

# Helpersafe Domestic Helper Insurance Plan

Protection for you and your domestic helper

Employing domestic helpers can be a hectic process full of frustrations. Rather than just protecting you against legal liabilities as an employer, Helpersafe Domestic Helper Insurance Plan is designed to meet the needs of you and your domestic helper, making your life easier when the unexpected happens.



## As an employer, are you concerned with the following?

### Resignation or termination of your helper

Your newly hired domestic helper resigns before finishing her contract? Or you have to dismiss her because of serious misconduct, and so you have to pay additional fees to hire a replacement?

### Out-of-pocket medical expenses

Paying for domestic helper's medical expenses that add up? Or huge financial burden possibly incurred when she suffers from serious illnesses?

### Liability to your helper

Legal liability incurred as an employer when your domestic helper is injured or dead by accident during the course of employment?

## With Helpersafe Domestic Helper Insurance Plan, we offer you and your domestic helper:

### Safety net for you when replacement is needed

Replacement expenses would be reimbursed you if your domestic helper



- thumbs up icon resigns within three months after inception of his/her first contract; or
- thumbs up icon conducts dishonest acts or frauds; or
- has gone missing without any prior notice; or
- thumbs up icon causes injuries to your children or elders by intentional malicious act or due to negligence; or
- is repatriated back to his/her country of domicile if deemed medically unfit to continue the employment, and you decide to employ a replacement domestic helper.

### Relieve your burden

Daily subsidy to ease your burden if your domestic helper



- is confined in a hospital for treatment or surgery for more than three consecutive days; or
- thumbs up icon suffers from cancer or heart disease and requires prolonged medical leave for over five consecutive days.

### Optional benefit – Heart disease and cancer cover

Worried about large medical bills arising from serious illness of your helper?

Want to provide better medical care for your loyal helper?

**You should add our optional benefit cover.**

With additional premium of less than HKD 0.5 a day, you can reimburse medical expenses incurred due to heart disease or cancer<sup>3</sup>.

- 1 A written referral letter from a medical practitioner is required for treatments with specialist, chiropractor and physiotherapist.
- 2 Applicable to some network general practitioners only. The medicine delivery fee charged by the medical service provider will not be covered under this plan.
- 3 A detailed medical report certified by medical practitioner on the diagnosis; and the pre-employment medical check-up report of your domestic employer are required upon submission of claims. Please refer to Section 11 – Optional Benefit – Heart Disease and Cancer Cover under Part 2 – Benefits of the policy terms and conditions for details.

### Medical care for your helper

Flexible medical coverage including



- thumbs up icon both network and non-network outpatient medical benefits in one plan;
- no co-payment or claims submission is needed if your helper visits our selected network of general practitioners for consultation;
- flexible choice of specialist, chiropractor, physiotherapist, traditional Chinese practitioner, bone-setter and/or dentist for treatment<sup>1</sup>;
- thumbs up icon up to HKD 80,000 hospitalization benefit per policy year;
- thumbs up icon virtual consultation service<sup>2</sup> is available as an option for convenience.

### Other protections for you

- Cover your legal liabilities as an employer up to HKD 100,000,000 per event.
- Financial loss resulting from frauds or dishonest acts committed by your domestic helper.
- Medical expense benefit for your family members who are injured due to intentional malicious acts of your domestic helper.



## Employees' Compensation Insurance Plan

Employers hiring local part-time domestic helpers can opt for our “**Employees' Compensation Insurance Plan**”. The plan only covers the Employer's Liability Benefit (Section 1 of the Table of benefit).

### Table of benefit

Section	Coverage	Maximum benefits	
1	Employer's liability	HKD 100,000,000 per event	
2	Replacement expenses	HKD 5,000 per policy year	
3	Service interruption cover	HKD 200 per day (maximum 30 days per policy year)	
4	Fidelity protection	HKD 10,000 per policy year	
5	Medical expenses for family member	HKD 5,000 per policy year	
6	Medical expense for domestic employee		
	a. Outpatient medical expenses	Non-network benefit	Network benefit
	Annual limit/Maximum number of visit per policy year	HKD 3,000 per policy year	20 visits per policy year
	Maximum number of visit per day	One visit per day	
	(i) General practitioner	HKD 200 per visit	HKD 0 co-payment per visit
	(ii) Specialist or chiropractor		HKD 250 co-payment per visit
	(iii) Physiotherapist or traditional Chinese practitioner including bone-setting	HKD 100 per visit, up to HKD 500 per policy year	HKD 100 co-payment per visit
	b. Hospitalization expenses	HKD 80,000 per policy year	
	(i) Room and board charges	HKD 300 per day	
	(ii) Each hospital confinement or day patient or outpatient surgery	HKD 15,000	
7	Dental expenses	HKD 2,000 per policy year	
8	Personal accident	HKD 100,000	
9	Repatriation cost	HKD 10,000 per policy year	
10	Domestic employee's liability	HKD 100,000 per event	
<b>Optional benefit</b>			
11	Heart disease and cancer cover	Classic Plan: HKD 50,000 per policy year Deluxe Plan: HKD 100,000 per policy year	
	a. Outpatient expenses and hospitalization	Same as the sub-limit of Section 6a and 6b	
	b. Other medical treatments	HKD 1,000 per treatment	

### Premium table

	Premium <sup>4</sup> per domestic helper (HKD)	
	1 year	2 years
<b>Helpersafe Domestic Helper Insurance Plan</b>	<b>946</b>	<b>1,798</b>
• Optional benefit (Classic)	150	300
• Optional benefit (Deluxe)	300	600
Employees' Compensation Insurance Plan	350	Not applicable

## General exclusions

This policy does not cover any loss or liability directly or indirectly arising as a result of or in connection with:

1. any pre-existing condition and congenital abnormalities;
2. war, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, direct participation in strike, riot or civil commotion or any kinds of participation in any act of terrorism;
3. suicide, attempted suicide, intentional self-injury, insanity or any functional disorder or psychiatric condition of the mind, including but not limited to psychoses, neuroses, depression of any kind, anorexia nervosa, bulimia, gender reassignment, schizophrenia and other behavioral disorders;
4. any condition under the influence of alcohol or drug (other than those prescribe by a qualified medical practitioner), alcoholism, drug addiction or solvent abuse;
5. any condition resulting from childbirth, miscarriage, abortion, pregnancy, including but not limited to pregnancy test, pre-natal care as well as post-natal care and other complications arising from pregnancy, contraceptive or contraceptive devices, infertility or any other method of inducing pregnancy, sterilization of either sex; venereal diseases;
6. any injury or illness known by you or your domestic employee which exists at the time of proposal or for which an operation is pending or treatment is being given at the commencement of this insurance;
7. HIV (Human Immunodeficiency Virus) and/or HIV-related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or any mutant derivative or variations thereof however caused or however named;
8. participation in any illegal activity, including but not limited to robbery, drug abuse or assault;
9. air travel except as a fare-paying passenger in a properly licensed aircraft operated by a licensed commercial air carrier; riding or driving in any kind of motor racing, or engaging in a sport in a professional capacity or where the domestic employee would or could earn income or remuneration from engaging in such sport, trekking at an altitude greater than 5,000 meters above sea level or diving to a depth greater than 40 meters below sea level;
10. any disabilities (except for Section 3 - Service Interruption Cover and Section 8 - Personal Accident) for which compensation is payable under any law, regulation or for which benefits are payable under any other insurance policies underwritten by any other insurer(s) except to the extent that such claim is not fully reimbursed under or pursuant to such law, regulation or other policies;
11. ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel, or from any nuclear weapons material;
12. Any cyber act that results in any accident, illness and/or injury; and/or
13. Medical treatment and/or surgery for cancer or heart disease (except under Section 11 Optional benefit – heart disease and cancer cover)

For full details of coverage and exclusions, please refer to terms and conditions of policy.

## Remarks

1. This policy applies to the domestic helper who is aged between 18 and 60 years. Renewal is allowed up to the age of 65 if the domestic helper resides in Hong Kong.
2. For Employees' Compensation Insurance Plan, only Employer's Liability Benefit will be covered.
3. Helpersafe Domestic Helper Insurance Plan is only applicable to overseas domestic helper who performs household work and/or domestic duties specified in the employment contract and the application is accepted by Zurich.
4. The waiting period for Section 6 - Medical expense for domestic employee and Section 7 - Dental expenses benefits will be 15 days from the effective date of the policy. During such period, no benefit will be payable for any cause, other than in respect of an accident using non-network benefit.
5. The waiting period for Section 11 - Optional benefit - heart disease and cancer cover will be 90 days from the effective date of the policy. During such period, no benefit will be payable for any cause.
6. Coverage on medical expenses under Section 6(b) – Hospitalization expenses and Section 11 - Optional benefit – heart disease and cancer cover do not cover the first HKD 300 of each and every claim.
7. Section 3 - Service interruption cover does not cover the first three days of hospitalization or first five days of medical leave.
8. Section 7 - Dental expenses covers two thirds of most dental expenses, such as oral surgery, treatment of abscesses, X-rays, extractions or fillings. Dental expenses does not include the following treatment:
  - oral examination
  - scaling, polishing or cleaning
  - crowning and root canal treatment
  - orthodontic treatment of any kind
  - denture and prosthetic services such as bridges and crowns and braces
9. Cancer coverage only covers the diagnosis of a malignant tumour characterized by the uncontrolled growth and spread of malignant cells with invasion and destruction of normal tissue.

## Good protection supported with easy claim

Through our "eClaim" online platform, you can submit a claim easily and conveniently.

Simply scan the QR code to browse [www.zurich.com.hk/eclaim/en](http://www.zurich.com.hk/eclaim/en) and submit claims, the claims can be completed in seven working days and no need to post the original receipt to us<sup>5</sup>.

The online claim application will take you only around three minutes and claims payment will be direct credit to your bank account.

If you have any enquiries?

- Email to [claims@hk.zurich.com](mailto:claims@hk.zurich.com)
- Browse [www.zurich.com.hk/contactclaims](http://www.zurich.com.hk/contactclaims) to reserve a time, we will call you as per the booking time so to save you time on waiting!

Scan to submit eClaim



Scan to reserve an enquiry time



<sup>5</sup> After online submission with sufficient documents on outpatient medical claim, Zurich Insurance Company Ltd reserves the right to request for the original receipt.

This leaflet is only an illustration and does not constitute any part of the insurance contract. For full terms and conditions and exclusions, please refer to the policy document itself which shall prevail in case of inconsistency. We reserve the right of final approval and decision. The English version shall prevail in case of inconsistency between the English and Chinese versions.

## About Zurich Insurance

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<sup>1</sup> Annual statistics of the Insurance Authority on Hong Kong General Business from January to December 2021, based on gross premium.

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