

# Home Helper Plus Insurance Plan



## Comprehensive coverage, extra peace of mind

Home Helper Plus Insurance Plan provides all-round cover for you and your domestic helper. Care is extended to your children to give you extra peace of mind.

## Put your mind at rest

From the most fundamental cover of protecting you against legal liabilities as an employer, Home Helper Plus Insurance Plan also provides you with wide-ranging cover including cost of repatriating your domestic helper due to medical reasons, administrative expenses for employing replacement domestic helper and subsidy for service interruption when your domestic helper is hospitalized.

## Extra protection for you and your children

With Home Helper Plus Insurance Plan, you are protected against financial loss due to fraud or dishonesty on the part of your domestic helper. If unfortunately your family member under the age of 5 years suffers from bodily injury caused by the intentional act of your domestic helper, this Plan covers medical expenses for the injured child.

## Total care for your domestic helper

Your domestic helper is protected against medical and dental expenses. Clinical medical benefit even includes Chinese medicine bone-setting expenses. This Plan also provides personal accident protection, even when off duty. Cover is valid for domestic helpers aged 18 to 60 years, all the while they are in Hong Kong.

## Value for money with low premium

For a comprehensive cover, it costs you just HK\$600\* per year. Two years' premium costs only \$1,150\* which gives you extra savings!

## Option for local part-time domestic helper

Particularly for those who employ local part-time domestic helper and need to meet with the legal responsibilities as an employer, the Employees' Compensation Insurance Plan would be a suitable option. The annual premium just costs \$300\*.

\* Premium including levy

## Benefits table

### For you

Section	Coverage	Maximum benefits (HK\$)
Employer's Liability	Your liability under the Employees' Compensation Ordinance and at Common Law for bodily injury to your domestic helper	100,000,000/event
Fidelity Protection	Financial loss resulting from fraud or dishonest acts committed by your domestic helper Sub-limit: <ul style="list-style-type: none"><li>• Compensation for unauthorized long distance calls</li></ul>	10,000/year (max. 3,000/year)
Service Interruption Cover	Subsidy for employing temporary domestic helper if your domestic helper is hospitalized over 3 consecutive days	200/day (max. 30 days/year)
Repatriation Costs	<ul style="list-style-type: none"><li>• Repatriation due to medical reasons</li><li>• Post-mortem treatment and transportation of mortal remains back to the country of residence</li></ul>	10,000/year 10,000/year
Replacement Domestic Helper Expenses	Administrative expenses reasonably and necessarily incurred for employing a replacement domestic helper in the event of your domestic helper is repatriated due to serious injury, illness or death	3,000/year
Medical Expenses for Family Member	Medical expenses for bodily injury to your family member under 5 years of age caused by your domestic helper's intentional malicious act	5,000/year

## For your domestic helper

Section	Coverage	Maximum benefits (HK\$)
Medical Expenses	Out-patient expenses Sub-limits: <ul style="list-style-type: none"><li>• Out-patient treatment and medical expenses</li><li>• Chinese medicine bone-setting expenses</li></ul> Hospitalization Sub-limits: <ul style="list-style-type: none"><li>• Room and board charges</li><li>• Surgical expenses</li></ul>	3,000/year  (max. 150/visit/day) (max. 100/visit/day and 500/year)  25,000/year  (max. 300/day) (max. 10,000/surgical operation)
Dental Expenses	Two thirds of most dental expenses, such as oral surgery, treatment of abscesses, X-rays, extractions or fillings	1,500/year
Personal Accident	Accidental bodily injury resulting in death or disablement during rest days	100,000/year

### Remarks:

1. For Employees' Compensation Insurance Plan, only Employer's Liability Benefit will be covered.
2. Home Helper Plus Insurance Plan is applicable to overseas domestic helper only.
3. The waiting period for Medical and Dental Expenses Benefits will be 15 days from the effective date of the policy.

## Premium Table

Plan Type	Premium per domestic helper (HK\$)
Home Helper Plus Insurance Plan	600 (1 year) 1,150 (2 years)
Employees' Compensation Insurance Plan	300 (1 year)

## 7-Day claims processing guaranteed

For simple out-patient medical claims, just write your policy number and policyholder's name on the back of the registered doctor's receipt and send it to us – it is simple and easy! For hospital visits or other claims, simply inform Zurich as soon as possible, and then complete and return the claim form with any supporting documents, as instructed by Zurich claims staff. We will process your claims within 7 working days of receiving all the necessary documents.

### Major exclusion of this policy:

Accidents caused by war, pre-existing conditions, pregnancy and related complications, HIV/AIDS and venereal disease, suicide and claims incurred outside Hong Kong (except employees' compensation cover).

Zurich Insurance Company Limited is a company incorporated in Switzerland.

This leaflet is only a summary and does not constitute any part of the contract. For full terms and conditions and exclusions, please refer to the policy document itself. Zurich Insurance Company Limited reserves the right of final approval.