

Hong Leong Domestic Helper Insurance

Coverage Outline

Coverage	Maximum Benefit Payable (HK\$)
1. Employees' Compensation Insurance	100,000,000 /occurrence
2. Domestic Helper's Personal Accident Insurance	200,000 /year
3. Domestic Helper's Medical Expenses Cover	
(a) Surgical & Hospital Expenses*(Due to accident or sickness)	25,000 /year
1. Room & Board & Hospital Charges	300 /day
2. Surgical Expenses	15,000 /disability
3. Anaesthetists Fees (25% of surgical expenses benefit payable)	3,750 /disability
4. Operating Theatre Fees (12.5% of surgical expenses benefit payable)	1,875 /disability
(b) Clinical Expenses (Due to accident or sickness)	3,000 /year
1. Clinical Visits	180 /visit /day
2. Expenses for bonesetting, or registered Physiotherapist (subject to 1 st treatment received from a qualified and registered medical practitioner)	100 /visit /day, 500 /year
(c) Dental Expenses (Covers dental diseases only) - Pay for 2/3 of actual expenses incurred for each dental treatment	1,500 /year
(d) Repatriation (Due to serious illness, injury or death)	20,000 /year
4. Domestic Helper's Personal Liability Cover (within HKSAR)	100,000 /year
5. Domestic Helper's Personal Belongings Cover (within the insured's home) Excess: HK\$200/claim	10,000 /year
6. Indemnity to Employer	
(a) Infidelity of Domestic Helper (including HK\$3,000/year unauthorized use of IDD)	10,000 /year
(b) Replacement Expenses (Due to death or repatriation of the Domestic Helper for medical reasons during employment)	5,000 /year
(c) Daily Cash Allowance for Domestic Helper's Hospitalization (Due to accident or sickness, pay from the 4 th day of hospital confinement)	200 /day, 6,000 /year

Important Information

- Domestic Helper must be between 18 and 60 years of age. Renew up to aged 65 (at last birthday)
- The above premium is applicable to overseas domestic helper who carries out general household work only (excluding any duty as a chauffeur).
- The applicant must be the employer of the insured domestic helper stated in the employment contract.
- The enrolment offer is valid for first time enrolment and once for each insured employer.

Waiting Period

Each Domestic Helper has 15 days waiting period, no benefit shall be payable for any disease or sickness occurring within the period.

Waiting Period Waiver for Clinical Expenses Cover

This cover has a flat premium of HK\$10 and the application must be submitted at least 15 days before the policy inception date.

Major Exclusions

War, act of terrorism, suicide, pregnancy or childbirth, influence of alcohol or drugs, pre-existing injury, illness or disease, AIDS, unlawful acts, accident or illness sustained outside Hong Kong (other than Domestic Helpers Personal Accident Insurance), legal liability arising from ownership or usage of any motor vehicle or watercraft.

Major Exclusions Applicable to Surgical & Hospital Expenses Cover, Clinical Expenses Cover, and Daily Cash Allowance for Domestic Helpers' Hospitalization

Nervous or mental disease or disorder, venereal diseases, congenital anomalies and deformities, infertility, sterilization, heart disease or cancer, palpitation, renal calculus, gall bladder stone, hypertension, arthritis.

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.

Hong Leong Domestic Helper Insurance – Serious Disease Extension

Coverage Outline

Coverage	Maximum Benefit Payable (HK\$)
1. Medical Expenses Coverage Medical expenses necessarily incurred by the Domestic Helper for consultation, diagnosis, examination or treatment received in a hospital or medical laboratory or imaging centre or from a Legally Qualified and Registered Medical Practitioner in Hong Kong SAR during the Period of Insurance.	100,000
2. Cover 10 Serious Diseases <ul style="list-style-type: none"> • Cancer • Heart Attack (Myocardial Infarction) • Encephalitis • Aneurysm • Kidney Failure • Stroke • Benign Brain Tumor • Meningitis • Coronary Artery Disease • Liver Failure 	Or 200,000
3. One aggregate limit Apply one aggregate limit for Sections 3(a) & 3(b) in the Hong Leong Domestic Helper Insurance Policy.	

Important Information

- This extension coverage need to be insured together with Hong Leong Domestic Helper Insurance Policy.
- This extension 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 coverage.
- A Chinese Medicine Practitioner is not considered as a Legally Qualified and Registered Medical Practitioner.

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.