

Domestic Helper Insurance Plan

Plan Coverage

The Domestic Helper Insurance Plan is underwritten by QBE General Insurance (Hong Kong) Limited

Two plans to give you and your full-time foreign helper peace of mind

- Up to HKD100,000,000 employer's liability coverage
- Domestic helper hospitalisation and surgical expenses protection
- Repatriation expenses coverage of up to HKD10,000 per year
- Replacement of domestic helper and temporary domestic helper allowance
- Personal accident, clinical and dental expenses, infidelity, unauthorised long distance call charges and public liability coverage.

Insured Items and Coverage		Maximum Claim	
		Basic Plus Plan (HKD)	Comprehensive Plan (HKD)
Employer's Liability	Indemnities against liabilities under the Employees' Compensation Ordinance for the domestic helper's death or incapacity resulting from accident arising out of and in the course of employment	100,000,000	100,000,000
Hospitalisation and Surgical Expenses	a. Cover domestic helper against the hospitalisation and surgical expenses due to sickness or accidental injury b. Hospitalisation expenses of up to HKD300 per day c. Surgical expenses of up to HKD12,000 each surgery Excess: HKD300 Waiting period: 14 days after the policy effective day (for sickness cases)	25,000 per year	25,000 per year
Clinical Expenses	Medical expenses of medical treatment from a licensed medical doctor for sickness or accidental injury for HK\$150 per visit, 1 visit per day	—	2,000 per year
Emergency Dental Expenses	Emergency dental expenses incurred from oral surgery, treatment of abscesses, X-rays, extractions or fillings (except scaling) Covers two-third of the dental expenses per visit	—	1,000 per year

Repatriation Expenses	Compensates for the costs of returning the remains of or repatriating the domestic helper back to the country of origin due to death, injury or medical inability to continue employment	10,000 per year	10,000 per year
Temporary Domestic Helper Allowance	Expenses for hiring a temporary domestic helper if your current domestic helper is subject to prolonged hospital treatment (not less than 2 weeks), dead or unable to work due to serious injury resulting in repatriation Maximum daily allowance up to HKD200 Maximum period of coverage: 30 days	—	6,000 per year
Replacement of Domestic Helper	Administration expenses for employing new domestic helper because current domestic helper has to be repatriated due to death or certified by registered doctor as being unfit to work	—	5,000 per year
Infidelity	Cover the direct financial losses arising from any proven dishonest act committed by the domestic helper	—	10,000 per year
Unauthorised Long Distance Call Charges	Outstanding charges for proven unauthorised long distance calls made by the domestic helper	—	3,000 per year
Public Liability	Cover the legal liability arising from the domestic resulting in third-party bodily injury or property damage Excess for third-party's property: HKD500	—	200,000
Personal Accident	Cover domestic helper against accidental death or permanent total disablement in the course of employment	—	100,000

* For enrolment the Plan online, your policy will be automatically renewed on a yearly basis, giving you total peace of mind.

Notes

- (1) This page is only intended as a general summary. Please refer to the policy for detailed terms and conditions and exclusions.
- (2) Insurance products offered by QBE General Insurance (Hong Kong) Limited are only available for subscription for residents of the HKSAR.