



## 一份為你及家傭提供全面保障的計劃

家傭全險是一項全面的家傭保險計劃，為僱主及家傭提供多項保障，包括：診療、牙科及住院費用，同時亦保障僱主在法律規定下所須履行的勞工賠償責任。

## 七天特快賠償處理

申報門診醫療費用賠償時，只需於註冊醫生發出之收據背後寫上投保人姓名及保單號碼，然後寄回本公司。如在政府門診求診，則需連同醫生證明書一併寄回。當收妥有關文件後，本公司將於七個工作天內完成賠償處理\*。

(\*根據本公司過往12個月的記錄，99%之門診醫療費用賠償可於七個工作天內辦妥。)

## 保障利益

### 1. 僱主責任 (僱員補償保險)

保障你在僱員補償法例規定下，對家傭在受僱期間因工作引起生病，受傷或死亡而須承擔之賠償責任。每宗事故最高賠償額為100,000,000港元。

### 2. 診療費用

家傭如因生病或身體受傷須接受註冊醫生診治，你所支付的實際醫療費用可獲賠償，而每天每次最高賠償額為200港元。如為正式註冊中醫或表列中醫 (包括跌打) 或物理治療費用，每天每次最高可獲100港元賠償，每12個月以500港元為限。本項保障每12個月最高賠償額為4,000港元。

### 3. 外科手術及住院費用

家傭如因生病或身體受傷而需入住醫院接受外科手術或治療，你所支付之實際、必須及合理之費用將獲得賠償，惟賠償金額不超過下列規定：

- (a) 住院費 (房租及雜費) 每天不超過300港元。
- (b) 外科手術費用每一傷病不超過10,000港元。
- (c) 麻醉師費用每一傷病不超過(b)項賠償之百分之二十五。
- (d) 手術室費用每一傷病不超過(b)項賠償之百分之十二點五。

每一傷病最高賠償金額不超過30,000港元。

受保期內每12個月之最高賠償額為30,000港元。

### 4. 牙科費用

家傭如因牙齒疾患需要接受口腔手術、治療膿腫、X光檢查、脫牙或補牙，將獲得賠償實際及必須支付費用的三份之二，惟受保期內每12個月之總賠償金額以1,500港元為限，而所有治療必須由註冊牙科醫生進行。

### 5. 個人意外受傷賠償

家傭在假期期間並非因工而身體意外受傷，導致12個月內因傷死亡或永久性完全傷殘，將依下列情況賠償：

意外死亡 .....	200,000港元
永久性完全傷殘 .....	200,000港元
喪失肢體中任何兩肢或以上 .....	200,000港元
雙目失明 .....	200,000港元
喪失一肢及一目失明 .....	200,000港元
喪失一肢 .....	100,000港元
一目失明 .....	100,000港元

(喪失肢體即在手腕或足踝或以上斷失，而失明即不可復原的永久性視力喪失。)

### 6. 中斷服務現金津貼

如家傭因生病或意外而需入院接受治療，為補償服務損失，由第四天起計，你每天可獲200港元現金津貼，每12個月最高不超過6,000港元。

### 7. 運送費用

如家傭經註冊醫生證明因受傷或嚴重疾病而死亡或不能工作而導致僱傭合約被終止，本計劃將代為支付以下之費用：

- (a) 以國際航機 (經濟客位) 將家傭送返原居國家，包括行程起止兩地之機場接送；或
- (b) 處理遺體及將遺體運到原居地最近葬殮處的機場。

本計劃支付(a)或(b)項下之實際、必須及合理之費用，惟費用總額每12個月不超過20,000港元。

### 8. 重新聘用家傭費用

如於上列第七項保障所述之情況下運送家傭回國，你除可獲運送費用賠償外，本計劃將支付因重新聘請家傭所須之實際費用，最高賠償額為每12個月10,000港元。

### 9. 家傭忠誠保障

因家傭之欺詐行為導致你蒙受金錢上之損失，本計劃將補償你之實際損失，每12個月最高賠償額為3,000港元。

### 10. 家傭個人法律責任

本保單保障閣下的家傭在受僱期間因疏忽導致他人身體受傷或財物受損所須承擔之法律責任，每年度最高賠償額為500,000港元。

## 自選項目

### 癌症及心臟病附加保障

只需支付額外保費，你即可享有以下升級保障：

#### 外科手術及住院費用

- 全年賠償額高達10萬港元
- 新增持牌化驗中心化驗費用高達5,000港元

#### 中斷服務現金津貼

- 保障更加全面，賠償額高達6,000港元

備註：本保障適用於身體狀況良好，並在投保時從未就「癌症或心臟病」接受診斷治療之家傭。

## COMPANY PROFILE 公司簡介

QBE Hongkong & Shanghai Insurance Limited (QBE-HKSI) is a joint venture between the QBE Insurance Group and China Construction Bank (Asia) Corporation Limited.

The QBE Insurance Group first established local representation in 1920. Today, QBE Insurance Group is one of the top 25 insurers and reinsurers worldwide. A public listed company, listed on the Australian Stock Exchange, QBE has consistently maintained a high Standard & Poor's A+ Financial Strength Rating. It operates in all key insurance markets and is active in more than 40 countries; so QBE is backed by the strength and security of a truly global organization. Yet, it prides itself on challenging expectations with fresh ideas. It means it can provide specialist insurance solutions innovatively tailored to suit customers' needs.

China Construction Bank (Asia) Corporation Limited, formerly known as Bank of America (Asia) Limited, offers a wide array of consumer and commercial banking services for customers. It is a wholly owned subsidiary of China Construction Bank Corporation, a leading bank in China possessing extensive strength in corporate and consumer banking, and treasury operations.

QBE-HKSI is one of the longest established insurance companies in Hong Kong offering a comprehensive range of quality products to meet the varied insurance needs of corporate and individual clients. Apart from the conventional commercial insurance products such as fire, business interruption, burglary, public liability, property all risk, marine cargo, employees' compensation and motor, it also provides engineering insurance like electronic equipment and contractors' all risks, as well as specialist insurance solutions like trade credit, protection and indemnity, freight forwarders' liability, directors and officers' liability, medical malpractice liability, products liability and professional indemnity insurances. Its personal insurance products include household, personal accident, medical, golf, travel and pleasure craft insurances.

The development of the QBE Insurance Group in this market symbolizes its commitment to providing quality services to the insuring public in Hong Kong.

昆士蘭聯保保險有限公司 (昆士蘭聯保) 為昆士蘭保險集團與中國建設銀行 (亞洲) 股份有限公司之聯營機構。

昆士蘭保險集團於一九二零年在香港設立業務代表，開始提供本地保險服務。昆士蘭保險集團現時在全球一般保險及再保險集團之排名中，名列二十五名內。集團為澳洲之上市公司，持續獲得標準普爾A+ 財務實力評級。其業務遍及所有主要保險市場，並活躍於超過四十個國家，表現真正環球企業的實力與可靠。同時，集團對本身一直能以創新意念迎接挑戰引以自豪，這象徵集團能提供度身訂造的創新專業保險解決方案，以滿足客戶的需求。

中國建設銀行 (亞洲) 股份有限公司前身為美國銀行 (亞洲) 有限公司，為客戶提供一系列個人及商業銀行產品及服務。該行是中國建設銀行之全資附屬機構，母公司在中國銀行業居於市場領先地位，並在商業及個人銀行和資金業務等方面具有雄厚實力。

昆士蘭聯保是香港歷史最悠久的保險公司之一，不斷提供優質而全面的保險服務，以切合各界的需求。其傳統工商業保險產品包括火災、營業中斷、盜竊、公眾責任、財產保險、船運保、僱員賠償及汽車等；而因應不同範疇的風險處理需要，「昆士蘭聯保」亦提供工程保險，如電子儀器及工程綜合保險等，及專業的保險產品，例如貿易信貸、船舶責任、董事及行政人員責任、產品責任和專業責任保險等。「昆士蘭聯保」提供的個人保障產品包括家庭、人身意外、醫療、高爾夫球、旅遊、遊艇等保險產品。

昆士蘭保險集團在香港之積極發展，顯示集團對香港的服務承諾。

Underwritten by 承保機構



QBE Hongkong & Shanghai Insurance Limited  
昆士蘭聯保保險有限公司  
A member of the worldwide QBE Insurance Group 澳洲昆士蘭保險集團成員

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Tel 電話: 2877 8488 Fax 傳真: 3607 0300  
Website 網址: www.qbe.com.hk

## A COMPREHENSIVE INSURANCE PACKAGE PEACE OF MIND FOR YOUR DOMESTIC HELPER ..... AND FOR YOU

The **DOMESTIC HELPER PROTECTOR** is a comprehensive insurance package that protects your Domestic Helper and that protects you. It is designed to look after your Domestic Helper in the event of illness, covering visits to the doctor and dentist, as well as stays at a hospital. It also provides you with the insurance coverage you are legally required to provide for your helper.

### 7-DAY EXPRESS CLAIM PROCESSING

For claims of clinical expenses, simply write the insured's name and the policy number at the back of the registered doctor's receipt and send it to us. For government outpatient visits, please send us the receipt along with the medical certificate. We will process your claims within 7 working days\* upon receiving the necessary documents.

(\*Based on our record from last 12 months, 99% of clinical claims can be settled within 7 working days.)

## BENEFITS

### 1. Employer's Liability

In the event your Domestic Helper suffers injury or disease arising out of and in the course of her employment, the policy indemnifies you against liability at law including liability under the legislation, to pay compensation, costs and/or expenses. Maximum indemnity for any one Event: HK\$100,000,000.

### 2. Clinical Expenses

The policy pays the actual clinical expenses incurred up to HK\$200 per visit per day for treatment by a legally qualified and registered medical practitioner resulting from sickness or injury sustained by your Domestic Helper. The Policy also pays for treatment by registered or Listed Chinese medical practitioners (including bone-setting) or physiotherapist, up to HK\$100 per visit per day and maximum HK\$500 for each 12 months period. The maximum amount payable under this Section is HK\$4,000 for each 12 months period.

### 3. Surgical and Hospitalisation Expenses

In the event your Domestic Helper is confined in a hospital for surgery or treatment of sickness or injury, the policy pays the actual, necessary and reasonable expenses incurred up to:

- (a) HK\$300 per day for room and board and other miscellaneous hospital charges
- (b) HK\$10,000 per disability surgical operation
- (c) 25% of the amount payable under (b) above per disability for anaesthesia and its administration
- (d) 12.5% of the amount payable under (b) above per disability for use of the operating theatre

Total amount payable per disability shall not exceed HK\$30,000.  
The maximum payable for each 12 months period is HK\$30,000.

### 4. Dental Expenses

In the event your Domestic Helper requires oral surgery, treatment of abscesses, X-rays, extractions or fillings as a result of dental disease, the policy pays two-thirds of the actual necessary and reasonable expenses incurred up to a maximum of HK\$1,500 for each 12 months period, provided such treatment is received from a legally qualified and registered dentist.

### 5. Personal Accident Benefits

In the event of an accident to your Domestic Helper during her rest days not in the course of and arising out of employment with you and/or not covered by the legislation resulting in accidental death or permanent total disablement occurring within 12 months from the date of such accident, the following compensation shall be payable:

Accidental Death .....	HK\$200,000
Permanent Total Disablement .....	HK\$200,000
Loss of two or more limbs .....	HK\$200,000
Loss of sight of both eyes .....	HK\$200,000
Loss of one limb and sight of one eye .....	HK\$200,000
Loss of one limb .....	HK\$100,000
Loss of sight of one eye .....	HK\$100,000

(Loss of limb shall mean physical severance of a hand or foot at or above the wrist or ankle or of an arm or leg at or above elbow or knee. Loss of sight shall mean entire and irrecoverable loss of all sight.)

### 6. Loss of Services Cash Allowances

In the event that your Domestic Helper is hospitalised due to sickness or injury, this policy pays you a daily cash allowances of HK\$200 for the loss of services commencing from the 4<sup>th</sup> day of the Domestic Helper's confinement, subject to a maximum of HK\$6,000 for each 12 months period.

### 7. Repatriation Expenses

In the event of serious sickness or injury to your Domestic Helper resulting in her being certified by a legally qualified and registered medical practitioner as medically unfit to work leading to the termination of her employment contract or resulting in her death, the policy pays the expenses for:

- (a) the repatriation of the Domestic Helper to her country of residence by scheduled flight (economy class) including any transportation for ambulance transfer to and from the airport; or
- (b) the treatment of the Domestic Helper's post-mortem and transportation of the mortal remains to the airport nearest to the place of burial in her country of residence.

The policy pays the actual, necessary and reasonable expenses incurred under (a) or (b) up to a maximum of HK\$20,000 for each 12 months period.

### 8. Replacement Domestic Helper Expenses

In addition to the expenses incurred for the repatriation of your Domestic Helper as described in Section 7 above, this policy pays you the expenses reasonably and necessarily incurred for employing a replacement helper, maximum limit is HK\$10,000 for each 12 months period.

### 9. Fidelity Guarantee

The policy pays the financial loss of the Insured arising from the dishonest act of the Domestic Helper. The maximum payable amount for each 12 months period is HK\$3,000.

### 10. Domestic Helper's Liability

The policy covers legal liability of your Domestic Helper to third party (other than your family members) bodily injury or property damage as a result of negligence during the course of employment, subject to a maximum amount of HK\$500,000 in annual aggregate.

## OPTIONAL COVER

### Cancer and Heart Disease Extension

With an additional premium, you can enjoy the following upgraded protection:

#### Surgical and Hospitalisation Expenses

- Higher benefits up to HK\$100,000 in aggregate
- New lab test expenses at any licensed centre up to HK\$5,000

#### Loss of Services Cash Allowance

- More comprehensive cover up to HK\$6,000

Remarks: This optional cover applies to Domestic Helpers who are in good health conditions and have never been diagnosed or treated for heart disease or cancer at the time of insurance application.

# DOMESTIC HELPER PROTECTOR

## 家傭全險

For Office Use 公司專用
A/C No. 賬戶號碼
Policy No. 保單號碼

Please complete in BLOCK LETTERS 請以英文正楷填寫

### DOMESTIC HELPER PROTECTOR PROPOSAL FORM 家傭全險投保表

1. Name of Proposer (Employer) 投保人姓名 (僱主)	Mr / Mdm / Miss 先生 / 女士 / 小姐				
Passport / HKID Card No. 護照/香港身份證號碼	Date of Birth 出生日期	D日	M月	Y年	Occupation 職業
Home Tel. No. 住宅電話	Office Tel. No. 公司電話	Email Address 電郵地址			
Postal Address 通訊地址					
Domestic Helper's Work Location (if different with postal address) 家傭工作地點 (如與通訊地址不同)					
2. Name of Employment Agency (if applicable) 僱傭代理公司名稱 (如適用)	Tel. No. 電話				
3. Name of Domestic Helper 家傭姓名	Sex 性別				
Passport / HKID Card No. 護照/香港身份證號碼	Date of Birth 出生日期	D日	M月	Y年	
Nationality 國籍					
* Please provide the passport copy of Domestic Helper 請提供家傭護照副本					
4. Contract Period 受僱期限	From 由 (D/M/Y) (日/月/年)	To 至 (D/M/Y) (日/月/年)			
5. Effective Date of Insurance 起保日期	From 由 (D/M/Y) (日/月/年)	To 至 (D/M/Y) (日/月/年)	Please tick 請以 "✓" 選擇		
			<input type="checkbox"/> One year 一年	<input type="checkbox"/> All items 所有項目 +	<input type="checkbox"/> Cancer & Heart Disease Extension 癌症及心臟病附加保障
			<input type="checkbox"/> Two years 兩年	<input type="checkbox"/> Items 1 and 5 only 第一及第五項	
6. Are you aware of any condition for which your Domestic Helper may require medical or surgical treatment? 你是否知道上述家傭可能因某種病症而需要接受治療或手術? <input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否 If yes, please give details 如是, 請詳述:					

This proposal will not become effective until it has been accepted by QBE Hongkong & Shanghai Insurance Ltd. 此保險申請經昆士蘭聯保保險有限公司接納後始為生效。

### DECLARATION AND SIGNATURE 聲明及簽署

#### I / WE DECLARE THAT 本人 / 吾等謹此作下列聲明:

- All answers and statements made in the proposal are accurate in every respect and no information has been withheld which is likely to affect acceptance of this proposal.  
本投保書內所有答題及述詞均為全部真實及正確, 並無隱瞞而可能影響有關接納投保與否之決定。
- This proposal and declaration shall be the basis of the policy and considered as being incorporated therein.  
本投保書及聲明將為保單之根本依據, 並視作保單之一部份。
- I / we shall accept a policy subject to the usual conditions prescribed by the Company therein.  
本人 / 吾等接受註有通敘條款之承保公司保單。
- I / we understand that any claim for Accidental Death benefit under Section 5 of the Policy shall be payable to the Domestic Helper's legal representative.  
本人 / 吾等明白根據條款第五項作出之意外死亡賠償, 將給與被保人之合法代表人。
- I / we have never had my / our domestic helper insurance declined, cancelled or refused to renew by any insurance company.  
本人 / 吾等之家傭保險從未有被保險公司拒絕投保、取消或拒絕續保。  
(本投保書及章程中文內容力求符合英文原義, 惟有關條文解釋及引用, 則以英文為準。)

Signature of Proposer (Employer) 投保人(僱主) 簽署

Date 日期

### Personal Information Collection Statement 收集個人資料聲明

The information you provide to us is collected to enable us to carry on insurance business and may be used for the purpose of any insurance or financial related product or service or any alterations, variations, cancellation or renewal of such product or service; any claim or investigation or analysis of such claim; and exercising any right of subrogation, and may be transferred to 1) any related company or any other company carrying on insurance or reinsurance related business or an intermediary or a claims or investigation or other service provider providing services relevant to insurance business for any of the above or related purposes; 2) any association, federation or similar organization of insurance companies ("Federation") that exists or is formed from time to time for any of the above or related purposes or to enable the Federation to carry out its regulatory functions or such other functions that may be assigned to the Federation from time to time and are reasonably required in the interest of the insurance industry or any member(s) of the Federation, and 3) any members of the Federation by the Federation for any of the above or related purposes.

Moreover, we are hereby authorized to obtain access to and/or to verify any of your data with the information collected by the Federation from the insurance industry. You have the right to obtain access to and to request correction of any personal information concerning yourself held by us. Requests for such access can be made in writing to the General Administration Officer, QBE Hongkong & Shanghai Insurance Limited, 17/F, Warwick House, West Wing, Taikoo Place, 979 King's Road, Quarry Bay, Hong Kong (Telephone: 2877 8488, Fax: 3607 0300)

閣下提供的資料, 為本公司提供保險業務所需, 並可能使用於: 任何與保險或財務有關的產品或服務, 或該等產品或服務的任何更改、變更、取消、或續期; 或任何索償、或該等索償的調查或分析; 或行使任何代位權之用。以上資料, 及可能移轉予: 1) 任何有關的公司, 或任何其他從事與保險或再保險業務有關的公司、或與保險業務有關的中介人或索償或調查或其他服務提供者, 以達到任何上述或有關目的; 2) 現存或不時成立之任何保險公司協會或聯會或類同組織(聯會), 以達到任何上述或有關目的, 或以使聯會執行其監管職能, 或其他基於保險業或任何聯會會員的利益而不時在合理要求下賦予聯會的職能, 及 3) 或透過聯會移轉予任何聯會的會員, 以達到任何上述或有關目的。此外, 本公司亦據此獲授權由聯會從保險業內收集的資料中查閱及/或核對閣下任何資料。閣下有權查閱及要求更正由本公司持有有關閣下的個人資料。如有需要查閱, 可用書面寄香港鯉魚涌皇道979號太古坊和域大廈西翼17樓(電話: 2877 8488, 圖文傳真: 3607 0300) 向本公司行政事務主任提出。