

INTERMEDIARY CIRCULAR

29 May 2023

SmartHelper Plus

A Brand New Helper Insurance Plan Now Goes Online

Dear Valued Business Partner

Thank you for choosing AXA.

Launch of SmartHelper Plus

We are delighted to introduce our new helper insurance plan – SmartHelper Plus which will be available from **5 June 2023**.

The key features of SmartHelper Plus include:

- Be it a **foreign or local domestic helper, or postnatal care helper**, we have you and your helper covered with **tailored coverages** at your needs
- **Comprehensive medical benefit** covers outpatient, inpatient, day surgery, dental expenses, as well as cancer and critical illness
- Instant medical benefit with **no waiting period** and **zero excess**
- **Employees' Compensation** up to **HKD100,000,000 per event**
- Market leading coverage for **extra expense to re-hiring a new helper**, not only in event of the helper being repatriated due to sickness or death, but also covers you from sudden leave of the helper without notice¹, early contract termination² or malicious acts of the helper causing injury to your family member
- **Dishonesty protection up to HKD8,000**, safeguards your financial loss caused by the helper's dishonest acts
- Making a **claim is simple and easy** via Emma by AXA app. Most claims can be processed **within 7 working days**
- **Money saving**, a 2-year foreign domestic helper plan comes with considerable premium discount. What's more? Enjoy additional premium discount up to 10% if you insure more than one helper under the same policy

Remarks:

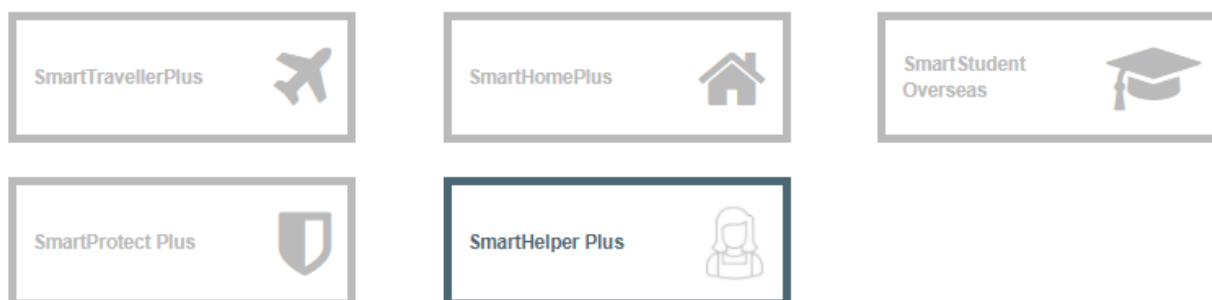
1. Sudden leave of the insured helper without notice, given she/he has been working for over 2 consecutive years
2. Early termination of employment contract which has occurred twice or more in a year

For detailed coverage and pricing comparison between SmartHelper Plus and SmartHelper, please refer to appendix 1. Attached please also find the product brochure for SmartHelper Plus for your easy reference.

Digital Support to Go Green Together

Online platform

To make it easy for you to do business with us, we have enhanced our digital system so that you can simply login to the existing online platform (as below) and access to SmartHelper Plus, obtain quotation and issue policy for our customers anytime. Let's create a "Go Green" lifestyle together, do less by saving the hassle of going through paper proposal form and do more for our environment.



Auto-renewal

We are also delighted to inform you that auto-renewal function is enabled for SmartHelper Plus (except for Postnatal Care Helper Plan which is a 3-month policy and non-renewal), provided a policyholder must use VISA or MasterCard to settle the premium.

Customer Offer

To celebrate the official launch of the SmartHelper Plus, customer can enjoy **10% premium discount*** for purchasing **Foreign Domestic Helper Prestige Plan** of SmartHelper Plus on or before **30 November 2023**. Please note the policy must be successfully issued and effected by AXA on or before **31 December 2023** in order to enjoy the discount.

*The 10% premium discount is embedded to the online platform during the promotion period, no promo code is required. All policies must be applied online to enjoy the discount.

Training support

Attached please find the product training material we have prepared for you. To fulfil the compliant requirement of 'no-train-no-sell' for insurance products, please ensure all your Technical Representatives complete the relevant training and return your Training Confirmation to us via this [designated hyperlink](#) on or before **4 August 2023**.

Transitional Arrangement for the Existing SmartHelper

To ensure a smooth transition, we will still accept new applications for the existing SmartHelper submitted and effected on or before **30 June 2023**. The policyholders of the existing SmartHelper will be invited to renew under the same plan. Customers are also welcomed to apply SmartHelper Plus upon renewal.

Thank you for your continued support. If you have any queries, please contact your account handler.

Yours faithfully

AXA General Insurance Hong Kong Limited

This is a computer-generated document. No signature is required.

Appendix 1 Product Comparison Between SmartHelper Plus and SmartHelper

Benefit Comparison

0	SmartHelper Plus	SmartHelper
Insured Helper		
Foreign Domestic Helper	✓	✓
Local Domestic Helper	✓	✓
Postnatal Care Helper	✓	✗
Foreign Domestic Helper Prestige Plan		
Hospital and Surgical Expenses	Maximum Limit Per Insured Helper (HKD)	
For your insured helper's inpatient and day surgery expenses	35,000	30,000
Clinical Expenses	Maximum Limit Per Insured Helper (HKD)	
For your insured helper's outpatient expenses including general practitioner, specialist, chiropractor, physiotherapist, Chinese herbalist, bonesetter and acupuncturist	5,000	4,000
Replacement Cost		
Sudden leave of the insured helper without notice, given she/he has been working for over 2 consecutive years	✓	✗
Early termination of employment contract which has occurred twice or more in a year	✓	✗
Malicious act or negligence of insured helper causing injury to your family member	✓	✗
A valid claim under Section 9 - Helper Dishonesty Protection	✓	✗
A valid claim under Section 6 - Repatriation Expenses	✓	✓
Helper Dishonesty Protection	Maximum Limit Per Insured Helper (HKD)	
For your financial loss due to fraud or dishonest act of the insured helper, and the need to replace your lock	8,000	
- Lock replacement	✓	✓
- Unauthorised use of long distance calls	✗	✓
24-Hour Home Assistance Services		
a) Electrician referral b) Plumber referral c) Locksmith referral d) House call / dental referral e) Baby-sitting / home nursing referral f) Pest control/cleaning services referral g) General repair on household items referral h) Local domestic helper referral & foreign domestic helper advisory service i) Air-conditioner engineer referral j) Medical service provider referral k) Free legal/arbitration referral service for dispute with helpers/employment agency	✓	✗

The above only compares the different benefits between SmartHelper Plus and SmartHelper. For the detailed coverage, please refer to the product brochure and policy wording.

Pricing Comparison

Premium Table (HKD)

Foreign Domestic Helper Prestige Plan

Period of Insurance	SmartHelper Plus		SmartHelper	
	Number of Helper Per Policy			
	One	Two or More	One	Two or More
	Premium Per Helper		Premium Per Helper	
1 Year	760	695	680	630
2 Years	1,350	1,220	1,200	1,090
Supplementary Medical (Critical Illness) Benefit	Premium Per Helper			
18 – 45 Years Old	463		438	
46 – 60 Years Old	660		625	

Local Domestic Helper Plan

Period of Insurance	SmartHelper Plus	SmartHelper
	Premium Per Helper	
1 Year	330	300

Postnatal Care Helper Plan

Period of Insurance	SmartHelper Plus		SmartHelper
	Monthly Salary of the Helper	Premium Per Helper	N/A
3 Months	20,000 or below	739	
	20,001 – 30,000	1,020	
	30,001 – 40,000	1,385	
	40,000 – 50,000	1,741	