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Helper Insurance  
SmartHelper Plus

# The helper protection you need



Product brochure

# Foreign Domestic Helper Comprehensive Plan

## Product Highlight

Life is busy in Hong Kong, and while hiring a helper makes complete sense for your family, it also comes with obligations. Be a responsible and caring employer with our accidental and medical protection plan for your helper that provides the security and peace of mind to make your home a happy one



### Instant medical benefit with no excess

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Ample allowance with no excess, covering the medical cost for your helper in case of unforeseen accidents and illnesses, including vital coverage for outpatient, inpatient, day surgery as well as dental expenses

What's more, we have waived the waiting period so your helper's medical benefit will take effect with the policy without having to wait a single day



### Covering cancer, and allowing for top up

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While our caring medical benefit covers cancer and critical illness, you may choose to top up the allowance for specific diseases, by adding supplementary medical (critical illness) benefits



### Subsidy to replace your helper

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Market leading coverage for extra expense to hire, due to the reasons including the helper leaving without notice (given she/he has been working with you for over 2 years), malicious acts or negligence of the insured helper causing injury to your family member, or early termination of an employment contract which has occurred twice in a year



### Protection for your loans

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Protection for any loan lent from you to your helper, which cannot be repaid in case of repatriation due to death or medical unfitness as certified by a medical practitioner



### Dishonesty protection

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Protection from financial loss due to fraud or dishonest acts of the insured helper up to HKD8,000, and the cost of replacing your lock (sublimit max. HKD1,000) if necessary



## The right protection

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Up to HKD100,000,000 per event, the coverage on Employees' Compensation protects your legal liability as an employer under the Employees' Compensation Ordinance and Common Law



## Worry free regarding personal liability

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With us, you are protected against legal liability from your helper, in case of negligence causing bodily injury to third parties, or loss of or damage to their property



## 2-year policy to save money and time

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You have a choice between 1-year and 2-year policy, where the latter is designed to match with the standard employment contract period of a foreign domestic helper and with considerable premium discount, to save your time and money



## Change helper is easy

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In case you change your helper during the period of insurance, you can simply notify us so that we can transfer the coverage of the same policy to your new helper



## Digital application made easy

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Application can be done online in just a few minutes and policy will be issued instantly, with a fair premium and high value, feel completely at ease with a plan that protects and suits you



## Claims are simple

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If anything happens, making a claim is simple and easy - download our Emma by AXA app to submit your claim digitally. Most claims can be processed within 7 working days

## Benefit Table

Summary of Benefits	Maximum Limit Per Insured Helper (HKD)
	Foreign Domestic Helper Comprehensive Plan
<b>Section 1 - Employees' Compensation</b>	
Protects your legal liability as an employer under the Employees' Compensation Ordinance and Common Law	100,000,000 per event
<b>Section 2 - Hospital and Surgical Expenses</b>	
For your insured helper's inpatient and day surgery expenses	30,000 per policy year
<i>Sublimit:</i>	
a) Room and board and other inpatient hospital service expenses	350 per day
b) Surgery with hospital confinement c) Anesthesia and its administration cost d) Operating theatre expenses	15,000 per operation
e) Day surgery	5,000 per policy year
<b>Section 3 - Clinical Expenses</b>	
For your insured helper's outpatient expenses including general practitioner, specialist, chiropractor, physiotherapist, Chinese herbalist, bonesetter and acupuncturist	3,600 per policy year (180 per visit per day)
<i>Sublimit:</i>	
Bonesetter	500 per policy year (100 per visit per day)
<b>Section 4 - Dental Expenses</b>	
For oral surgery, treatment of abscesses, X-rays, extraction or fillings, excluding normal check up, cleaning, orthodontics or dental prosthetics	2,500 per policy year (200 per visit per day)
<b>Section 5 - Personal Accident</b>	
For insured helper's permanent disablement or death caused by accident on rest days in Hong Kong	100,000 per policy year
<b>Section 6 - Repatriation Expenses</b>	
For returning the insured helper to home country in case she/he is medically unfit or in event of death	20,000 per policy year



## Benefit Table

Summary of Benefits	Maximum Limit Per Insured Helper (HKD)
	Foreign Domestic Helper Comprehensive Plan
<b>Section 7 - Replacement Cost</b>	
For re-hiring a new helper, in event of <ul style="list-style-type: none"> <li>a) Sudden leave of the insured helper without notice, given she/he has been working for over 2 consecutive years</li> <li>b) Early termination of employment contract which has occurred twice or more in a year</li> <li>c) Malicious act or negligence of insured helper causing injury to your family member</li> <li>d) A valid claim under Section 9 - Helper Dishonesty Protection</li> <li>e) A valid claim under Section 6 - Repatriation Expenses</li> </ul>	8,000 per policy year
<i>Sublimit:</i>	
a) Sudden leave of the insured helper without notice, given she/he has been working for over 2 consecutive years	1,000 per policy year
b) Early termination of employment contract which has occurred twice or more in a year	1,000 per policy year
<i>This benefit is not applicable to the first 3 months of the employment or the period for employment agency to change the insured helper at no additional fee, whichever the longer</i>	
<b>Section 8 - Service Interruption Allowance</b>	
Cash allowance in case the insured helper is hospitalised for 5 consecutive days or more	6,000 per policy year (200 per day)
<b>Section 9 - Helper Dishonesty Protection</b>	
For your financial loss due to fraud or dishonest act of the insured helper, and the need to replace your lock	8,000 per policy year
<i>Sublimit:</i>	
Lock replacement	1,000 per policy year
<b>Section 10 - Personal Liability</b>	
Protects your legal liability to third parties due to the negligence of your insured helper	100,000 per event
<b>Section 11 - Loan Protection</b>	
For your loan to the insured helper who is not able to repay you, in the event of a valid claim under Section 6 - Repatriation Expenses	10,000 per policy year

Summary of Benefits	Maximum Limit Per Insured Helper (HKD)
	Foreign Domestic Helper Comprehensive Plan
<b>Section 12 - 24-Hour Home Assistance Services</b>	
<ul style="list-style-type: none"> <li>a) Electrician referral</li> <li>b) Plumber referral</li> <li>c) Locksmith referral</li> <li>d) House call/dental referral</li> <li>e) Baby-sitting/home nursing referral</li> <li>f) Pest control/cleaning services referral</li> <li>g) General repair on household items referral</li> <li>h) Local domestic helper referral &amp; foreign domestic helper advisory service*</li> <li>i) Air-conditioner engineer referral</li> <li>j) Medical service provider referral</li> <li>k) Free legal/arbitration referral service for dispute with helpers/employment agency</li> </ul> <p>* Foreign domestic helper advisory service in the above means provision of information released by the Labour Department of Hong Kong SAR Government relating to foreign domestic helpers</p>	Applicable
<b>Optional Cover - Supplementary Medical (Critical Illness) Benefit</b>	
<p>Additional benefit to Section 2 - Hospital and Surgical Expenses, for the following diseases</p> <ul style="list-style-type: none"> <li>a) Stroke</li> <li>b) Coronary Artery By-pass Surgery</li> <li>c) Cancer</li> <li>d) Kidney Failure</li> <li>e) Major Organ Transplantation</li> <li>f) Multiple Sclerosis</li> <li>g) Aorta Surgery/Heart Valve Replacement</li> <li>h) Encephalitis</li> <li>i) Bacterial Meningitis</li> <li>j) Stone in the Urinary and Biliary Systems</li> </ul>	70,000 per policy year

## Eligibility

### Applicant and policyholder

An applicant must be the policyholder who is specified as the Employer in the Employment Contract for a Domestic Helper Recruited from Outside Hong Kong issued by The Immigration Department ('Form Number ID407')

### Insured Foreign Domestic Helper

An insured foreign domestic helper must be specified as the Helper in the Form Number ID407 who is aged between 18 and 60 on policy effective day; and aged between 18 and 64 on policy renewal day, except for Supplementary Medical (Critical Illness) Benefit, that renewal is applicable for age between 18 and 59 only

### Period of Insurance

Options of 1 year and 2 years for your choice, and the policy is renewable

### Auto-renew

The policy will be automatically renewed at its expiry day once the online application is completed successfully, so that you will never have to worry about lapsing your protection

## Important Information

### Major exclusions

Some of the exclusions under this policy are:

- Suicide or international self-injury
- Venereal diseases or insanity, including HIV/ AIDS
- Pregnancy or childbirth
- Acts committed under the influence of drugs or alcohol
- Strike, riot, civil commotion
- Injury due to war, nuclear weapons, radioactivity, terrorism
- Any acts violating the law
- Pre-existing medical conditions

For complete information on the exclusions, please refer to the policy wordings.

### Levy on insurance premium

Levy collected by the Insurance Authority through the Company will be imposed on the policy at the applicable rate. Policyholders must pay the levy in order to avoid any legal consequences. For further information, please visit [www.axa.com.hk/ia-levy](http://www.axa.com.hk/ia-levy) or contact AXA at (852) 2523 3061.

Total Payable due includes Employees' Compensation Insurance levy, Government Terrorism Facility Charge, Employees Compensation Insurer Insolvency Bureau Contribution and Insurance Authority levy.

### Renewal and other conditions

- (a) The Policyholder has the obligation to inform AXA in writing to change the cover in respect of the insured helper(s) before the renewal of this Policy if there is any change on the insured helper, otherwise there shall be no refund of the renewal premium paid and/or AXA will not pay any claims in relation to that insured helper(s) under the renewed Policy.
- (b) The Policyholder must inform all Insured Persons, who are aged eighteen (18) or above, about the issuance and effectiveness of this Policy.
- (c) Please note AXA reserves the right to amend the premiums or excess or other terms and conditions at AXA's absolute discretion if AXA renews the Policy.

### Cancellation

- (a) Despite any contrary provisions in this Policy, this Policy is subject to a minimum premium of HKD500 for Foreign Domestic Helper Plan.
- (b) With respect to 1-year or 2-year policy, both AXA and the Policyholder have the right to cancel this Policy by giving each other 7 days' written notice in accordance with the policy wording. AXA will, subject to paragraph (a) above, return a proportionate part of the premium for the Period of Insurance which is not in force. No refund of premium will be entitled to by the Insured if there is any claim during the Period of Insurance.

#### Remarks:

All amounts are in Hong Kong Dollars.

The above information is a general summary for reference only and not a complete description of the applicable terms, conditions, and exclusions. Please refer to the policy wording for details, which will be made available by AXA upon request and can be downloaded from AXA website.



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June 2023

**Tel: (852) 2523 3061**  
**[www.axa.com.hk](http://www.axa.com.hk)**

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We value your feedback which will help us serve you better. You may reach us at:

Email: [axa.direct.gi@axa.com.hk](mailto:axa.direct.gi@axa.com.hk)

Mail: 5/F, AXA Southside, 38 Wong Chuk Hang Road,  
Wong Chuk Hang, Hong Kong

Phone: (852) 2523 3061 (9:00am to 5:30pm Monday to  
Friday, except public holidays)