

Hong Leong Domestic Helper Serious Disease Insurance

Coverage Outline

Section	Coverage	Maximum Benefit Payable (HK\$)	
		Plan 1	Plan 2
1	Medical Expenses for Serious Diseases Medical expenses necessarily incurred and received by the Domestic Helper for consultation, diagnosis, examination or treatment received in a hospital or medical laboratory or imaging center or from a Registered Medical Practitioner in Hong Kong during the Period of Insurance. Cover 10 Serious Diseases <ul style="list-style-type: none"> • Cancer • Stroke • Heart Attack (Myocardial Infarction) • Benign Brain Tumor • Encephalitis • Meningitis • Aneurysm • Coronary Artery Disease • Kidney Failure or • Liver Failure 	100,000	200,000
2	Repatriation Expenses Cover (Due to Serious Diseases)	2,500	5,000
3	Replacement Domestic Helper Expenses Cover (Due to Serious Diseases)	2,500	5,000

Important Information

- This Coverage shall not apply to any Serious Disease for which the Domestic Helper received medical consultation, diagnosis, examination or treatment, or of which the signs and symptoms, whether known or unknown to the Domestic Helper, manifested prior to the Effective Date of the Policy or the date which the employment contract with the Policyholder first commenced, whichever is the later.
- Domestic Helper must be between 18 and 60 years of age. Renewal up to aged 65 (at last birthday).
- The applicant must be the employer of the insured domestic helper stated in the employment contract.

Waiting Period

Each Domestic Helper has 15 days waiting period, no benefit shall be payable for any Sections within this period.

Major Exclusions

Pregnancy or childbirth, influence of alcohol or drugs, HIV (including AIDS) etc.

Note: 1. Whenever there is any discrepancy between the English and Chinese version of the above, the English version shall prevail.

2. This leaflet is for reference only. Please refer to the original policy for the exact terms and conditions.