

# Part-time Domestic Helper Insurance

## Plan Coverage

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

When they take care of you, you take care of them

### Comprehensive Employee Coverage

The Part-time Domestic Helper Insurance Plan provides a comprehensive employee protection against the employer's liability for the employee's death or incapacity resulting from an accident arising out of and in the course of employment under the Employees' Compensation Ordinance. The insured items and coverage include:

- Accidental Death
- Medical Attendance and Funeral Expenses
- Permanent Total or Partial Incapacity
- Permanent Incapacity
- Temporary Incapacity
- Usage of Prostheses and Surgical Appliances
- Medical Expenses

Insured Items and Coverage	Maximum Claim
<b>Employer's Liabilities</b> • The liabilities as an employer under the Employees' Compensation Ordinance to provide a comprehensive employee protection against injury or death due to an accident arising out of and in the course of employment, including:	HK\$100,000,000 per event
<b>1. Accidental Death</b> Compensation amount is calculated according to the part-time domestic helper's age and earnings at the time of the accident.	As per Employees' Compensation Ordinance
<b>Medical Attendance and Funeral Expenses</b> Compensation amount is calculated according to the part-time domestic helper's age and earnings at the time of the accident.	
<b>2. Permanent Total or Partial Incapacity</b> The percentage of partial incapacity is determined by the Employees' Compensation Assessment Boards as arranged by the Labour Department according to the loss of earning capacity. This percentage is then applied to the permanent total incapacity compensation amount to calculate the sum of compensation payable.	As per Employees' Compensation Ordinance)

**Permanent Incapacity**

For a part-time domestic helper permanently unable to perform the essential actions of life without the attention of another person which is certified by a medical doctor and the court, an extra lump sum of Constant Care Attention Benefits will be payable.

As per  
Employees' Compensation  
Ordinance

**3. Temporary Incapacity**

For a part-time domestic helper certified by a medical doctor to be unable to work temporarily, 80% of the proportional loss of the monthly earnings are payable during the sick leave period.

As per  
Employees' Compensation  
Ordinance

**4. Usage of Prostheses and Surgical Appliances**

For a part-time domestic helper, who, according to a medical doctor, requires prostheses or other surgical appliances due to a work-related accident, the fitting, supplying and maintenance costs of all such appliances are payable.

As per  
Employees' Compensation  
Ordinance

**5. Medical Expenses**

Should a part-time domestic helper be injured due to a work-related accident and require medical treatment, those medical expenses are payable.

As per  
Employees' Compensation  
Ordinance

\* Compensation amount is calculated according to the part-time domestic helper's age and earnings.

**Notes**

- (1) The above information is subject to change from time to time in accordance with the Employees' Compensation Ordinance.
- (2) For enrolment the Plan online, your policy will be automatically renewed on a yearly basis, giving you total peace of mind.
- (3) This page is only intended as a general summary. Please refer to the policy for detailed terms and conditions and exclusions.
- (4) Insurance products offered by QBE General Insurance (Hong Kong) Limited are only available for subscription for residents of the HKSAR.

**Important Notes**

The above general insurance plan ("Plan") is underwritten by QBE General Insurance (Hong Kong) Limited which is authorised and regulated in Hong Kong by the Insurance Authority. Hang Seng Bank Limited ("Hang Seng Bank") is an insurance agent authorised by QBE General Insurance (Hong Kong) Limited for the distribution of this Plan. Premiums will be payable to QBE General Insurance (Hong Kong) Limited upon application of this Plan. QBE General Insurance (Hong Kong) Limited would provide Hang Seng Bank commission and performance bonus as remuneration for distribution of this Plan. The existing staff remuneration policy on sales offered by Hang Seng Bank takes into account various aspects of the staff performance instead of focusing solely on the sales amount.

In respect of an eligible dispute arising between the Hang Seng Bank Limited and the customer out of the selling process or processing of the related transaction, Hang Seng Bank Limited 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 directly between QBE General Insurance (Hong Kong) Limited and the customer.