

HelperCare Insurance

(1-Year or 2-Year Policy)

家傭全保

(一年或兩年保單)

HelperCare Insurance 家傭全保

HelperCare Insurance is a competitive and comprehensive package of benefits developed to meet the needs and obligations of individual employer as yourself. It offers many attractive benefits for you and your domestic helper as well as protection for his / her family in the event of his / her accidental death.

家傭全保是一份優越而全面的保險計劃，既保障作為僱主的你需負之法律責任，亦為你及你的家傭提供多項保障，包括如家傭因意外身亡而提供予其家屬之補償，令你安枕無憂！

Product Highlights 產品特點	
Covers your legal liability as employer plus extra benefits for you and your domestic helper 保障僱主所須負上之法律責任，並為你及你的家傭提供額外保障	✓
Change of domestic helper at no extra premium 轉換家傭時，不需支付額外保費	✓
No waiting period will be applied 所有保障不設等候期	✓
Prompt settlement of medical claims by autopay 採用自動轉賬方式繳付醫療費用賠償，方便快捷	✓
A premium discount if you opt for a 2-year period of insurance 投保兩年保單年期計劃，即可獲折扣優惠	✓

Coverage

Cover	Benefits	Max. Benefits
Section 1	Employer's Liability Indemnify the employer against liability at law including liability under the legislation in the event the domestic helper suffers injury or disease arising out of and in the course of his / her employment.	HK\$100,000,000 per event
Section 2	Hospital & Surgical, Clinical and Other Expenses Hospitalisation & Surgical Expenses Domestic helper is confined in a hospital for surgery or treatment of sickness or injury resulting from an accident. a. Room and Board Charges b. Surgical Operation Expenses Out-Patient (Clinical) Expenses Medical treatment from a clinic for sickness or injury resulting from an accident a. Out-Patient medical treatment received from registered medical practitioner b. Chinese Bonesetter treatment	HK\$30,000 per year HK\$350 per day HK\$15,000 per surgical operation HK\$4,000 per year HK\$200 per visit (max. one visit per day) HK\$500 per year HK\$100 per visit (max. one visit per day)

Section 3	Dental Expenses Oral surgery, treatment of abscesses, X-ray, extractions or fillings as a result of dental disease provided by a registered dentist.	HK\$2,000 per year 75% of actual expenses per claim
Section 4	Personal Accident In the event of an accident to your domestic helper during his / her rest days resulting in accidental death or permanent disablement occurring within 12 months from the date of such accident : a. Accidental death b. Total and permanent disablement from engaging in or attending to any business or occupation c. Loss of one or more limbs d. Loss of sight in one or both eyes	HK\$120,000 per year HK\$120,000 HK\$120,000 HK\$120,000
Section 5	Repatriation Expenses In the event of serious sickness or injury to your domestic helper resulting in his / her being certified by a registered medical practitioner as medically unfit to work leading to the termination of his / her employment contract, or resulting in his / her death. a. the repatriation of your domestic helper to his / her home country by scheduled flight (economy class) ; or b. the transportation of the mortal remains to his / her home country	HK\$25,000 per year
Section 6	Free Additional Benefits Re-hiring Expenses In the event a valid claim is payable under Section 5 - Repatriation Expenses, this Plan will pay for expenses incurred in securing a replacement helper, including air ticket, agency fees and processing fees. Hospital Cash Subsidy In the event your domestic helper is hospitalised due to sickness or injury, a daily cash allowance commencing from the third day of his / her confinement will be paid. Loan Protection If you make a financial loan with documented evidence to your domestic helper which cannot be repaid due to the death of the helper, or his / her being medically unfit to continue employment, this Plan will reimburse the amount of the loan outstanding. Fidelity Protection The actual financial loss directly resulting from the act of fraud or dishonesty committed by your domestic helper.	HK\$10,000 per year HK\$6,000 per year HK\$200 per day HK\$10,000 per year HK\$5,000 per year

Major Exclusions

The following is only a summary of the major exclusions. Please refer to the policy for details.

General Exclusions

War, act of terrorism, accident or sickness sustained or contracted outside Hong Kong (except Employer's Liability Cover), nuclear or radioactivity hazards, pre-existing conditions, sexually transmitted diseases, HIV and/or HIV related illness including AIDS, suicide, intentional self-injury, pregnancy, miscarriage, childbirth, infertility, mental or nervous disorder, alcoholism or drug addiction.

Special Exclusions Applicable to:

Section 1 - Employer's Liability

Pneumoconiosis or any late payment surcharge that the employers may become liable under the legislation.

Section 2 - Hospital & Surgical, Clinical and Other Expenses

Cosmetic surgery unless due to injury covered under this Plan, routine physical examination or any expenses incurred outside Hong Kong.

Section 3 - Dental Expenses

Routine examination, scaling, cleaning, polishing, crowning, bridges, braces, dentures, dental prosthetics or any expenses incurred outside Hong Kong.

Section 4 - Personal Accident

Air travel (except as a passenger in a fully licensed passenger carrying aircraft), mountaineering, rock climbing, underwater activities necessitating the use of breathing apparatus, motor cycling, racing (other than on foot or swimming), dangerous sports or activities.

Age Limit

18 to 60 years of age

Eligibility

Overseas domestic helpers who are employed under an Employment Contract as governed by the Immigration Ordinance (Chapter 115).

Premium Table

Period of Insurance	Premium (HKD)	EC Levy* (HKD)
1 Year	680	10.80
2 Years	1,292	21.60

*Employees' Compensation Insurance Levy, Government Terrorism Facility Charge & Employees' Compensation Insurers Insolvency Bureau - Contribution
Insurance levy is not included in the above premium

Insurance Levy Rate Table

Date of Policy Inception	Rate	Cap (HK\$)
From 1 Apr 2021 onwards	0.100%	5,000

Levy collected by the Insurance Authority has been imposed on relevant policy at the applicable rate. The payment received for such levy will be remitted to the Insurance Authority under the prescribed arrangement. For further information, please visit bolttechinsurance.hk or contact: (852) 2603 9435

Notes

This brochure gives only an outline of the terms and conditions of the insurance cover and any information given herein is subject to the precise terms and conditions in our Policy, a specimen copy of which will be furnished to you on request.

About bolttech Insurance

Bolttech Insurance (Hong Kong) Company Limited is an established general insurance company authorised by the Hong Kong Insurance Authority. bolttech Insurance offers a wide range of general insurance solutions to meet the evolving needs of individual and business customers. In 2023, bolttech Insurance was rebranded and renamed as part of the international insurtech group, bolttech.

For more information, please visit bolttechinsurance.hk

關於保特保險

保特保險(香港)有限公司獲保險業監管局授權的一般保險業務公司。保特保險提供多元化的一般保險方案，以滿足個人和企業客戶的需求。保特保險於2023年將品牌重塑並易名，是國際保險科技集團保特集團的其中一員。

如需更多資訊，請瀏覽bolttechinsurance.hk網站。

Personal Information Collection Statement ("PICS") 收集個人資料聲明

Please scan the following QR code for review of Bolttech Insurance (Hong Kong) Company Limited's (the "Company") PICS. You can also request a copy of the PICS by calling the Company's Customer Service Hotline at 2603 9435.

請掃描以下二維碼查看保特保險(香港)有限公司(「本公司」)的收集個人資料聲明。您亦可致電本公司的客戶服務熱線 2603 9435 索取收集個人資料聲明副本。



English



中文

Important Notes

The Applicant (i.e. You are) is required to disclose all material facts which you know Bolttech Insurance (Hong Kong) Company Limited (the "Company") as an insurer would regard them as likely to influence the acceptance and assessment of this proposal. If you are in doubt whether certain facts are material you should disclose them. We recommend you to keep a record (including a copy of completed proposal) for your future reference of all information given. Providing correct answers and making sure we are informed is for your own protection, as failure to disclose such information may mean that your policy will not provide with the cover you require and may even invalidate the policy altogether.

重要事項

申請人(即你)必須提供所有可能影響保特保險(香港)有限公司(「本公司」)接受承保及評估之重要事實，如未能確定這項事實是否具有實質性的關係，應將該等事實填報，我們建議你將有關的資料(包括此投保書副本作紀錄)，以備日後作參考之用。為確保你的利益，你應如實呈報所有有關資料，否則此保單將可能無法提供你所需的保障，甚至可能會導致此保單無效。

Bolttech Insurance (Hong Kong) Company Limited 保特保險(香港)有限公司

9/F, 308 Central Des Voeux, No. 308 Des Voeux Road Central, Sheung Wan, Hong Kong
香港上環德輔道中308號9樓 | T 2603 9435