

Helper Insurance

A Hassle-free Protection for Your Helper



Enquiry Hotline : 3508 1040

www.cmbwinglunginsurance.com



招商永隆保險
CMB WING LUNG INSURANCE

Helper Insurance

Nowadays, helpers play an important part in most Hong Kong families. As an employer, you need a full range of insurance coverage, not only to comply with the Employees' Compensation Ordinance, but also to provide extra protection to your helper, enabling your helper to focus on his / her duties.

"Helper Insurance" is designed for the well-being of your family, fitting your needs in providing a comprehensive protection, including Employer's Liability, Medical Coverage and Fidelity Guarantee. You can live a worry-free life with our insurance coverage.

Summary of Coverage (All benefits limits and premium are in HK dollars)

Section / Description of Coverage	Maximum Benefit Limit
1. Employees' Compensation Protection against the Insured's legal liability under the Employees' Compensation Ordinance and Common Law.	\$100,000,000 per event
2. Clinical Expenses Reimbursement of clinical expenses incurred due to sickness or bodily injury sustained by the Insured Helper for treatment received from a Registered Medical Practitioner up to : Treatment expenses from a Registered Physiotherapist (after the first medical treatment was received from a Registered Medical Practitioner) or treatment expenses from a Registered Chinese Medicine Practitioner (including bone-setting and acupuncture) up to: Total maximum amount payable under this Section:	\$300 per visit per day \$100 per visit per day / \$500 per year \$3,000 per year
3. Hospitalization and Surgical Expenses Reimbursement of hospitalization and / or surgical expenses incurred due to sickness or bodily injury sustained by the Insured Helper up to: - Room, board and other miscellaneous hospital charges - Surgery - Anaesthesia and its administration - Use of operating theatre Total maximum amount payable under this Section:	\$300 per day \$10,000 per surgical operation and / or disability 25% of amount payable for the surgery but not exceeding \$2,500 per disability 12.5% of amount payable for the surgery but not exceeding \$1,250 per disability \$20,000 per year

Section / Description of Coverage	Maximum Benefit Limit
4. Temporary Helper Allowance Reimbursement of expenses incurred due to engagement of service of a temporary helper from the 4th day of the Insured Helper's continuous confinement in a hospital.	\$200 per day / \$6,000 per year
5. Dental Expenses Reimbursement of two-thirds of the dental expenses incurred due to dental disease sustained by the Insured Helper for treatment received from a Registered Dentist up to:	\$1,500 per year
6. Personal Accident Benefits Lump sum compensation in the event of accidental death or permanent disablement resulting from bodily injury sustained by the Insured Helper in Hong Kong during his / her rest days not arising out of employment. - 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 Total maximum amount payable under this Section:	\$200,000 \$200,000 \$200,000 \$200,000 \$100,000 \$200,000 per year
7. Repatriation Expenses Reimbursement of expenses incurred in repatriating: (a) the Insured Helper in the event of serious sickness or serious bodily injury; (b) the mortal remains in the case of death back to his / her country of residence.	\$20,000 per year
8. Replacement Helper Expenses Reimbursement of expenses incurred for employing a new helper in the event the Insured Helper is repatriated to his / her country of residence due to serious sickness or serious bodily injury or death. (A valid claim must be payable under Section 7 – Repatriation Expenses)	\$3,000 per year
9. Fidelity Protection Reimbursement of financial loss directly resulting from fraud or dishonest act committed by the Insured Helper.	\$5,000 per year

Additional Major Illness Medical Coverage (Optional)

"Additional Major Illness Medical Coverage" is a supplementary plan devised to ease customer's financial burden that may arise as a result of the Insured Helper being diagnosed as suffering from cancer, heart disease and / or stroke by a Registered Medical Practitioner. By paying an additional premium, the customer can enjoy an additional cover with a maximum benefits limit of HKD120,000 per year under this Section.

Section / Description of Coverage	Maximum Benefit Limit
10. Additional Major Illness Medical Coverage (a) Clinical Expenses Reimbursement of clinical expenses incurred due to cancer, heart disease and / or stroke suffered by the Insured Helper for treatment received from a Registered Medical Practitioner up to:	\$300 per visit per day / \$3,000 per year

Section / Description of Coverage	Maximum Benefit Limit
(b) Hospitalization and Surgical Expenses Reimbursement of hospitalization and / or surgical expenses incurred due to cancer, heart disease and / or stroke suffered by the Insured Helper up to: - Room and board - Miscellaneous hospital charges - Surgery - Anaesthesia and its administration - Use of operating theatre Total maximum amount payable under Section 10:	\$300 per day \$15,000 per disability \$30,000 per surgical operation and / or disability 35% of amount payable for the surgery but not exceeding \$7,000 per disability 25% of amount payable for the surgery but not exceeding \$5,000 per disability \$120,000 per year

MAJOR EXCLUSIONS

- Declared or undeclared war, invasion or civil war;
 - Any act of terrorism (Not applicable to Section 1 – Employees' Compensation);
 - Intentional self-inflicted injury or suicide or any attempt whether sane or insane;
 - Childbirth, pregnancy, miscarriage, abortion and / or associated complications;
 - Intoxication by alcohol, narcotics or drugs not prescribed by a Registered Medical Practitioner and treatment in connection with addiction to drugs or alcohol;
 - Acquired Immune Deficiency Syndrome ("AIDS") or AIDS related complex ("ARC");
 - Any injury, sickness, accident or event which occurred outside Hong Kong and / or any expenses incurred and / or treatment received outside Hong Kong;
 - Any pre-existing sickness, illness, injury or medical condition;
 - Nervous or mental disease or disorder, venereal disease, congenital anomalies and deformities, infertility or sterilization;
 - Vaccinations, immunization or preventive medication;
 - Rest cure or general physical check-up;
 - Routine dental examination, scaling, polishing or cleaning, bridges, crowns, braces or dentures, dental prosthetics (including precious alloy restorations);
 - Winter sports, underwater activities requiring breathing apparatus, climbing or mountaineering requiring rope or guide, motor cycling (or traveling on motorcycle), racing of any kind, etc.;
 - Any Insured Helper who is not aged between 18 and 60 on the effective date or is aged above 65 on subsequent insurance renewal.
- Please refer to the Policy for detailed exclusions.

WAITING PERIOD

A 15-day waiting period from the effective date of the Insured Helper's insurance shall be applicable to Sections 2, 3, 4, 5 and 10 of the Schedule of Benefits. No benefits shall be payable under these Sections during the waiting period.

MINIMUM PREMIUM PER POLICY

The minimum and non-refundable premium of each policy is HKD400. If major illness medical coverage is included, the minimum and non-refundable premium of each policy is HKD700.

AUTOMATIC RENEWAL

In order to offer customer a continuous coverage in a simple way, the insurance will be automatically renewed at the expiry date of the Policy if:

- The customer has authorized CMB Wing Lung Insurance Company Limited to directly debit the customer's CMB Wing Lung Bank Account or CMB Wing Lung Credit Card or other credit card for the premium of next renewal policy period; and
- No notice of amendment to the renewal terms and conditions has been sent to the customer prior to the expiry date of the existing Policy by CMB Wing Lung Insurance Company Limited.

Remark:

- The information above provides a brief introduction only. Please refer to the insurance policy for Terms and Conditions and other specific details. In the event of any discrepancy or inconsistency between the English version and the Chinese version of this Terms and Conditions, the English version shall prevail.
- The above mentioned insurance product is underwritten by CMB Wing Lung Insurance Company Limited (CMB Wing Lung Insurance). This insurance product is not the product of CMB Wing Lung Bank Limited (CMB Wing Lung Bank).
- CMB Wing Lung Bank is the Appointed Insurance Agency (Insurance Authority Licensed Insurance Agency Number: FA3403) of CMB Wing Lung Insurance. The insurance products CMB Wing Lung Bank can promote, advise on or arrange are limited to the insurance products offered by the appointing insurer.
- CMB Wing Lung Insurance is authorized and supervised by Insurance Authority to operate general insurance business in Hong Kong Special Administrative Region.
- In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between CMB Wing Lung Bank and the customer out of the selling process or processing of the related transaction, CMB Wing Lung Bank is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of insurance product should be resolved between CMB Wing Lung Insurance and the customer directly.
- CMB Wing Lung Insurance has reserved the absolute rights to determine whether to accept the application of the above mentioned insurance product based on the information of applicant/insured person provided on the application.
- CMB Wing Lung Insurance could amend or cancel the terms and conditions of the above mentioned insurance product from time to time without prior notice. CMB Wing Lung Insurance reserved the final decision rights in case of any disputes.

CMB Wing Lung Insurance Company Limited
A Member Company of China Merchants Group
Address: 33/F, Infinitus Plaza, 199 Des Voeux Road Central, Hong Kong
Enquiry Hotline: (852) 3508 1040
Email: enquiry@cmbwinglunginsurance.com
Fax: (852) 2899 2544

「家傭保」保險

為家人 為家傭 送上一份最安心的保障



查詢熱線：3508 1040

www.cmbwinglunginsurance.com



招商永隆保險
CMB WING LUNG INSURANCE

「家傭保」保險

現今社會上，家傭在大部份香港家庭所擔當的角色愈趨重要。作為僱主，應為家傭提供一份周全的保障，一方面滿足《僱員補償條例》的法定要求，同時讓家傭可以安心工作，全心為您分擔家中繁瑣的事務。

專為聘有家傭的現今家庭而設的「家傭保」保險，其周全的保障涵蓋僱主責任、醫療保障、以致涉及家傭忠誠的額外保障，讓您「一保永逸」，無須再為家傭的保障而費心。

保障範圍摘要（所有保障限額及保費金額均以港幣計算）

投保項目／保障簡介	最高賠償額（元）
1 僱員補償 保障受保人在《僱員補償條例》及普通法下須承擔之法律責任。	每宗事故100,000,000
2 門診費用 支付受保家傭因疾病或身體受傷而接受註冊醫生治療所產生之門診費用，最高賠償額： 註冊物理治療師的治療費用（須已接受註冊醫生首次診治後）或註冊中醫的治療費用（包括跌打及針灸）亦可獲賠償，最高賠償額： 此項目最高總賠償額：	每天每次診察300 每天每次診察 100 / 每年500 每年3,000
3 住院及手術費用 支付受保家傭因疾病或身體受傷而需入住醫院所產生之醫療及／或外科手術費用，最高賠償額： <ul style="list-style-type: none">膳宿及其他住院雜費外科手術費麻醉費及行政費用手術室費用 此項目最高總賠償額：	每天300 每次手術及／或每宗病症10,000 外科手術獲賠償額之25%，但每宗病症不超過2,500 外科手術獲賠償額之12.5%，但每宗病症不超過1,250 每年20,000
4 臨時家傭津貼 支付受保人因受保家傭住院而需於其連續住院的第四天起招聘臨時家傭所產生的費用。	每天200 / 每年6,000

投保項目／保障簡介	最高賠償額（元）
5 牙科費用 支付受保家傭因牙科疾病而需接受註冊牙醫治療所產生之牙科費用的三分之二，最高賠償額：	每年1,500
6 個人意外保障 賠償受保家傭於休假期間並非因工作在香港遭遇身體受傷導致意外死亡或永久傷殘。 <ul style="list-style-type: none">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 此項目最高總賠償額：	200,000 200,000 200,000 200,000 100,000 每年200,000
7 送回原居地費用 支付下列情況所產生的費用： (a) 受保家傭嚴重病患或嚴重身體受傷須送回原居地； (b) 運送受保家傭之遺體回原居地	每年20,000
8 補聘家傭費用 支付受保家傭因嚴重病患或嚴重身體受傷或死亡而須送回原居地，補聘新家傭所產生之費用。 (必須在第7項－送回原居地費用已獲得賠償)	每年3,000
9 誠信保障 支付受保家傭因欺詐或不誠實行為而直接導致的經濟損失。	每年5,000

額外嚴重疾病醫療保障（自選保障）

「額外嚴重疾病醫療保障」是一份特別為「家傭保」保險客戶提供的自選保障，以減輕客戶應付受保家傭一旦由註冊醫生確診癌症、心臟病及／或中風所帶來之醫療費用的負擔。客戶只需繳付額外保費便可加強整體保障，此額外保障每年最高賠償額可達港幣120,000元。

投保項目／保障簡介	最高賠償額（元）
10 額外嚴重疾病醫療保障 (a) 門診費用 支付受保家傭因癌症、心臟病及／或中風而接受註冊醫生治療所產生之門診費用，最高賠償額：	每天每次診察300 / 每年3,000

投保項目／保障簡介	最高賠償額（元）
(b) 住院及手術費用 支付受保家傭因癌症、心臟病及／或中風而需入住醫院所產生之醫療及／或外科手術費用，最高賠償額： <ul style="list-style-type: none">膳宿費用住院雜費外科手術費麻醉費及行政費用手術室費用 第10項最高總賠償額：	每天300 每宗病症15,000 每次手術及／或每宗病症30,000 外科手術獲賠償額之35% 但每宗病症不超過7,000 外科手術獲賠償額之25% 但每宗病症不超過5,000 每年120,000

主要不保事項

- 已宣戰或未經宣戰的戰爭，侵略或內戰；
- 任何恐怖活動（不適用於保障項目第1項－僱員補償）；
- 蓄意自殺或自殺或任何企圖自殺或自殺（不論在神志正常或精神失常的情況下）；
- 分娩、懷孕、流產、墮胎及／或其併發症；
- 因酒精、毒品或未經註冊醫生處方的藥物導致神智不清或中毒，及與濫藥或酗酒有關的治療；
- 愛滋病及／或愛滋病相關複合症；
- 任何在香港以外發生的受傷、病患、意外或事件及／或任何在香港以外的支出費用及／或治療；
- 任何已存在的病患、病症、受傷或醫療狀況；
- 神經或精神疾病或紊亂、性病、先天性異常及畸形、不育或絕育；
- 接種、免疫接種或注射防疫針藥；
- 靜養或一般身體檢查；
- 例行牙科檢查，清除牙石、磨牙或洗牙，鑲裝牙橋、牙冠、牙箍或假牙，牙科修復（包括鑲嵌貴金屬假牙）；
- 冬季運動，需用呼吸器具的水底活動，攀爬或需用繩索或指導的攀山，駕駛電單車（或乘坐電單車），任何形式之競賽等；
- 受保家傭的年齡在保單首次生效日並非介乎18至60歲之間，或在其後續保時年齡超過65歲。

詳情請參閱保單內不保事項之條款與細則。

等候期

受保家傭在受保日期起首15天之等候期內，保單中第2、3、4、5和10項保障暫緩生效。等候期內不會就此等保障項目作出任何賠償。

每張保單最低保費

每份保單最低及不可退回之保費為港幣400元。如附加額外嚴重疾病醫療保障，該份保單最低及不可退回之保費為港幣700元。

自動續保

為使客戶可簡易地延續保障，此保險可於各個保單終結時自動續保，條件如下：客戶已授權招商永隆保險有限公司從客戶的招商永隆銀行賬戶或招商永隆信用卡或其他信用卡直接支取有關日後續保單之保險費；及招商永隆保險有限公司沒有在客戶現有保單屆滿前發出修改續保條款及條件通知書。

注意：

- 以上資料只供參考之用，詳情請參閱保險合約內之條款及細則。條款及細則之中文本與英文本如有歧異，概以英文本為準。
- 以上之保險產品由招商永隆保險有限公司（招商永隆保險）承保。此保險產品並非招商永隆銀行有限公司（招商永隆銀行）之產品。
- 招商永隆銀行為招商永隆保險委任之保險代理機構（保險業監管局保險代理機構牌照號碼：FA3403）。招商永隆銀行只可就委任保險人所提供之保險產品進行推廣，提供意見或安排保單。
- 招商永隆保險已獲保險業監管局授權及監管，於香港特別行政區經營一般保險業務。
- 對於招商永隆銀行與客戶之間因銷售過程或處理有關交易而產生的合資格爭議（定義見金融糾紛調解計劃的金融糾紛調解中心職權範圍），招商永隆銀行須與客戶進行金融糾紛調解計劃程序；而有關保險產品的合約條款之任何爭議，由招商永隆保險與客戶直接解決。
- 招商永隆保險保留根據投保人及／或受保人於投保時所提供的資料，而決定是否接受任何有關上述保險計劃投保申請的絕對權利。
- 招商永隆保險保留隨時修訂或取消對於上述保險計劃任何條款及細則的酌情權，毋須事先通知。如有任何爭議，招商永隆保險保留最終決定權。

招商永隆保險有限公司
招商局集團成員公司
地址：香港德輔道中199號無限極廣場33樓
查詢熱線：(852) 3508 1040
電郵：enquiry@cmbwinglunginsurance.com
傳真：(852) 2899 2544