

Hong Leong Home Assistant Insurance

Coverage Outline

Coverage	Maximum Benefit Payable (HKD)
1. Employees' Compensation Insurance	100,000,000/occurrence
2. Home Assistant's Personal Accident Insurance (Working in the course of employment and within HKSAR)	20,000/each Period of Insurance
3. Home Assistant's Personal Liability (Working in the course of employment and within HKSAR)	50,000/each Period of Insurance

Important Information

- All government levies are included.
- Home assistant must be between 18 and 65 years of age.
- Part-time: Working 40 hours or less per week and not living with the employer; Full-time: Working more than 40 hours per week.
- Name of home assistant is not required.
- Protection coverage and the required premium is applicable to cases where at any point in time only one home assistant is employed by the applicant to perform general household work; post-natal care; child care; household elderly care; escort for out-patient and care for discharged/hospital patient.
- Applicant must be the employer of the insured home assistant.
- Applicant's address must be the place of employment of home assistant.

Major Exclusions

War, act of terrorism, suicide, pregnancy or childbirth, influence of alcohol or drugs, AIDS, unlawful acts, legal liability arising from ownership or usage of any motor vehicle or watercraft.

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.