

家傭綜合保

- 綜合醫療費用保障，覆蓋因受傷或疾病引致的門診、住院及緊急牙科費用。
- 若家傭因受傷或疾病而需連續住院，您可獲每日現金津貼。
- 若家傭因受傷或疾病而證實不能繼續工作，或不幸死亡，您可獲遣送家傭返回原居地的費用賠償。
- 若您因家傭的欺詐或不忠實行為而蒙受金錢損失，您可獲實際損失的補償。
- 自選保障，因患嚴重疾病如癌症和心臟病等的治療費用。

計劃內容

項目	保障範圍	最高賠償額(港元)
1.僱員補償保障	保障閣下作為僱主在香港法律下之責任	每宗事故100,000,000
2.門診保障	家傭因患病或意外受傷，須於診所接受治療	每日180 每年2,000
3.住院及手術費用保障	家傭因患病或意外受傷，須入院進行外科手術或治療：	
	住院及膳食費用	每日300
	外科手術費用	每次10,000
	麻醉師費用	外科手術費用之25%
	手術室費用	外科手術費用之12.5%
4.服務中斷現金津貼	家傭因入院接受治療或進行手術，而導致服務中斷之現金津貼	每日200 每年最長可至15天
5.牙醫費用保障	家傭因口腔疾病而須接受治療	每次治療費用之2/3 每年1,500
6.人身意外保障	家傭在休息日，因意外引致死亡、斷肢或失明	每年100,000
7.送返原居地費用	家傭身亡或健康欠佳，經醫生診斷，不能繼續工作，須送返原居地之交通費用	每年20,000
8.家傭誠信保障	家傭欺詐舞弊所引致的經濟損失	每年5,000
住院醫療延伸保障〔自選項目〕		
9.「癌症及心臟病」治療費用	家傭因患上癌症或心臟病，須入院進行外科手術或治療	每次20,000 每年70,000

主要不保事項

- 因戰爭或恐怖主義活動等引致的意外
- 自殺、精神病、性病、愛滋病
- 與毒品、藥物及酒精有關的治療
- 懷孕及分娩、肺塵埃沉著病、整容手術、身體檢查、洗牙、鑲牙
- 在保單生效前已存在的傷病等

詳情請參閱我們網站(www.chins.com.hk)上提供的保單內不保項目之詳情。

保費表

保障	保單年期 (港元)	
	1年	2年
每位家傭	600.58	1,081.05
包括駕駛私家車工作 (附加費: 保費的百分之五十)	300.30	540.54
「癌症及心臟病」治療費用 (自選保障)	300.30	600.60

* 以上費用已包括政府徵款、恐怖活動保障費用、保險公司(僱員補償)無力償債管理局供款及0.1%作為保險業監管局(保監局)之保費徵費。

* 此保險只適用於負責一般家務之合法海外家傭, 年齡介乎18至65歲。

* 「癌症及心臟病」治療費用延伸保障只適用於身體狀況良好, 並從未被診斷或治療癌症或心臟病的家傭。

等候期

門診保障、住院及手術費用保障、服務中斷現金津貼及牙醫費用保障, 須於保單生效14日後, 始接受索償。

最低保費

如投保人主動向我們提出取消保單, 此保單仍須繳付最低保費港幣\$400元及另加之政府保費徵費。

免責聲明

以上資料只作參考用途, 並只適用於香港境內。以上資料並沒有包含保單文件的完整條款。有關完整的條款及細則, 請參閱保單文件, 如以上資料及保單文件有任何差異, 以保單文件為準。保單文件副本可應要求提供。閣下於投保前可參閱保單文件內容及條款, 亦可於作出任何決定前先諮詢獨立及專業的意見。

以上一般保險保單由創興保險有限公司承保, 該承保公司已獲香港保險業監管局授權經營, 並受其監管, 創興銀行有限公司(「創興銀行」)為創興保險有限公司之授權保險代理商。投保本計劃須向創興保險有限公司支付保費。

對於創興銀行有限公司與客戶之間因銷售過程或處理有關交易而產生的合資格爭議, 創興銀行有限公司須與客戶進行金融糾紛調解計劃程序; 然而, 對於有關產品的合約條款的任何爭議, 應由創興保險有限公司與客戶直接解決。

有關創興保險

創興保險有限公司(「創興保險」)為創興銀行有限公司之全資附屬機構, 創興保險提供多元化的保險服務以配合您個人需要, 並向您提供迅速及合理的賠償服務。

 香港九龍九龍灣宏照道38號企業廣場5期二座辦公大樓L25

 (852) 3768 1910 / (852) 3768 9292

 **(852) 3768 9288**

 星期一至星期五上午九時至下午六時(星期六及公眾假期除外)

 hq@chins.com.hk

Domestic Helper Plus

- All-in-one medical protection from outpatient, hospitalisation due to sickness &/or accident, to emergency dental expenses.
- Daily cash subsidy if your helper is hospitalized due to sickness &/or accidents.
- Repatriation expenses for helper when in need to return to her country due to illness or in the event of unfortunate death.
- Fidelity protection for financial loss you suffered due to fraud or dishonest acts committed by your helper.
- Optional cover for the medical expenses due to critical illness such as cancer or heart disease.



Plan Details

Section	Coverage	Maximum Benefit (HK\$)
1. Employees' Compensation Cover	Your legal liability as an employer under the laws of Hong Kong	100,000,000 per event
2. Clinical Expenses	Outpatient treatment when the domestic helper suffers from disease or an accidental injury	180 per day 2,000 per year
3. Surgical & Hospitalization Expenses	Surgical or hospitalization treatment when the domestic helper suffers from disease or an accidental injury.	
	Room & Board	300 per day
	Surgeon's Fees	10,000 per surgical operation
	Anesthetist's Fees	25% of Surgeon's fees
	Operating Theatre Charges	12.5% of Surgeon's fees
	Total limit per year	30,000
4. Loss of Services Cash Allowance	Loss of services due to domestic helper's hospital confinement	200 per day Up to 15 days per year
5. Dental Expenses	Oral treatments for the domestic helper's dental disease	2/3 of actual expenses up to 1,500 per year
6. Personal Accident Benefits	Death, loss of limb or loss of sight of the domestic helper caused by an accident during rest days	100,000 per year
7. Repatriation Expenses	Repatriation due to death, or medically certified health condition rendering the domestic helper unfit to continue employment	20,000 per year
8. Fidelity Guarantee	Financial loss arising from any act of fraud or dishonesty committed by the domestic helper	5,000 per year
Extended Hospital Treatment Coverage (Optional)		
9. "Cancer & Heart Disease" Treatment Expenses	Surgical or hospitalization expenses when the domestic helper suffers from Cancer or Heart Disease	20,000 per surgical operation 70,000 per year

Major Exclusion

- Results from war, terrorism
- Intentional self-inflicted injury or suicide, mental illness, venereal disease, Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC)
- Treatment in connection with drugs and alcohol
- Pregnancy and childbirth, pneumoconiosis, surgery for cosmetic purpose, routine check-up, teeth cleaning and dentures
- Pre-existing medical conditions before policy inception or etc.

Please refer to the policy which is available in our website (www.chins.com.hk) for detailed exclusions.

Premium Table

Protection	Period of Insurance (HK\$)	
	1year	2year
Per Domestic Helper	600.58	1,081.05
Including Private Car Driving Duty (Additional Premium: 50% Loading on the Premium Charge)	300.30	540.54
Optional Cover Cancer & Heart Disease Medical Expenses	300.30	600.60

* The above premium included the Government Levy, Government Terrorism Facility Charge and Employees Compensation Insurer Insolvency Bureau Contribution and 0.1% premium levy by the Insurance Authority ("IA").

* This insurance is only applicable to legal overseas domestic helpers who are in charge of general household duties and aged between 18 and 65.

* "Cancer & Heart Disease" Treatment Expenses extension coverage is only applicable to domestic helpers who are in good health conditions, have not been diagnosed or received any treatment with Cancer or Heart Disease.

Waiting Period

A 14-Day waiting period from the effective date of the insurance shall be applicable under Clinical Expenses, Surgical & Hospitalization Expenses, Loss of Services Cash Allowance and Dental Expenses for each domestic helper during which no benefits claim will be payable.

Minimum Premium

If the Insured makes his own request with us to cancel the policy, the policy is still subject to a minimum premium of HK\$400 plus government premium levy.

Disclaimer

The above information is for reference only and is only applicable in Hong Kong. The above information does not include the full terms of the policy document. For the full terms and conditions, please refer to the policy document. If there is any discrepancy between the above information and the policy document, the policy document shall prevail. Copies of policy documents are available upon request. You can refer to the content and terms of the policy document before applying the insurance, and you can also seek independent and professional advice before making any decision.

The above general insurance policy is underwritten by Chong Hing Insurance Co Ltd which is authorised and regulated by the Insurance Authority of the HKSAR. Chong Hing Bank Limited ("Chong Hing Bank") is an insurance agent authorised by Chong Hing Insurance Co Ltd for the distribution of this Plan. Premiums will be payable to Chong Hing Insurance Co Ltd upon enrolment of this Plan.

In respect of an eligible dispute arising between the Chong Hing Bank Limited and the customer out of the selling process or processing of the related transaction, Chong Hing Bank Limited is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of the product should be resolved between directly Chong Hing Insurance Co Ltd and the customer.

About Chong Hing Insurance

Chong Hing Insurance Company Limited ("Chong Hing Insurance") is a wholly-owned subsidiary of Chong Hing Bank Limited. Chong Hing Insurance offers a wide range of insurance services to suit your individual needs and provide you with prompt and reasonable compensation.



L25, Tower Two, Enterprise Square Five, 38 Wang Chiu Road, Kowloon Bay, Kowloon, Hong Kong



(852) 3768 1910 / (852) 3768 9292



(852) 3768 9288



From Monday to Friday 9am to 6pm (Except Saturday and Public Holidays)



hq@chins.com.hk