



Blue Cross 藍十字

Member of BEA Group 東亞銀行集團成員

家傭至專寶

MaidSafe Insurance



家傭至專寶

香港人聘請家庭傭工打理事務十分普遍。不過，如您的家傭在聘用期間突然患病或受傷，可能會帶給您沉重的經濟壓力。作為一個精明的僱主，不論聘用海外家傭、本地家傭，或只是兼職家務助理，都需要一份周全的保障計劃，確保您及您的家傭可以安寢無憂。

「家傭至專寶」助您履行在《僱員補償條例》規定下的僱主責任，並提供全面的醫療、意外及個人責任保障。此外，萬一您的海外家傭不幸患上常見的嚴重疾病，計劃設有兩個自選保障，為您提供所需的額外經濟保障。

基本保障

計劃A：適合所有家傭，包括兼職家務助理的僱員賠償保障
計劃B及計劃C：專為海外家傭而設的全面保障

- 僱主責任最高達HK\$100,000,000
- 門診保障每天賠償最高達HK\$200
- 住院及手術保障
- 中斷服務現金津貼
- 牙科保障
- 送返費用
- 人身意外保障最高達HK\$150,000
- 個人責任賠償最高達HK\$200,000

自選保障

- 可附加於計劃B或計劃C，為家傭額外保障心臟病、癌病、囊胞、腫瘤或原位癌等嚴重疾病。

基本保障			
保障項目	最高賠償額 (HK\$)		
	計劃 A	計劃 B	計劃 C
僱主責任	每宗事故 100,000,000		
- 保障《僱員補償條例》下僱主的法律責任			
門診保障			
- 門診費用及處方藥物	-	150	200
每天限額			
- 跌打、物理治療、脊椎治療	-	100	100
每天限額	-	500	500
每年限額	-		
每年總賠償額	不適用	3,000	3,000
住院及手術保障			
- 病房費用（包括醫院雜項費用）	-	300	300
每天限額			
- 外科醫生費用	-	10,000	10,000
每宗傷病限額			
- 麻醉科醫生費用	-	可償外科醫生費用的25%	
每宗傷病限額	-	可償外科醫生費用的12.5%	
- 手術室費用	-		
每宗傷病限額	不適用	20,000	25,000
每年總賠償額			
中斷服務現金津貼			
- 家傭因住院而無法提供服務	-	200	200
（津貼由住院第4天起開始發放）			
每天限額	不適用	4,000	6,000
每年總賠償額			
牙科保障			
- 口腔外科手術、治療膿腫、X光診斷、拔牙或補牙	-	250	250
每天限額	不適用	1,500	1,500
每年總賠償額			
補聘新家傭費用			
- 家傭因身故或嚴重傷病被送返，補聘新家傭的額外介紹費及其他費用	不適用	3,000	10,000
每年總賠償額			
送返費用			
- 因嚴重疾病或嚴重受傷而被送返			
- 剖驗家傭遺體及運送遺體或骨灰返回原居地	不適用	20,000	20,000
每年總賠償額			

保障項目	最高賠償額 (HK\$)		
	計劃 A	計劃 B	計劃 C
人身意外			
- 家傭在港休假期間意外不幸身故或永久傷殘			
每年總賠償額	不適用	100,000	150,000
家傭誠信保障			
- 因家傭欺詐或不忠實行為引致金錢損失			
每年總賠償額	不適用	3,000	6,000
個人責任			
- 因家傭疏忽所牽涉的第三者法律責任			
每宗意外／每一保險期	不適用	不適用	200,000

自選保障

萬一您的家傭不幸患上心臟病、癌病、囊胞、腫瘤或原位癌等嚴重疾病，根據僱傭合約的條款，您必須為家傭提供醫療保障。您可在計劃B或計劃C以外再附加以下其中一個自選保障，即可助您履行有關責任。

嚴重疾病自選保障 – 千足金

在基本保障內的門診保障及住院及手術保障範圍將伸延至以上的嚴重疾病。

嚴重疾病自選保障 – 藍鑽石

除門診保障及住院及手術保障範圍伸延至確診的受保嚴重疾病外，此自選保障更提供額外保障，相等於基本保障內住院及手術保障的最高賠償額，給予您更充裕的經濟支援。（如下表）

額外住院及手術保障	最高賠償額 (HK\$)	
	計劃 B	計劃 C
病房費用（包括醫院雜項費用）		
每天限額	300	300
外科醫生費用		
每宗傷病限額	10,000	10,000
麻醉科醫生費用	可償外科醫生費用的	
每宗傷病限額	25%	
手術室費用	可償外科醫生費用的	
每宗傷病限額	12.5%	
每年度總賠償額	20,000	25,000

MaidSafe Insurance

It is common for us in Hong Kong to hire a domestic helper to take care of the household chores. However, if your helper suddenly falls sick or gets injured under your employment, the financial burden on you could be substantial. As a thoughtful employer, whether you hire an overseas domestic helper, a local helper or only a part-time helper, you need a professional insurance plan to give you and your helper total peace of mind.

MaidSafe Insurance enables you to meet the legal obligations under the Employees' Compensation Ordinance and offers you and your helper comprehensive protection through a host of medical, accident and liability coverage. Moreover, its 2 optional riders guarantee extra financial security that you need if your overseas domestic helper suffers from common major illnesses.

Basic Protection

Plan A:
Employees' compensation coverage for all domestic helpers including part-timers

Plan B & Plan C:
Comprehensive protection for overseas domestic helpers

- ◆ Employer's liability up to HK\$100,000,000
- ◆ Outpatient benefit up to HK\$200 per day
- ◆ Hospital and surgical benefit
- ◆ Loss of service cash allowances
- ◆ Dental benefit
- ◆ Repatriation expenses
- ◆ Personal accident benefit up to HK\$150,000
- ◆ Personal liability up to HK\$200,000

Optional Riders

- ◆ Additional coverage for heart diseases, cancers, cysts, tumours or carcinoma in situ attachable to Plan B or Plan C

Basic Protection

Insured Items	Maximum Limit (HK\$)		
	Plan A	Plan B	Plan C
Employer's Liability	100,000,000 per event		
- In respect of the legal liability under the Employees' Compensation Ordinance			
Outpatient Benefit			
- Medical consultation, prescribed medicines and drugs	-	150	200
Limit per day			
- Bonesetting, physiotherapy or chiropractic treatment	-	100	100
Limit per day	-	500	500
Limit per year	-		
Total limit per year	N/A	3,000	3,000
Hospital and Surgical Benefit			
- Room and Board (including miscellaneous hospital charges)	-	300	300
Limit per day			
- Surgeon's Fee	-	10,000	10,000
Limit per disability	-		
- Anaesthetist's Fee	-	25% of the eligible Surgeon's Fee	
Limit per disability	-		
- Operating Theatre Charges	-	12.5% of the eligible Surgeon's Fee	
Limit per disability	-		
Total limit per year	N/A	20,000	25,000
Loss of Service Cash Allowances			
- Loss of domestic helper's service due to hospital confinement (from the 4th day of confinement onwards)	-	200	200
Limit per day			
Total limit per year	N/A	4,000	6,000
Dental Benefit			
- Oral surgery, treatment of abscesses, X-rays, extractions or fillings	-	250	250
Limit per day			
Total limit per year	N/A	1,500	1,500
Replacement Helper Expenses			
- Extra employment agency fee and other replacement expenses due to the death or repatriation of the domestic helper as a result of serious injury or illness			
Total limit per year	N/A	3,000	10,000
Repatriation Expenses			
- Repatriation due to serious illness or injury			
- Post-mortem treatment and transportation of mortal remains or body ashes to the country of origin			
Total limit per year	N/A	20,000	20,000

Insured Items	Maximum Limit (HK\$)		
	Plan A	Plan B	Plan C
Personal Accident			
- Accidental death or permanent disablement resulting from injury during rest days in Hong Kong			
Total limit per year	N/A	100,000	150,000
Fidelity Protection			
- Financial loss from any fraudulent or dishonest act committed by the domestic helper			
Total limit per year	N/A	3,000	6,000
Personal Liability			
- Third party liability arising out of negligence of the domestic helper			
Any one accident/any one period	N/A	N/A	200,000

Optional Riders

By choosing one of the following optional riders in addition to Plan B or Plan C, your obligation to provide your domestic helper with medical protection under the terms of your employment contract will be amply fulfilled if he/she suffers from common major illnesses including heart diseases, cancers, cysts, tumours or carcinoma in situ.

Optional Major Disease Protector - Gold

The outpatient benefit as well as the hospital and surgical benefit under the basic protection will be extended to cover the major illnesses mentioned above.

Optional Major Disease Protector - Diamond

In addition to an extension of the outpatient benefit as well as the hospital and surgical benefit upon diagnosis of the covered major illnesses, this optional rider offers additional coverage equivalent to the maximum benefits of the hospital and surgical benefit under the basic protection for your enhanced financial security. (See below)

Additional Hospital and Surgical Benefit	Maximum Limit (HK\$)	
	Plan B	Plan C
Room and Board (including miscellaneous hospital charges)		
Limit per day	300	300
Surgeon's Fee		
Limit per disability	10,000	10,000
Anaesthetist's Fee		
Limit per disability	25% of the eligible Surgeon's Fee	
Operating Theatre Charges		
Limit per disability	12.5% of the eligible Surgeon's Fee	
Total limit per year	20,000	25,000

Excess (each and every claim)

1. Hospital and Surgical Benefit HK\$300
2. Personal Liability HK\$500

Premium Table (HK\$)

Plan	Period of Insurance	Basic Protection	Basic Protection + Optional Major Disease Protector - Gold		Basic Protection + Optional Major Disease Protector - Diamond	
			Optional Rider	Total	Optional Rider	Total
Plan A	1-year	350	N/A	N/A	N/A	N/A
	2-year	630	N/A	N/A	N/A	N/A
Plan B	1-year	650	200	850	320	970
	2-year	1,170	360	1,530	576	1,746
Plan C	1-year	750	250	1,000	380	1,130
	2-year	1,350	450	1,800	684	2,034

Important Notes

- Plan A is designed to meet employers' legal obligations under the Employees' Compensation Ordinance. This plan is not applicable to post-natal care helpers or domestic helpers who need to perform driving duties or have an annual income exceeding HK\$200,000. The name of the insured helper is not required on the application.
- Plan B and Plan C apply to full-time overseas domestic helpers only.
- The outpatient benefit, hospital and surgical benefit, loss of service cash allowances and dental benefit under the basic protection are subject to a 15-day waiting period from the effective date of the basic protection.
- Outpatient benefit, hospital and surgical benefit under Optional Major Disease Protector - Gold and Optional Major Disease Protector - Diamond are subject to a 15-day waiting period from the effective date of the optional rider.
- The period of insurance of the optional rider should correspond to that of the basic protection.
- A minimum premium of HK\$300 annually will be charged if the basic protection is cancelled.
- A minimum premium of HK\$100 will be charged if the optional rider is added or cancelled.
- All plans are available to domestic helpers aged 18 to 60 at the time of application. Policies are renewable for domestic helpers up to the age of 65.
- Coverage provided by this insurance plan applies to insured events occurring within the Hong Kong Special Administrative Region only.

Major Exclusions

1. War and terrorism.
2. Any liability in respect of loss or losses from exposure to asbestos.
3. Pre-existing injury, illness, sickness or disease.
4. Physical examinations.
5. Childbirth, pregnancy, miscarriage, abortion and all complications.
6. Intentional self-inflicted injury or suicide, or any attempt while sane or insane.
7. Intoxication by alcohol, narcotics or drugs not prescribed by a medical practitioner and treatment in connection with addition to drugs or alcohol.
8. Acquired Immunisation Deficiency Syndrome ("AIDS") or AIDS related complex.

Note:

- This leaflet is for reference only. Should there be any discrepancy between the English and the Chinese versions of this leaflet, the English version shall apply and prevail. Please refer to the policy for the exact terms and conditions and the full list of policy exclusions. For more information or a copy of the policy terms and conditions, please call Blue Cross Customer Service Hotline at 3608 2988.
- This leaflet is for distribution in Hong Kong only. The distribution of this leaflet is not and shall not be construed as an offer to sell or a solicitation to buy or a provision of any insurance product outside Hong Kong.
- MaidSafe Insurance is underwritten by Blue Cross (Asia-Pacific) Insurance Limited, an authorised insurer in Hong Kong.
- Blue Cross (Asia-Pacific) Insurance Limited is a subsidiary of The Bank of East Asia, Limited and a member of the BEA Group. It is not affiliated with or related in any way to Blue Cross and Blue Shield Association or any of its affiliates or licensees.

自付額（以每一宗索償計算）

- | | |
|------------|---------|
| 1. 住院及手術保障 | HK\$300 |
| 2. 個人責任 | HK\$500 |

保費表 (HK\$)

計劃	保障期	基本保障	基本保障 + 嚴重疾病自選保障 – 千足金		基本保障 + 嚴重疾病自選保障 – 藍鑽石	
			自選保障	總保費	自選保障	總保費
計劃 A	1 年	350	不適用	不適用	不適用	不適用
	2 年	630	不適用	不適用	不適用	不適用
計劃 B	1 年	650	200	850	320	970
	2 年	1,170	360	1,530	576	1,746
計劃 C	1 年	750	250	1,000	380	1,130
	2 年	1,350	450	1,800	684	2,034

重要事項

- 計劃 A 為保障僱主在《僱員補償條例》下須承擔的法律責任。此計劃不適用於陪月員或須執行駕駛職務或每年收入超過HK\$200,000的家傭。申請時無須填寫受保家傭姓名。
- 計劃 B 及計劃 C 只適合全職海外家傭。
- 基本保障內的門診保障、住院及手術保障、中斷服務現金津貼及牙科保障均設有等候期，即基本保障生效日起計15天。
- 「嚴重疾病自選保障 – 千足金」及「嚴重疾病自選保障 – 藍鑽石」內的門診保障、住院及手術保障均設有等候期，即自選保障生效日起計15天。
- 自選保障的保障期必須與基本保障一致。
- 取消基本保障須支付不少於每年HK\$300的最低保費。
- 新增或取消自選保障須支付不少於HK\$100的最低保費。
- 家傭投保年齡為18至60歲，保單可續保至家傭滿65歲。
- 此計劃所提供的保障只適用於香港特別行政區境內發生的受保事故。

主要不保事項

- 戰爭及恐怖活動。
- 因石棉導致損失的任何責任。
- 既有傷病。
- 身體檢查。
- 分娩、懷孕、流產、墮胎及所有併發症。
- 自我毀傷、自殺或任何此等企圖，不論精神狀況是否正常。
- 因酒精、麻醉藥或未經醫生處方的藥物引致昏迷或中毒，或與酗酒或濫藥有關的治療。
- 愛滋病及其有關的疾病。

注意：

- 此單張只供參考之用，中英文版本如有差異，以英文版本為準。有關詳盡條款及細則及所有不保之事項，概以保單為準。如有查詢或欲索取保單條款及細則，請致電藍十字客戶服務熱線3608 2988。
- 此單張僅在香港派發。派發此單張並不構成亦不應被詮釋為在香港境外出售、游說顧客購買或提供任何保險產品。
- 「家傭至專寶」由香港獲授權之保險商 – 藍十字（亞太）保險有限公司承保。
- 藍十字（亞太）保險有限公司乃東亞銀行有限公司之子公司及東亞銀行集團成員，與 Blue Cross and Blue Shield Association 及其任何相關聯機構或許可證持有人並無任何關係。



Blue Cross 藍十字

Member of BEA Group 東亞銀行集團成員

藍十字（亞太）保險有限公司（「藍十字」）乃東亞銀行集團成員，於香港經營保險業務逾45年，致力為個人及企業客戶提供多元化的保險產品及服務，包括醫療、旅遊及一般保險。藍十字屢獲殊榮，保險產品及服務均獲廣泛認同：

- ◆ 商界展關懷公司 (2005-06 及 2008-17)
- ◆ 香港傑出企業公民獎 – 「企業組別」及「義工隊組別」嘉許標誌 (2017)
- ◆ 積金好僱主 (2017)
- ◆ 推動積金管理獎 (2017)
- ◆ 《Focus Media》Your Choice @ Focus 香港白領最喜愛「旅遊及一般保險」品牌大獎 (2017)
- ◆ 《新城電台》香港傑出數碼品牌大獎 – 傑出網上旅遊保險服務 (2017)
- ◆ 《新假期》最受歡迎旅遊保險公司大獎 (2005-2016)
- ◆ 《Flyagain.la 又飛啦!》我最喜愛旅遊品牌大獎 – 我最喜愛旅遊保險 (2015)
- ◆ 《社區投資共享基金》社會資本企業義工大賞 – 最具溫情獎 (2015)
- ◆ 《資本雜誌》資本傑出企業成就獎 – 傑出醫療及一般保險 (2012-2015)
- ◆ 《新城財經台及新城數碼財經台》香港企業領袖品牌 – 卓越旅遊保險品牌 (2015)

藍十字在2017年獲得金融服務業國際信用評級機構A.M. Best Company評定財務實力評級及發行人信用評級分別為A(優秀)及「a」級別。有關最新評級，請瀏覽www.ambest.com。

Blue Cross (Asia-Pacific) Insurance Limited (“Blue Cross”) is a member of The Bank of East Asia Group. With over 45 years of operational experience in the insurance industry, Blue Cross provides a comprehensive range of products and services including medical, travel and general insurance, which cater to the needs of both individual and corporate customers. Blue Cross' success in insurance products and services is reaffirmed by numerous awards and accolades:

- ◆ Caring Company (2005-06 & 2008-17)
- ◆ The Corporate Citizenship Logo in the Enterprise and Volunteer Categories of The Hong Kong Corporate Citizenship Awards (2017)
- ◆ Good MPF Employer Award (2017)
- ◆ Support for MPF Management Award (2017)
- ◆ Focus Media Your Choice @ Focus – Hong Kong White Collar's Most Favourite “Travel & General Insurance” Brand Award (2017)
- ◆ Metro Radio Hong Kong Digital Brand Awards – Outstanding Online Travel Insurance Services (2017)
- ◆ Weekend Weekly The Most Favorite Travel Insurance Company Award (2005-2016)
- ◆ Flyagain.la My Favourite Travel Brand Awards – The Most Favourite Travel Insurance (2015)
- ◆ Community Investment and Inclusion Fund Social Capital Corporate Volunteer Challenge – Most Caring Award (2015)
- ◆ Capital Magazine Capital Outstanding Enterprise Awards – Medical and General Insurance (2012-2015)
- ◆ Metro Finance & Metro Finance Digital Radio Hong Kong Leaders' Choice – Excellent Brand of Travel Insurance (2015)

In 2017, Blue Cross is assigned a financial strength rating of A (Excellent) and an issuer credit rating of “a” by A.M. Best Company, a global full-service credit rating firm specialising in the financial service industry. For the latest rating, please access www.ambest.com.



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