 3, 4, 6 and 11 of the Schedule of Benefits. No benefits shall be payable under these Sections for events or treatments that occur during the waiting period.

IMPORTANT NOTES

- Age limit for domestic helper is restricted from 18 to 60.
- This insurance is only available for domestic helper employed from overseas.
- You have to disclose in this application ALL material facts which shall form the basis of any policy issued hereunder, otherwise the policy issued may be void or voidable. If in doubt whether a fact is material, please disclose. Any alterations or corrections on this application should be endorsed by the Policyowner.
- This policy is not assignable.
- The minimum and non-refundable premium of each basic "Overseas Domestic Helper Insurance" policy is HK\$710, or HK\$860 if a supplementary "Major Illness Medical Insurance" Plan is added but no premium will be refunded if the Insured cancel the policy of which there is any claim made during the period of insurance or the insurance coverage for the second year has been commenced.
- The Insurance will not become effective until this proposal form has been accepted by CMB Wing Lung Insurance Company Limited.
- Proposer should keep a record (including copies of letters) of all information supplied to CMB Wing Lung Insurance Company Limited for the purpose of application for this insurance.
- In case of discrepancies between the English and Chinese version, the English version shall prevail.
- This leaflet is simply a general summary for your reference and information only. For details, please refer to the insurance policy.

付款方式 Payment Method

- 支票Cheque
(劃線支票抬頭人請填寫「衡安保險顧問公司」)
Cheque should be crossed and made payable to "Mutual Insurance Consultants Co."
- 現金直接存款到本公司以下其中一個戶口連同付款收條一併處理：
Cash direct bank-in to one of the following accounts and retain payment slip for handling:
(a) CMB Wing Lung Bank (招商永隆銀行): #020-607-001-3457-8
(b) The Bank of East Asia, Limited (東亞銀行): #015-213-40-10425-8

衡安保險顧問公司 MUTUAL INSURANCE CONSULTANTS CO.

九龍油麻地上海街383號華興商業中心9樓A室
Flat A, 9/F, Wah Hing Commercial Centre, 383 Shanghai Street,
Yau Ma Tei, Kowloon, Hong Kong.
電話 Tel: 2385 1402, 2385 1806
傳真 Fax: 2385 1412, 2385 1881

承保公司 Underwritten By



招商永隆保險有限公司
CMB Wing Lung Insurance Company Limited
招商局集團成員公司
A Member Company of China Merchants Group
香港德輔道中199號無限極廣場33樓
33/F, Infinitus Plaza, 199 Des Voeux Road Central, Hong Kong

公司簡介

招商永隆保險有限公司(簡稱「招商永隆保險」)成立於1981年,為招商局金融控股有限公司與招商永隆銀行有限公司共同持股的香港一般保險公司。招商永隆保險的兩個股東均為招商局集團成員公司。招商局集團目前擁有兩家世界500強公司。

招商局集團為充分發揮作為駐港央企的綜合優勢,做強做優做大保險業務,同時,也更好地與招商銀行開展渠道對接,為客戶提供更為全面、綜合的金融產品和服務,將招商永隆保險與招商局保險有限公司(簡稱「招商局保險」)兩家機構進行整合。經香港保險業監管局批准,2022年12月30日招商局保險將其一般保險業務轉讓予招商永隆保險。

我公司在香港保險業監管局授權下從事一般保險業務,業務廣泛,包括但不限於財產及工程險、汽車保險、各種責任保險、船舶保險、物流保險、意外及健康險等。我公司還通過再保險業務同中國內地、澳門、日本及東南亞市場的業務夥伴開展合作。

四十多年來,在我公司信賴的合作夥伴的支持下,我公司一直致力於服務本地企業及個人客戶日益增長的保險需求。通過靈活多樣的風險解決方案為客戶提供一份安心是我公司的使命。

我公司獲得A.M.Best給予財務評級A-(優秀)及信用評級a-,評級展望為正面,公司的資本狀況和業務表現受到肯定。

我公司是香港保險業聯會以及保險投訴局的成員。

Company Profile

Incorporated in 1981, CMB Wing Lung Insurance Company Limited ("CMBWLI") is a general insurance company in Hong Kong jointly held by China Merchants Financial Holdings Limited and CMB Wing Lung Bank Limited. The two shareholders of CMBWLI are both members of the China Merchants Group ("CMG") which currently has two companies on the Fortune Global 500 List.

As a state-owned enterprise headquartered in Hong Kong, CMG aims to give full play to its comprehensive advantages in strengthening and expanding its insurance business; to have better channel connection with China Merchants Bank and to provide customers with a wide array of integrated financial products and service at the same time. CMG decided to integrate CMBWLI and China Merchants Insurance ("CMI"). With the approval granted by the Insurance Authority of Hong Kong, CMI has transferred its insurance business to CMBWLI on 30 December 2022.

Our company is a general insurer authorized by the Insurance Authority of Hong Kong which provides an extensive range of insurance products and services to customers including Property and Engineering Insurance, Motor Insurance, Liability Insurance, Marine Insurance, Logistic Insurance, Accident and Health Insurance, etc. We also co-operate with business partners in markets in Mainland China, Macau, Japan and Southeast Asia through reinsurance.

For more than four decades, and with the staunch support of our trusted business partners, we have been striving to deliver excellent products and services to individuals and corporate customers in Hong Kong to meet their increasing needs. It is always our mission to give customers peace of mind by providing them with flexible risk solutions.

We have been assigned by AM Best the Financial Strength Rating of 'A-' (Excellent) and the Issuer Credit Rating of 'a-', both with Positive Outlook, in recognition of our strong financial position and business performance.

We are also a member of the Hong Kong Federation of Insurers and the Insurance Complaints Bureau.

保障範圍 (基本保障)	最高賠償額 (港幣)
1 僱主責任 僱主在香港僱員補償條例及普通法下須承擔之責任。	每次意外 100,000,000元。
2 門診醫療費用 家傭因疾病或意外導致身體受傷引致之門診醫療費用。 跌打或 *物理治療 **或註冊中醫之費用亦可獲賠償。(* 需有註冊西醫之轉介信)(** 需駐診於註冊醫院) 此項目每年最高總賠償額	每天每次診療 210元 每天每次診療 100元 / 每年 700元 4,200元
3 外科手術及住院醫療費用 家傭因疾病或意外導致身體受傷須入住醫院所引致之外科手術及住院醫療費用。 住院費用及雜費 外科手術費用 麻醉師費用 手術室費用 此項目每年最高總賠償額 (醫院是指由註冊西醫診治及管理，提供24小時緊急護理及醫療服務之醫院，但不包括診所、護理院、戒毒所、療養院及護老院等)	每天 300元 每病症 10,000元 每病症不超過外科手術獲償款項之 35%或 3,500元 每病症不超過外科手術獲償款項之 25%或 2,500元 35,000元
4 牙科費用 家傭因牙齒疾患所引致之醫療費用，可獲三份之二賠償。	每年 1,500元
5 個人意外保障 家傭在休假期間並非因工作而致身體意外受傷，死亡或永久性傷殘，可獲賠償。 意外死亡或永久性完全傷殘 喪失任何兩肢或以上 雙目失明 喪失一肢及一目失明 喪失一肢或一目失明 (喪失肢體指在手腕或足踝或以上斷失，而失明指不可復完的永久性視力完全喪失。)	200,000元 200,000元 200,000元 200,000元 100,000元
6 中斷服務現金津貼 家傭因患病或受傷住院連續超過三天而未能提供服務，而僱主須於此期間聘請本地臨時家傭，於其住院第四天起，可獲現金津貼。 (此保障適用於已獲取第三項(外科手術及住院醫療費用)賠償的受保人)	每天 200元 / 每年 6,000元
7 緊急醫療運送 i) 家傭在香港患重病或嚴重受傷，可獲緊急護送服務回原居地； ii) 運送家傭之遺體回原居地(包括自殺身亡)。	每年 30,000元
8 補聘新家傭費用 因家傭患重病，嚴重受傷或死亡而須送回原居地，補聘新家傭所引致之合理及必須費用。 (此保障適用於已獲取第七項(緊急醫療運送)賠償的受保人)	每年 10,000元
9 忠誠保險 因家傭欺詐、舞弊所引致僱主的直接現金損失。	每年 5,000元
10 個人法律責任 保障僱主因受僱家傭於在港工作期間由於疏忽而引致的第三者身體受傷或財物損失需承擔之法律責任	每宗意外 / 每一保險期 200,000元

附加「嚴重疾病住院醫療保險」

「嚴重疾病住院醫療保險」是一份附加保險，專為招商永隆保險有限公司「海外家傭綜合保險」之客戶提供額外保障，以應付海外家傭一旦因癌病、心臟病或中風入院而帶來之不斷上升的外科手術及住院醫療費用，減輕負擔。只需加付相宜保費，僱主便可獲得更大保障，就其家傭每宗病症獲取最高賠償額港幣120,000元。

保障範圍 (自由選擇項目)	最高賠償額 (港幣)
11 外科手術及住院醫療費用 家傭因以下所列疾病需入住醫院而引致之醫療和外科手術費用： <u>癌症、心臟病或中風：</u> 住院及膳食費用 住院雜費 外科手術費用 麻醉師費用 手術室費用	每天 300元 每病症 15,000元 每病症 30,000元 每病症不超過外科手術獲償款項之 35%或 7,000元 每病症不超過外科手術獲償款項之 25%或 5,000元 120,000元
每年最高總賠償額	120,000元

主要不保事項

(請參閱正式保單的詳細條款與細則)

不保事項 (適用於所有保障項目)

戰爭及有關風險、自殺、懷孕或生育、酗酒、或服用非經註冊醫生處方指定之麻醉品或藥物、保險生效前已存在的傷病，愛滋病或其他相關的病症，以及在香港範圍外發生之事項所引致之受傷、疾病或死亡。

特定不保事項 (適用於以下個別保障項目)

1 僱主責任 法例下僱主因不依期作工傷賠償而須付之罰款。在香港以外發生之意外，除非家傭在僱用期間是因工作與僱主一同離開香港期間及因工作引起。
2 門診醫療費用 及 3 外科手術及住院醫療費 精神病、性病、先天性異常或畸形、不育、絕育、心臟病、癌病、療養、體格檢查、防疫注射、美容或整形手術 (由本保單保障範圍內損傷引致之矯形手術除外)。
4 牙科費用 口腔檢查、洗牙、磨牙、杜牙根、鑲裝牙冠、牙橋及牙箍及假牙等。
5 個人意外保障 任何形式之賽車或策騎比賽及用供氧設備輔助呼吸之水中活動。
6 中斷服務現金津貼 精神病、性病、先天性異常或畸形、不育、絕育、心臟病、癌病、療養、體格檢查、防疫注射、美容或整形手術 (但由本保單保障範圍內損傷引致之矯形手術除外)。
7 緊急醫療運送 及 8 補聘新家傭費用 在香港範圍外所發生引致家傭或其遺體送返原居地之事件。
10 特定不保事項 僱主責任、受照管、保管或控制的財物，罰款、罰金、懲罰性或懲戒性的損害賠償、誹謗、食物及/或飲料中毒等。
11 因癌症、心臟病或中風引致之外科手術及住院醫療費用 精神病、性病、先天性異常或畸形、不育、絕育、療養、體格檢查、防疫注射、美容或整形手術 (但由本保單保障範圍內損傷引致之矯形手術除外)。

等候期

受保家傭在受保日期起首八天之等候期內，本保單第二、三、四、六及第十一項等保障暫緩生效。

海外家傭綜合保險投保書 OVERSEAS DOMESTIC HELPER INSURANCE PROPOSAL FORM

僱主姓名: (中文) _____
Employer Name: (Chinese) _____
(英文) _____
(English) _____

(請以英文填寫。Please fill in English.)
香港身份証/護照號碼
HKID Card / Passport No.: _____
國籍[^]: _____
Nationality[^]: _____
職業[^]: _____
Occupation[^]: _____
通訊地址: _____
Correspondence Address _____

(若與上址不同，請填此項。If different from above address, please fill in this item.)
[^]非必須資料 (Optional Information)

僱員工作地址
Place of Employment _____

聯絡電話: (住家) _____ (手提) _____
Contact No. (Home) (Mobile)

(公司) _____ (傳真) _____
(Office) (Fax)

請提供下列資料，用作以轉賬方式支付閣下之門診賠款
Please provide the following information for our company to make autopay of out-patient claims
銀行戶口號碼 Bank Account No. ____ _ ____ _
銀行名稱 Name of Bank _____
電郵地址 Email _____
戶口持有人名稱 Name of Account Holder _____

家傭資料 Particulars of Domestic Helper

僱員姓名: _____
Employee Name: _____
性別: 男M / 女F 出生日期: _____
Gender: Date of Birth: _____
國籍: _____
Nationality: _____
香港身份証號碼: _____
HKID No.: _____
護照號碼: _____
Passport No.: _____
估計全年薪金: _____
Estimate Annual Salary: HKS _____
起保日期: _____
Effective Date: _____

保費表 Premium Table

保障範圍 Insurance Coverage	保期 - 1年 Policy Period - 1 year	保期 - 2年 Policy Period - 2 years
「海外家傭綜合保險」 “Overseas Domestic Helper Insurance Scheme” 「海外家傭綜合保險」 + 附加「嚴重疾病住院醫療保險」 “Overseas Domestic Helper Insurance Scheme” + “Major Illness Medical Insurance”	<input type="checkbox"/> HK\$710*	<input type="checkbox"/> HK\$1,280*
	<input type="checkbox"/> HK\$860*	<input type="checkbox"/> HK\$1,560*

*已包括政府徵款、恐怖活動保障費用及保險公司(僱員補償)無力償債管理局供款
Included the Government Levy, Government Terrorism Facility Charge and Employees' Compensation Insurer Insolvency Bureau Contribution

請詳答每一問題。Please give a full reply to each question
(如以下問題未有填寫者則作「否」定論。A negative reply shall be deemed to be given if any question on this proposal is not answered.)

1. 閣下的家傭是否正在接受或打算接受任何醫療護理或手術或服用任何藥物？ Is your domestic helper receiving or contemplating any medical attention or surgical treatment or taking any medicine?	是 / 否 Yes / No
2. 閣下過往曾否申請或續保家傭保險而被保險公司拒絕、或在保期中被取消保險，或須受附加特別條款約束？ Have you ever been refused for application or renewal of, or requested for cancellation of domestic helper insurance by any insurance company or subject to special terms and conditions?	是 / 否 Yes / No
3. 閣下的家傭在過去三年內曾否因患病或意外受傷而需入院接受手術或治療？ Has your domestic helper confined in hospital for surgery or treatment of sickness or injury resulting from an accident in the past 3 years?	是 / 否 Yes / No

如上述任何一項答案為「是」，請詳細列明。
If any of the above answer is “Yes”, please provide full details.

注意事項

- 此保險只適用於年齡由18至60歲之海外家傭。
- 本保險只承保海外家傭。
- 閣下必須在本投保書上填報一切有關事實，因所簽發之保單將以這些事實為根據，否則所發出的保單將告無效或作廢。如閣下有不清楚某一事項是否重要，請將此事詳加說明。任何在本投保書內的改動或更正，須得保單權益人加簽作實。
- 本保險單不可轉讓。
- 每張「海外家傭綜合保險」保單之最低及不可退回保費為港幣710元正，如附加「嚴重疾病住院醫療保險」則最低及不可退回保費為港幣860元正；但若投保人要求取消保單而在承保期內曾申請賠償或第二年保障已開始生效，則已繳付之保費將不獲退還。
- 此投保書在招商永隆保險有限公司接納後，保險契約始正式生效。
- 投保人對於所有提供給招商永隆保險有限公司用以投保之資料(包括書信之副本)應予保留紀錄。
- 如中英文本有任何差異，皆以英文為準。
- 本簡章僅為保險最要只作參考之用，詳細內容請參閱保險合約之條款及細則。

聲明 DECLARATION

- 本人/我們謹聲明
i) 上列各節均屬無訛；
ii) 更絕未作任何事實之隱瞞；
iii) 上述之資料及答案均屬本人/我們填寫或經本人/我們授意下填寫；
I / We declare that to the best of my / our knowledge and belief
i) the foregoing answers are true and complete in every respect;
ii) all material facts affecting in assessment of the risk have been disclosed;
iii) that the information and answers given on this form are filled in by me / us or by any other person under my / our full instructions;
- 本人/我們明白及同意如有任何重要事實隱瞞，即使保單已簽發，招商永隆保險有限公司仍可將本保單作廢。
I / We understand and agree that failure to disclose any material facts may cause CMB Wing Lung Insurance Company Limited to declare the policy void even after the policy has been issued.
- 本人/我們謹承認本投保書為本人/我們與招商永隆保險有限公司訂立此保險契約及以後續約之根據。本人/我們謹同意上文各項若有經由他人繕寫均屬已獲本人/我們認可及授意之代理人(而非招商永隆保險有限公司之代理人)。
I / We agree that this Proposal and Declaration shall be the basis of and be deemed to be incorporated in the contract of insurance, including any renewal thereof, between me / us and CMB Wing Lung Insurance Company Limited. If any answer has been written by any other person such person shall for the purpose be deemed to be my / our agent and not the agent of CMB Wing Lung Insurance Company Limited.
- 本人/我們確認已閱讀並清楚明白附於本投保書內之「關於個人資料(私隱)條例致客戶的通知」。
I / We confirm that I / We have read and understood the “Notice to Customers relating to the Personal Data (Privacy) Ordinance” attached to this Proposal Form.

投保人簽署 Signature of Proposer (Employer)

日期 Date 01122023