

Domestic Employee Insurance

Peace of mind for you and your domestic employee



Caring and Sharing - A Powerful Combination

Taking good care of your children and carrying out daily household work so that you can better provide for your family, your domestic helper plays a vital role in your life, and needs your care and support in return. ICBC (Asia) Domestic Employee Insurance (this "Plan") provides protection not only for your domestic helper, but helps to create trust. We offer more cover than is required by law, and at a reasonable price from AXA General Insurance.

Employer's Liability

If your domestic employee suffers injury or disease arising out of, and in the course of employment, this Plan indemnifies you against liability under the Employees' Compensation Ordinance and Common Law for damages and claimants costs and expenses, up to a limit of HKD100,000,000 for any one event.

Hospital, Surgical, Clinical & Other Expenses

■ Hospitalisation & Surgical Expenses

In the event that your domestic employee is in hospital for surgery or treatment of sickness, or injury resulting from an accident, this Plan covers room and board expenses up to a maximum of HKD350 per day and surgical expenses up to a maximum of HKD15,000 per operation. The maximum amount payable is HKD30,000 per year.

No excess or waiting period will be applied, only the standard policy exclusions.

■ Out-patient Expenses

In the event that your domestic employee requires medical treatment from a clinic for sickness or injury resulting from an accident, this Plan covers expenses incurred up to HKD200 per visit per day. The maximum amount payable is HKD3,500 per year.

No excess or waiting period will be applied, only the standard policy exclusions.

Dental Expenses

This covers 75% of emergency dental expenses incurred by your domestic employee, including oral surgery, treatment of abscesses, X-rays, extractions or fillings, up to a limit of HKD2,000 per year.

A 15-day waiting period applies to this section.

Personal Accident

This provides up to HKD100,000 of cover per policy year to your domestic employee in the event of serious accidental injury or death anywhere in Hong Kong. This protects the employer in the event of a claim from the domestic employee or his/her estate. The benefit will be paid to the injured employee or his/her next of kin.

Repatriation Expenses

If your domestic employee becomes medically unfit to continue employment or in the event of death in service, this Plan covers the cost of repatriating him/her back to the country of origin, up to a limit of HKD10,000 per policy year.

Free Additional Benefits

■ Re-hiring Expenses

In the event of your domestic employee becoming medically unfit to finish a contract or in the event of death in service, this benefit will pay up to HKD10,000 per policy year for expenses incurred in securing a replacement employee, including air ticket, agency fees and processing fees.

■ Hospital Cash Subsidy

If your domestic employee is hospitalised as an in-patient for five consecutive days or more, this benefit will pay the employer HKD200 per day up to a maximum of HKD6,000 per policy year.

■ Loan Protection

If you make a financial loan with documented evidence/proof to your domestic employee which cannot be repaid due to the death of the employee, or his/her being medically unfit to continue employment, this Plan will reimburse the amount of the loan outstanding, up to a limit of HKD10,000 per policy year.

Supplementary Medical (Critical Illness) Benefit (Optional Cover)

- Additional HKD70,000 medical cover on top of the basic HKD30,000 cover
- We will pay you the medical treatment expenses if your domestic employee is hospitalised due to a critical illness# provided that it does not exist prior to the first entry date of this optional cover

List of covered critical illness:

- Stroke
- Multiple Sclerosis
- Coronary Artery By-pass Surgery
- Aorta Surgery/Heart Valve Replacement
- Cancer
- Encephalitis
- Kidney Failure
- Bacterial Meningitis
- Major Organ Transplantation
- Stones in the Urinary and Biliary Systems

Premium Table

(Effective from 1 March 2010 until further notice)

Period	One Domestic Employee	Two or More Domestic Employees
1 year	\$680 inclusive of Levy	\$610 per employee inclusive of Levy
2 years	\$1,200 inclusive of Levy	\$1,050 per employee inclusive of Levy

Supplementary Medical (Critical Illness) Benefit (Optional Cover)

Age	Each Domestic Employee Per Year
18 - 45	\$438
46 - 64 (Renewal Only)	\$625

Levy: An employer is required by Law to pay the Employees' Compensation Insurance Levy (ECIL). This Levy is used for funding the Occupational Safety & Health Council, the Employees Compensation Assistance Fund Board and the Occupational Deafness Compensation Board.
N.B. All benefits and premiums are in Hong Kong Dollars.

Special Features

- A considerable premium discount if you opt for a 2-year period of insurance (applicable to Basic Cover only)
- An additional 10% premium discount if you insure more than one domestic employee under this Plan (applicable to Basic Cover only)
- If you change your domestic employee, coverage will be automatically transferred to the new employee (notification required as soon as possible)

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Period of Insurance

Your choice of either 1 or 2 years

Age Limit

Basic Cover: Applicable for domestic employee who is 18-60 years old on his/her first entry to this plan, and renewable up to 64 years old.

Optional Cover: Applicable for domestic employee who is 18-45 years old on his/her first entry to Supplementary Medical (Critical Illness) Benefit, and renewable up to 64 years old.

Eligibility

This Plan is available only for overseas domestic employees who are employed under an Employment Contract as governed by the Immigration Ordinance (Chapter 115)

N.B. Please refer to the policy for complete details. A specimen policy can be made available upon request.

AXA General Insurance Hong Kong Limited ("AXA General Insurance") assumes full responsibility for the contents of this leaflet. The information of this leaflet is for reference only. AXA General Insurance is the insurance underwriter of Domestic Employee Insurance and is solely responsible for all coverage and compensation subject to the terms and conditions of the Policy.

Industrial and Commercial Bank of China (Asia) Limited ("ICBC (Asia)") is acting as an insurance agent for AXA General Insurance.

Underwritten by :



redefining / standards

AXA General Insurance Hong Kong Limited

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You may also call our Customer Service Hotline on

218 95588 or
browse our website
www.icbcasia.com

家庭僱傭保險

家傭保險預備周
僱主安心免煩憂



家傭保障足 家人樂融融

在日常生活中，你的家庭僱傭為你照顧孩子及料理日常家務，使你能專心工作。如此不可或缺的角色，亦需要你關心與支持。工銀亞洲聯同安盛保險提供的「家庭僱傭保險計劃」，讓你得到一份能兼顧你的家庭僱傭，而同時亦能建立互信的完善保障。

僱主責任

保障你在「僱員補償法例」規定下，對受聘的家庭僱傭在其受僱期間因工作而遭受意外或生病所須承擔的法律責任。保障額高達港幣 100,000,000 元。

住院、門診及有關醫療費用

■ 住院及手術費用

保障你的家庭僱傭因生病或意外導致身體受傷而需入住醫院接受手術或治療所需支付的費用。每日住院費的賠償金額最高可達港幣 350 元；每次手術費可高達港幣 15,000 元。而此項保障於受保期內每年的賠償總額為港幣 30,000 元。

本保障更特設無「自負金額」及等候期，但設有一般不受保事項。

■ 診療（門診）費用

若你的家庭僱傭因意外引致身體受傷或生病而需接受正式註冊醫生的診治，其醫療費用將獲得賠償。每天每次診療賠償金額最高可達港幣 200 元，而受保期內每年的賠償總額為港幣 3,500 元。

本保障更特設無「自負金額」及等候期，但設有一般不受保事項。

牙科費用

家庭僱傭如因緊急的牙齒疾患而需接受口腔手術、治療膿腫、X 光檢查、脫牙或補牙，將可獲得賠償支付費用的七成半，而受保期一年內賠償總額為港幣 2,000 元。

本保障的等候期為十五天。

人身意外賠償

若你的家庭僱傭在受僱期間因意外而導致死亡或身體嚴重受傷，其家屬或其本人將可依受傷情況獲得適當的賠償，受保期內每年的賠償總額高達港幣 100,000 元。保障範圍為香港以內。

遣返費用

倘若家庭僱傭因死亡或受傷或因疾病而證實不能繼續工作，本計劃保障你遣送家庭僱傭返回其原居地的費用，受保期內每年的賠償總額高達港幣 10,000 元。

免費額外保障

■ 改聘費用

如你的家庭僱傭在受僱期間因死亡或受傷或因疾病而不能繼續工作，本計劃保障你另聘一替代此家庭僱傭的費用，包括機票費用、介紹費及處理費用等，受保期內每年的賠償總額高達港幣 10,000 元。

■ 住院現金津貼

若家庭僱傭因受傷或疾病而需連續住院五天或以上，本計劃可津貼僱主，每天金額為港幣 200 元，受保期內每年的賠償總額為港幣 6,000 元。

■ 償還貸款保障

若你曾對你的家庭僱傭作出有證據的私人財務借貸，但家傭因死亡或受傷或因疾病而不能繼續工作導致未能償還，其尚欠的借貸餘款將可獲得賠償，受保期內每年的賠償總額高達港幣 10,000 元。

附加醫療〈嚴重疾病〉保障（自選保障）

- 除基本醫療保障額港幣30,000元外，並可額外享有港幣70,000元之附加醫療〈嚴重疾病〉保障
- 保障你的家庭僱傭因嚴重疾病*而需支付的治療費用，但並不包括於投保此保障前已存在之疾病

*嚴重疾病包括：

- 中風
- 多發性硬化
- 冠狀動脈搭橋手術
- 主動脈手術／心瓣置換
- 癌症
- 腦炎
- 腎衰竭
- 細菌感染腦膜炎
- 主要器官移植
- 尿道石及膽石

保費表

（此保費由2010年3月1日起生效，直至另行通知為止。）

投保期	一名家庭僱傭	兩名或以上家庭僱傭
一年	\$680 包括徵款	每名僱傭 \$610 包括徵款
兩年	\$1,200 包括徵款	每名僱傭 \$1,050 包括徵款

附加醫療〈嚴重疾病〉保障（自選保障）

年齡	每名海外家庭僱傭／每年
18 - 45	\$438
46 - 64 (只限續保)	\$625

徵款：根據法例規定，僱主必須繳付僱員補償保險徵款（ECIL）。此徵款乃資助職業安全健康局、僱員補償援助基金管理局及職業性失聰補償管理局等機構之用。

註：所有賠償及保費金額均以港幣計算。

多項優惠

- 投保兩年計劃者，可獲折扣優惠（只適用於基本保障）
- 若投保超過一名家庭僱傭，保費更可額外享有九折優惠（只適用於基本保障）
- 若你更換家庭僱傭，保障將自動轉換至新的家傭身上（需儘快通知本行）

保障期

可選擇投保一年或兩年的計劃

受保年齡

基本保障：家庭僱傭首次投保此計劃之年齡須為18至60歲，可續保至64歲。

自選保障：家庭僱傭首次投保附加醫療〈嚴重疾病〉保障之年齡須為18至45歲，可續保至64歲。

申請條件

本計劃只適用於合約制的海外家庭僱傭，而該合約須為人民入境條例（第一一五章）所定的條例

注意：一切條款以保單為準，如有需要，可向本行索取保單樣本以作參考。

本中文簡譯，概以英文原文為準。

此單張上所載的內容由安盛保險全權負責，僅供參考之用。家庭僱傭保險計劃由安盛保險承保保險，並依據保單之條款及細則，承擔所有保障及賠償事宜。

中國工商銀行（亞洲）有限公司為安盛保險之授權保險代理商。

承保公司：



安盛保險有限公司

如果你選擇不收取有關工銀亞洲的宣傳郵件，請以書面通知本行。地址及收件人為「香港中環花園道3號中國工商銀行大廈33樓，資料保護主任收」。

查詢詳情，歡迎親臨本行各分行，
我們的客戶服務主任隨時樂意為你提供更多資料。

你亦可致電客戶服務熱線

218 95588 或

瀏覽我們的網站

www.icbcasia.com

