

# MAIDGUARD

**Domestic Helper Insurance**



**Protect yourself, your domestic helper and  
your family members for a happy household**



Cashless visits to  
panel doctors  
(up to HKD480  
per visit per day)



Reimbursement for  
hospitalisation and  
dental expenses



Extra protection  
for your  
domestic helper



## Comprehensive coverage for unexpected costs and legal liabilities



### YOUR HELPER'S WELLBEING

- No need to submit claim for out-patient visits: Cashless access to general physicians, specialists and physiotherapists through our Outpatient Network
- Coverage includes surgery, hospitalisation and post-operation expenses, even for critical illnesses like cancer and chronic diseases
- Personal accident cover in the event of disablement or death
- Repatriation expenses due to serious sickness or bodily injury, or death



### CARING FOR YOUR FAMILY

- Reimbursement for cost of a temporary helper while your domestic helper is hospitalised
- Expenses for replacing a domestic helper who was repatriated due to a serious illness or injury, or death
- Family member's medical expenses due to intentional malicious act of the helper



## LEGAL LIABILITY PROTECTION

- Employer's liability under Employees' Compensation Ordinance
- Domestic helper's liability for third party's bodily injury or property damage due to his/her negligence
- Fidelity protection for the fraudulent or dishonest acts of your domestic helper



## EXTRA PRIVILEGES FOR YOU

- Extra premium discount for a 2-year policy
- Exclusive health check-up and flu vaccination discount coupons for your helper once you enrol in plan III.

**MaidGuard Domestic Helper Insurance frees you from worry, so you can focus on your daily life with your family.**

\* We offer 3 different levels of coverage to suit your needs. For benefit details, please refer to the coverage table.





# MAIDGUARD

	Cover	Benefits	Maximum Limits (HK\$)
<b>PLAN I</b>	Employees' Compensation	Protect you from your liability under the Employees' Compensation Ordinance to your domestic helper against accidents and injuries arising out of and in the course of employment	100,000,000
	Personal Accident <sup>1</sup>	Cover your domestic helper during their rest days <ul style="list-style-type: none"> <li>• Accidental death</li> <li>• Permanent total disablement</li> <li>• Loss of two or more limbs or sight of both eyes</li> <li>• Loss of one limb or sight of one eye</li> </ul>	150,000 150,000 150,000 75,000
<b>PLAN II</b>	Surgical & Hospitalisation Expenses <sup>2</sup>	Cover surgeons' and anaesthetists' fees, operating theatre charges, as well as room & board for your domestic helper while residing in hospital <ul style="list-style-type: none"> <li>• Room &amp; board and other miscellaneous expenses up to HK\$300 per day</li> <li>• Surgeons' and anaesthetists' fees, operating theatre charges per disability up to HK\$20,000</li> <li>• Post Hospitalisation Consultation within 30 days after discharge from the hospital up to HK\$150 per visit and HK\$1,000 per disability</li> </ul>	80,000
	Out-patient Benefits <sup>2</sup>	Provide Network Out-patient Benefits <sup>3</sup> to your domestic helper at designated panel doctors <ol style="list-style-type: none"> <li>Fully cover general physician consultation and 3 days basic medication</li> <li>Specialist consultation and 3 days basic medication, co-payment HK\$230 (Subject to referral by panel general physician)</li> <li>Physiotherapy, co-payment HK\$150 (Subject to referral by panel general physician)</li> </ol> Covers Emergency Out-patient Expenses for your domestic helper in case of emergency treatment in a hospital up to HK\$150 per visit and up to 2 visits per year	25 visits per policy year
<b>PLAN III</b>	Dental Expenses <sup>2</sup>	Cover expenses on oral surgery, treatment of abscesses, X-rays, extractions and/or fillings provided by registered dentist for your domestic helper as a result of dental disease (Two-thirds of expenses are payable for each claim)	3,000
	Repatriation Expenses	Cover the repatriation expenses of your domestic helper to his/her country of residence if he/she is certified to be unfit for work, or in the event of death, post-mortem treatment and return of mortal remains or body ashes	20,000
	Temporary Helper & Replacement Helper Expenses	If your domestic helper is hospitalised, we will reimburse the expenses for employing a temporary domestic helper (Max. HK\$200 per day) If your domestic helper is repatriated due to accident, death or serious illness, we will pay the expenses incurred in employing a replacement helper	5,000
	Domestic Helper Liability	Cover your domestic helper's legal liability in the event of his/her negligence causing third party bodily injury or property damage in the course of employment with you (Excess for third party property damage: HK\$500)	100,000
	Fidelity Protection	Cover loss due to the dishonest act of domestic helper; including a sub-limit of HK\$3,000 per year of unauthorised IDD calls	6,000
	Family Member Medical Expenses	Cover medical expenses for bodily injury (with evidence of police report) to your family members under 3 years of age caused by the domestic helper's intentional act	10,000



### \*PREMIUM FOR EACH DOMESTIC HELPER (HK\$)

Type of Plan	Period of Insurance	
	1 Year	2 Years
Plan I	477	864
Plan II	740	1,290
Plan III	893	1,605

\*Please note the above premium rates have not included the levy imposed by the Insurance Authority. For further information on the levy, please visit <https://donline.alliedworldgroup.com.hk/file/IALeVy.pdf> or contact: (852) 2968 3333.

Minimum Premium of this policy is HK\$477

1. Personal Accident cover is extended free-of-charge to Employees' Compensation benefit (not applicable to Hong Kong permanent resident).
2. A 15-day waiting period is applicable to i.e. the first 15 consecutive days from the effective date of the insurance for each domestic helper will not be covered. The condition is not applicable to renewal.
3. Network Out-patient Benefit Items a, b and c are subject to one visit per day. Non-panel doctor consultations are NOT covered.
4. Local domestic helper and Part-time domestic helper are eligible for Plan I only.

Age Limit: 18 to 60 years old (This limit is not applicable to Employees' Compensation benefit)

Major Exclusions: pre-existing known conditions, routine check-up, self-inflicted injury, pneumoconiosis, mesothelioma or noise-induced deafness, pregnancy and child birth, mental illness, surgery for cosmetic purpose, HIV/AIDS and venereal disease

# ABOUT ALLIED WORLD

Allied World Assurance Company Holdings, Ltd, through its subsidiaries, is a global provider of insurance and reinsurance solutions. We operate under the brand Allied World and have supported clients, cedents and trading partners with thoughtful service and meaningful coverages since 2001. We are a subsidiary of Fairfax Financial Holdings Limited, and we benefit from a worldwide network of affiliated entities that allow us to think and respond in non-traditional ways. Our capital base is strong, our solutions anticipate rather than react to changing trends, and our teams are focused on establishing long-term relationships that are mutually beneficial.

## Allied World Assurance Company, Ltd

(incorporated in Bermuda with limited liability)

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A member of the Insurance Claims Complaints Bureau

DH0222E- PL

Allied World Assurance Company, Ltd is incorporated in Bermuda with limited liability. Coverage will be underwritten by the Hong Kong branch office of Allied World Assurance Company, Ltd, which is regulated by the Insurance Authority. Coverage is only offered subject to local regulatory requirements. Actual coverage is subject to the terms, conditions and exclusions of the actual policy issued.

# 持家樂

家傭保險



保障自己和家人 與摯愛共聚天倫



免找數網絡醫生服務  
方便無憂  
(每日每次最高賠償港幣480元)



保障住院和牙科費用  
涵蓋範圍更廣



為家傭加強保障  
生活更添安心



## 全面保障意料之外的開支及法律責任



### 家傭健康 第一考慮

- 門診不設索償手續：可於我們的門診網絡享用免找數的普通科門診、專科門診及物理治療服務
- 保障項目包括手術費、住院費及手術後開支，甚至涵蓋癌症等危疾和慢性疾病
- 就家傭永久完全傷殘或死亡提供人身意外保障
- 保障家傭因嚴重疾病或身體受傷或死亡而需送返原居地的費用



### 助您照顧家庭 提供多方支援

- 如您的家傭需要住院，本計劃會向您賠償聘用臨時家傭之費用
- 如您的家傭因嚴重疾病或受傷或死亡而需要送返原居地，本計劃會支付您補聘家傭之費用
- 如因家傭的蓄意行為而導致您的家庭成員受傷，有關的醫療費用將會獲得保障





## 法律責任保障 僱主毋須操心

- 保障《僱員補償條例》內僱主須承擔的法律責任
- 保障您的家傭因工作疏忽引致第三者身體受傷或財物損失而須負上的法律責任
- 就家傭的欺詐或不忠誠行為，為您提供家傭誠信保障



## 為您而設 專屬禮遇

- 兩年期保單可享額外保費折扣
- 如您選擇投保計劃III，即享家傭健康檢查及注射流行性感冒疫苗的獨家優惠券

**「持家樂」家傭保險助您展開無憂生活，  
專注與家人共建美好回憶。**

\* 我們提供三個不同級別的保障組合，靈活配合您的需要。如欲了解詳情，請參考保障表。





## 法律責任保障 僱主毋須操心

保障項目	承保範圍	最高賠償額 (港幣/元)
僱員補償	根據香港《僱員補償條例》，僱主必須投保僱傭保險，以保障家傭若因工受傷，作為僱主所需負之法律責任	100,000,000
計劃 I 人身意外 <sup>1</sup>	保障家傭在休息日之身體損傷	
	• 意外死亡	150,000
	• 永久完全傷殘	150,000
	• 喪失任何兩肢或以上，或雙目失明	150,000
	• 喪失一肢，或單目失明	75,000
計劃 II 外科手術及住院費用 <sup>2</sup>	保障您的家傭在住院期間的手術費、麻醉師費、手術室費，以及膳宿費	
	• 住院、膳食及其他醫院雜費（每日最高賠償額港幣300元） • 手術費、麻醉師費及手術室費（每病症最高賠償額港幣20,000元） • 出院後30天之覆診費用（每次最高賠償額港幣150元及每病症最高賠償額港幣1,000元）	80,000
計劃 III 門診保障 <sup>2</sup>	家傭於指定之網絡醫生享用網絡門診服務 <sup>3</sup>	
	a. 免費普通科門診服務及3日基本藥物	
	b. 專科門診服務及3日基本藥物，自付費港幣230元（需經網絡醫生轉介）	每年25次
	c. 物理治療，自付費港幣150元（需經網絡醫生轉介）	
	保障家傭因急症到醫院診治的緊急門診醫療費用（每次最高賠償額港幣150元，最多每年2次）	
牙科費用 <sup>2</sup>	保障家傭由註冊牙科醫生診治的口腔治療、膿瘡治療、X光檢查、脫牙及補牙（每次索償之賠償額為該費用的三份之二）	3,000
送返原居地保障	經註冊醫生證明您的家傭不適宜繼續留港工作或死亡，本公司將支付遣送家傭或其遺體或骨灰回原居地的費用	20,000
臨時/補聘家傭津貼	若您的家傭需要入院留醫，我們將支付聘用臨時家傭之費用（每日最高賠償額港幣200元）	5,000
	若您的家傭因意外、死亡、嚴重疾病需要返回原居地，我們將支付補聘家傭之費用	
家傭法律責任	保障您的家傭因工作疏忽引致第三者身體受傷或財物損失而負上的法律責任（第三者財物自付額：港幣500元）	100,000
家傭誠信保障	保障因家傭之不忠誠行為而導致之損失 • 未經許可下使用長途電話之費用，每年最高賠償額港幣3,000元	6,000
家庭成員醫療費用	保障因家傭之蓄意行為引致3歲以下家庭成員身體受傷（須有警方報告作實）	10,000



## 每名投保家傭之保費（港幣/元）

計劃類別	承保期	
	一年	兩年
計劃 I	477	864
計劃 II	740	1,290
計劃 III	893	1,605

\*請注意以上保單保費未計算由保險業監管局收取的保費徵費在內。

如欲了解更多保費徵費詳情，請登入 <https://donline.alliedworldgroup.com.hk/file/IALevy.pdf>  
或致電我們：(852) 2968 3333.

保單最低保費為港幣477元

1. 人身意外為僱員補償附送之保障項目，費用全免（不適用於香港永久居民）。
2. 項目之等候期為15日，即每名家傭於保單生效期起計連續15日不受保障，續保則不受此條款限制。
3. 網絡門診服務項目a, b及c只限每日一次。所有非由指定之網絡醫生提供的門診服務將不受保障。
4. 本地家傭及兼職家傭只限投保計劃。

年齡限制： 18歲至60歲（惟僱員補償保障不受此限制）

主要不受保項目： 投保前已知存在的疾病、例行檢查、自我傷害、肺塵埃沉著病、間皮瘤或噪音失聰、懷孕及分娩、精神病、整容手術、HIV/愛滋病及性病

# 關於 ALLIED WORLD 世聯

透過其遍布全世界的子公司，Allied World Assurance Company Holdings, Ltd在世界各地為客戶提供保險及在保險產品和服務。自2001年，我們透過Allied World世聯的品牌，致力為客戶、分保人及貿易夥伴提供考慮周詳的服務及有效的保障。我們是Fairfax Financial Holding Limited的子公司。因此，憑藉集團廣闊的國際網絡，我們能在思考上擺脫傳統的框架並提出新穎的想法。我們擁有穩健的資本基礎，而我們的解決方案均能與時並進。我們的團隊則致力建立互惠互利的長遠關係。

## Allied World Assurance Company, Ltd 世聯保險有限公司

(incorporated in Bermuda with limited liability)

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A member of the Insurance Claims Complaints Bureau

DH0222C-PL

Allied World Assurance Company, Ltd世聯保險有限公司 是於百慕達註冊成立的有限公司。保障將會由Allied World Assurance Company, Ltd世聯保險有限公司的香港分行承保，而該分行受保險業監管局監管。保障只在符合本地的監管規定的情況下提供，實質的保障則受所簽發保單的條款、條件及不保項目規限。

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