

# Domestic Employee Insurance

Peace of mind for you and your domestic employee



# Caring and Sharing - A Powerful Combination

Taking good care of your children and carrying out daily household work so that you can better provide for your family, your domestic helper plays a vital role in your life, and needs your care and support in return. AXA General Insurance Hong Kong Limited ("AXA") is offering you a Domestic Employee Insurance to provide a protection not only for your domestic helper, but helps to create trust.

## Employer's Liability

If your domestic employee suffers injury or disease arising out of, and in the course of employment, Domestic Employee Insurance indemnifies you against liability under the Employees' Compensation Ordinance and Common Law for damages and claimants costs and expenses, up to a limit of HKD100,000,000 for any one event.

## Hospital, Surgical, Clinical & Other Expenses

### ■ **Hospitalisation & Surgical Expenses**

In the event that your domestic employee is in hospital for surgery or treatment of sickness, or injury resulting from an accident, Domestic Employee Insurance covers room and board expenses up to a maximum of HKD350 per day and surgical expenses up to a maximum of HKD15,000 per operation. The maximum amount payable is HKD30,000 per insured year.

No excess or waiting period will be applied, only the standard policy exclusions.

### ■ **Out-patient Expenses**

In the event that your domestic employee requires medical treatment from a clinic for sickness or injury resulting from an accident, Domestic Employee Insurance covers expenses incurred up to HKD200 per visit per day. The maximum amount payable is HKD3,500 per insured year.

No excess or waiting period will be applied, only the standard policy exclusions.

## Dental Expenses

This covers 75% of emergency dental expenses incurred by your domestic employee, including oral surgery, treatment of abscesses, X-rays, extractions or fillings, up to a limit of HKD2,000 per insured year.

A 15-day waiting period applies to this section.

## Personal Accident

This provides up to HKD100,000 of cover per policy year to your domestic employee in the event of serious accidental injury or death anywhere in Hong Kong. This protects the employer in the event of a claim from the domestic employee or his/her estate. The benefit will be paid to the injured employee or his/her next of kin.

## Repatriation Expenses

If your domestic employee becomes medically unfit to continue employment or in the event of death in service, Domestic Employee Insurance covers the cost of repatriating him/her back to the country of origin, up to a limit of HKD10,000 per policy year.

### **Free Additional Benefits**

#### ■ **Re-hiring Expenses**

In the event of your domestic employee becoming medically unfit to finish a contract or in the event of death in service, this benefit will pay up to HKD10,000 per policy year for expenses incurred in securing a replacement employee, including air ticket, agency fees and processing fees.

#### ■ **Hospital Cash Subsidy**

If your domestic employee is hospitalised as an in-patient for five consecutive days or more, this benefit will pay the employer HKD200 per day up to a maximum of HKD6,000 per policy year.

#### ■ **Loan Protection**

If you make a financial loan with documented evidence/proof to your domestic employee which cannot be repaid due to the death of the employee, or his/her being medically unfit to continue employment, Domestic Employee Insurance will reimburse the amount of the loan outstanding, up to a limit of HKD10,000 per policy year.

## Supplementary Medical (Critical Illness) Benefit (Optional Cover)

- Additional HKD70,000 medical cover (Critical Illness) on top of the basic HKD30,000 cover
  - We will pay you the medical treatment expenses if your domestic employee is hospitalised due to a critical illness<sup>#</sup> provided that it does not exist prior to the first entry date of this optional cover
- <sup>#</sup> List of covered critical illness:
- Stroke
  - Multiple Sclerosis
  - Coronary Artery By-pass Surgery
  - Aorta Surgery/Heart Valve Replacement
  - Cancer
  - Encephalitis
  - Kidney Failure
  - Bacterial Meningitis
  - Major Organ Transplantation
  - Stones in the Urinary and Biliary Systems

## Premium Table

(Effective from 1 March 2010 until further notice)

Period	One Overseas Domestic Helper		Two or More Overseas Domestic Helpers	
	Premium	EC Levy	Premium per helper	EC Levy per helper
1 year	\$669.20	\$10.80	\$599.20	\$10.80
2 years	\$1,178.40	\$21.60	\$1,028.40	\$21.60

## Supplementary Medical (Critical Illness) Benefit (Optional Cover)

Age	Each Domestic Employee Per Year
18 - 45	\$438
46 - 64 (Renewal Only)	\$625

N.B. All benefits and premiums are in Hong Kong Dollars.

Levy on insurance premium will be calculated based on the Premium above separately.

## Special Features

- A considerable premium discount if you opt for a 2-year period of insurance (applicable to Basic Cover only)
- An additional 10% premium discount if you insure more than one domestic employee under Domestic Employee Insurance (applicable to Basic Cover only)
- If you change your domestic employee, coverage will be automatically transferred to the new employee (notification required as soon as possible)

## Period of Insurance

Your choice of either 1 or 2 years

## Age Limit

**Basic Cover:** Applicable for domestic employee who is 18-60 years old on his/her first entry to this plan, and renewable up to 64 years old.

**Optional Cover:** Applicable for domestic employee who is 18-45 years old on his/her first entry to Supplementary Medical (Critical Illness) Benefit, and renewable up to 64 years old.

## Eligibility

Domestic Employee Insurance is available only for overseas domestic employees who are employed under an Employment Contract as governed by the Immigration Ordinance (Chapter 115)

N.B. Please refer to the policy for complete details. A specimen policy can be made available upon request.

## Common Exclusions

### ***Some of the exclusions under Domestic Employee Insurance are:***

- Suicide or intentional self injury
- Venereal disease or insanity, AIDS
- Pregnancy or childbirth
- Acts committed under the influence of drugs or alcohol
- Strike, riot, civil commotion
- Injury due to war, nuclear weapons, radioactivity, terrorism
- Any acts violating the law
- Pre-existing medical conditions

Levy collected by the Insurance Authority will be imposed on this policy at the applicable rate. For further information, please visit [www.axa.com.hk/ia-levy](http://www.axa.com.hk/ia-levy) or contact AXA at (852) 2523 3061.

AXA assumes full responsibility for the contents of this leaflet. The information of this leaflet is for reference only. AXA is the insurance underwriter of Domestic Employee Insurance and is solely responsible for all coverage and compensation subject to the terms and conditions of the Policy.

If there is any dispute arising between Industrial and Commercial Bank of China (Asia) Limited ("ICBC (Asia)") and the customer out of the selling process or processing of the related transaction in the future and the dispute is eligible as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme, ICBC (Asia) is required to enter into a Financial Dispute Resolution Scheme process with the customer. However, any dispute over the contractual terms of the product should be resolved between directly AXA and the customer.

ICBC (Asia) is acting as an insurance agent for AXA. Domestic Employee Insurance is an insurance product of AXA but not ICBC (Asia).

Underwritten by :



**AXA General Insurance Hong Kong Limited**

If you do not wish to receive any promotional materials of ICBC (Asia), please inform the Data Protection Officer at 33/F, ICBC Tower, 3 Garden Road, Central, Hong Kong in writing.

**For details, please visit any of our branches  
and our Customer Service Officers  
will be pleased to provide you with more information.**

**You may also call our  
Customer Service Hotline on**

**218 95588** or

**browse our website**

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

跨境金融 首選銀行



# 家庭僱傭保險

家傭保險預備周  
僱主安心免煩憂



ICBC  工银亚洲

# 家傭保障足 家人樂融融

在日常生活中，你的家庭僱傭為你照顧孩子及料理日常家務，使你能專心工作。如此不可或的角色，亦需要你關心與支持。安盛保險有限公司（“AXA 安盛”）提供的「家庭僱傭保險」，讓你得到一份能兼顧你的家庭僱傭，而同時亦能建立互信的完善保障。

## 僱主責任

保障你在「僱員補償法例」規定下，對受聘的家庭僱傭在其受僱期間因工作而遭受意外或生病所須承擔的法律責任。每宗事件之保障額高達港幣 100,000,000 元。

## 住院、門診及有關醫療費用

### ■ 住院及手術費用

保障你的家庭僱傭因生病或意外導致身體受傷而需入住醫院接受手術或治療所需支付的費用。每日住院費的賠償金額最高可達港幣 350 元；每次手術費可高達港幣 15,000 元。而此項保障於受保期內每年的賠償總額為港幣 30,000 元。

本保障更特設無「自負金額」及等候期，但設有一般不受保事項。

### ■ 診療（門診）費用

若你的家庭僱傭因意外引致身體受傷或生病而需接受正式註冊醫生的診治，其醫療費用將獲得賠償。每天每次診療賠償金額最高可達港幣 200 元，而受保期內每年的賠償總額為港幣 3,500 元。

本保障更特設無「自負金額」及等候期，但設有一般不受保事項。

## 牙科費用

家庭僱傭如因緊急的牙齒疾患而需接受口腔手術、治療膿腫、X 光檢查、脫牙或補牙，將可獲得賠償支付費用的七成半，而受保期一年內賠償總額為港幣 2,000 元。

本保障的等候期為十五天。

## 人身意外賠償

若你的家庭僱傭在受僱期間因意外而導致死亡或身體嚴重受傷，其家屬或其本人將可依受傷情況獲得適當的賠償，受保期內每年的賠償總額高達港幣 100,000 元。保障範圍為香港以內。

## 遣返費用

倘若家庭僱傭因死亡或受傷或因疾病而證實不能繼續工作，家庭僱傭保險保障你遣送家庭僱傭返回其原居地的費用，受保期內每年的賠償總額高達港幣 10,000 元。

## 免費額外保障

### ■ 改聘費用

如你的家庭僱傭在受僱期間因死亡或受傷或因疾病而不能繼續工作，家庭僱傭保險保障你另聘一替代此家庭僱傭的費用，包括機票費用、介紹費及處理費用等，受保期內每年的賠償總額高達港幣 10,000 元。

### ■ 住院現金津貼

若家庭僱傭因受傷或疾病而需連續住院五天或以上，家庭僱傭保險可津貼僱主，每天金額為港幣 200 元，受保期內每年的賠償總額為港幣 6,000 元。

### ■ 償還貸款保障

若你曾對你的家庭僱傭作出有證據的私人財務借貸，但家傭因死亡或受傷或因疾病而不能繼續工作導致未能償還，其尚欠的借貸餘款將可獲得賠償，受保期內每年的賠償總額高達港幣 10,000 元。

## 附加醫療〈嚴重疾病〉保障（自選保障）

- 除基本醫療保障額港幣 30,000 元外，並可額外享有港幣 70,000 元之附加醫療〈嚴重疾病〉保障
- 保障你的家庭僱傭因嚴重疾病住院<sup>#</sup>而需支付的治療費用，但並不包括於投保此保障前已存在之疾病

<sup>#</sup> 嚴重疾病包括：

- 中風
- 多發硬化
- 冠狀脈搭橋手術
- 主脈手術／心瓣置換
- 癌症
- 腦炎
- 腎衰竭
- 細菌感染腦膜炎
- 主要器官移植
- 尿道石及膽石

## 保費表

（此保費由 2010 年 3 月 1 日起生效，直至另行通知為止。）

投保期	一名海外家庭僱傭		兩名或以上海外家庭僱傭	
	保費	僱員補償保險徵款	保費每名僱傭	僱員補償保險徵款每名僱傭
1 年	\$669.20	\$10.80	\$599.20	\$10.80
2 年	\$1,178.40	\$21.60	\$1,028.40	\$21.60

## 附加醫療〈嚴重疾病〉保障（自選保障）

年齡	每名海外家庭僱傭/ 每年
18 - 45	\$438
46 - 64 (只限續保)	\$625

註：所有賠償及保費金額均以港幣計算。  
保費徵費將會按以上個保費計算

## 多項優惠

- 投保兩年計劃者，可獲折扣優惠（只適用於基本保障）
- 若投保超過一名家庭僱傭，保費更可額外享有九折優惠（只適用於基本保障）
- 若你更換家庭僱傭，保障將自動轉換至新的家傭身上（需儘快通知本行）



## 保障期

可選擇投保一年或兩年的計劃

## 受保年齡

**基本保障：**家庭僱傭首次投保此計劃之年齡須為 18 至 60 歲，可續保至 64 歲。

**自選保障：**家庭僱傭首次投保附加醫療（嚴重疾病）保障之年齡須為 18 至 45 歲，可續保至 64 歲。

## 申請條件

家庭僱傭保險只適用於合約制的海外家庭僱傭，而該合約須為人民入境條例（第一一五章）所定的條例

注意：一切條款以保單為準，如有需要，可向本行索取保單樣本以作參考。  
本中文簡譯，概以英文原文為準。

## 一般不受保項目

### 家庭僱傭保險的不受保項目包括：

- 自殺或蓄意自殘
- 性病、精神錯亂或愛滋病
- 懷孕或分娩
- 行為受酒精或藥物影響
- 罷工、暴亂或民事騷亂
- 因戰爭、核子、輻射或恐怖襲擊導致受傷
- 違法行為
- 受保前已存在的疾病

保單將會按適用之徵費率徵收保險業監管局的有關徵費。欲了解更多詳情，請瀏覽 [www.axa.com.hk/ia-levy](http://www.axa.com.hk/ia-levy) 或致電 AXA 安盛 (852) 2523 3061。

此單張上所載的內容由 AXA 安盛全權負責，僅供參考之用。家庭僱傭保險計劃由 AXA 安盛承保保險，並依據保單之條款及細則，承擔所有保障及賠償事宜。

將來如中國工商銀行（亞洲）有限公司（“工銀亞洲”）與客戶因銷售過程或處理有關交易產生的爭議，而該爭議合乎金融糾紛調解計劃下金融糾紛調解中心的職權範圍之定義，工銀亞洲須與客戶進行金融糾紛調解計劃程序。但是，對於有關產品的合約條款的任何爭議應由 AXA 安盛與客戶直接解決。

工銀亞洲為 AXA 安盛之授權保險代理商。家庭僱傭保險乃 AXA 安盛之產品而非工銀亞洲之產品。

承保公司：



引領 / 新標準

安盛保險有限公司

如果你選擇不收取有關工銀亞洲的宣傳郵件，請以書面通知本行。地址及收件人為「香港中環花園道 3 號中國工商銀行大廈 33 樓，資料保護主任收」。

**查詢詳情，歡迎親臨本行各分行，  
我們的客戶服務主任隨時樂意為你提供更多資料。**

**你亦可致電客戶服務熱線**

**218 95588** 或

**瀏覽我們的網站**

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