

# Supermaid Overseas Helper Insurance Plan

## 「超傭保」海外家傭保險計劃



閩信保險

Supermaid Overseas Helper Insurance Plan is an all-in-one policy providing you and your maid a comprehensive cover. It not only protects you against legal liabilities as an employer, but also offers your domestic helper all-round cover.

「超傭保」海外家傭保險計劃 為一份多合一的綜合保險計劃，除保障你作為僱主所應負的法律責任外，更為你的家庭傭工提供多項週全的保障。

### 超級保障

- 多達 11 項保障，保障額足夠應付僱主及家傭所需
- 增設家傭自殺身亡的賠償金及其遺體運返原居地開支
- 免等候期、保障在接受申請首日即生效
- 10 日特快普通門診理賠保證

### 保費

1 year/年	HK\$670.00
2 years/年	HK\$1,150.00

Scope of Cover 承保範圍		Maximum Limit 賠償限額
1	<b>Employees' Compensation 僱主責任</b> Provide compensation according to the Employees' Compensation Ordinance 保障<僱員補償條例>下僱主之法律責任	HK\$100,000,000 per event 每次
2	<b>Hospitalization and Surgical Expenses 住院及手術費用</b> No sub-limits for Room & Board Charges & Surgical Expenses 每天住院及每次手術費	HK\$35,000 per year 全年
3	<b>Clinical Expenses 診所治療費用</b> a. Out-patient Expenses 門診 (每日只限一次) b. Bonesetter or Physiotherapist Treatment (followed by a registered medical practitioner) 跌打或物理治療 (每日只限一次)	HK\$4,200 per year 全年 HK\$200 per visit per day 每次 HK\$100 per visit per day 每次 HK\$500 per year 全年
4	<b>Dental Expenses 牙科治療</b> Emergency dental expenses including Oral Surgery, Treatment of abscesses, X-ray, extractions of fillings as a result of domestic helper's dental disease 因緊急的牙齒疾患而需接受口腔手術，治療膿腫，X光檢查，拔牙或補牙	HK\$2,000 per year 全年 Two-thirds of the Expenses 實際合理及必須費用之三分二
5	<b>Personal Accident 個人意外傷亡保障</b> Covering accidental death and permanent disablement occurs during the rest days of the domestic helper. Special cover for the domestic helper sustains death due to suicide during the period of insurance 於非工作期間(休息日)意外受傷，導致死亡或永久傷殘或自殺身亡	HK\$100,000 per year 全年
6	<b>Repatriation Expenses 遣返原居地開支</b> a. Repatriation of the domestic helper to her home country due to unfit to work in the event of serious sickness or injury 家傭因病或嚴重受傷而不能繼續正常工作而需被送返原居地 b. Transportation of mortal remains in the event of death (including death resulting from suicide) 運送家庭傭工之遺體回原居地(包括自殺身亡)	HK\$20,000 per year 全年
7	<b>Loss of Services Cash Allowance 中斷服務現金津貼</b> Cash allowance for loss of services commencing from the fourth day due to hospitalized, sickness or injury of helper 受保家傭因患病、嚴重受傷而須住院，由第四天起，可獲現金津貼補償	HK\$6,000 per year 全年 HK\$200 per day 每天
8	<b>Replacement Helper Expenses 重新聘請家傭費用</b> Extra expenses necessarily incurred in employing a replacement helper if your helper is repatriation due to serious injury, illness or death 受保家傭因患病、嚴重受傷或死亡而須送返原居地，重新聘請家傭的合理費用	HK\$10,000 per year 全年
9	<b>Loan Protection 貸款保障</b> If Employer makes a financial loan with documented evidence/proof to his/her domestic helper which cannot be repaid due to her death or her being medically unfit to continue employment, it will reimburse the amount of the loan outstanding 受保家傭因患病、嚴重受傷或死亡而不能繼續工作，導致未能償還您曾對家庭傭工作出有證據之私人財務借貸，尚欠借貸餘款將可獲得賠償	HK\$10,000 per year 全年
10	<b>Fidelity Coverage 忠誠保險</b> All pecuniary loss sustained by the employer from any act of larceny, dishonest or fraudulent misappropriation of monies 因家傭偷竊、欺詐、舞弊行為所引致的金錢損失 (sub-limit of unauthorized long distance telephone call - HK\$2,000 未經許可的長途電話費最高賠償額為HK\$2,000)	HK\$4,500 per year 全年
11	<b>Domestic Helper's Personal Liability 家傭個人法律責任</b> To indemnify your Domestic Helper's legal liability arising out of an occurrence for accidental death or bodily injury to third party and/or damage to third party property. 保障您的家傭因她的疏忽意外導致第三者的身體傷亡或財物損失而須負上的法律責任。	HK\$200,000 per year 全年

Remarks : This brochure is for reference only. Please refer to the actual policy for exact terms and conditions. If discrepancy exists between the English version and the Chinese version of this brochure, the English version shall prevail. 註：本小冊子只供參考之用，詳細說明及保險條款，請參閱保單原文及以英文為準。

**各項保障項目共同一般不保事項****General Exclusion applicable to all Sections**

Childbirth, pregnancy, miscarriage, abortion, intoxication by alcohol, narcotics or drugs, acquired immune deficiency syndrome (AIDS)/AIDS related complex (ARC), pre-existing injury sickness or disease, and any injury, sickness, accident or event occurring outside Hong Kong. Please refer to the insurance policy for details of other exclusions in each section 生育、懷孕、流產、酗酒或非註冊醫生處方指定藥品、愛滋病或其相關病徵、在保險生效前已存在的傷病、以及在香港境外發生的任何傷病、事故。其他不保事項，請參閱正式保單。

**關於 閩信**

閩信保險有限公司 乃本港上市公司「閩信集團」(股票編號 222) 之全資附屬機構，在香港及澳門經營一般保險業務超過 35 年，並在福建省福州市設有代表處。

閩信保險並為廈門國際銀行及澳門國際銀行之聯屬機構，截至 2007 年底，集團相關公司的總資產價值超過港幣 30 億元，實力雄厚。

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**Supermaid Overseas Helper Insurance Plan Application Form (Please complete in BLOCK LETTERS and tick the appropriate box)**

「超傭保」海外家傭保險計劃投保書 (請以英文正楷填寫及✓適用的方格)

**投保人資料 Applicant's Information**

投保人姓名 (僱主) Name of Insured / Employer			Mr.先生 <input type="checkbox"/> Ms.女士 <input type="checkbox"/>
出生日期 Date of Birth	____/____/____(DD/MM/YY)	身份證號碼 HKID Card No.	聯絡電話 Tel No.
地址 Address			

**受保人資料 Domestic Helper's Information**

受保人姓名 (家傭) Name of Helper			
性別 Sex	<input type="checkbox"/> Male 男 <input type="checkbox"/> Female 女	身份證 / 護照號碼 HKID Card / Passport No.	
出生日期 Date of Birth	____/____/____(DD/MM/YY) (Age:18-60)	國籍 Nationality	

**投保計劃及生效日期 Insurance Plan and Period of Insurance**

保單年期 Period of Insurance	<input type="checkbox"/> 一年 One Year HK\$670.00	<input type="checkbox"/> 兩年 Two Year HK\$1,150.00
保單生效日期 Policy commence on	____/____/____(DD/MM/YY)	

**投保人聲明 Insured's Declaration**

- 本人/吾等聲明在此投保書內填報的資料，根據本人/吾等所知及所信，為確實及完全者。本人/吾等同意此投保書應作為本人/吾等與閩信保險有限公司保險合約的基礎及有關保險須在該公司接受此投保書後才生效。I/We declare that to the best of my knowledge and belief the information on this application form is true and complete in every respect. I/We agreed that this application and declaration shall be the basis of the contract between me/us and Min Xin Insurance Company Limited ("the Company") and this insurance will not become effective until the Company has accepted this application.
- 本人現委託樂信保險經紀有限公司安排上述保險亦同意繳交保費並明白支票抬頭須註明“樂信保險經紀有限公司”或“閩信保險有限公司”I/We agree to appoint Loyal Insurance Advisers Limited to arrange the above insurance and also agree and understand that the payment should be made by crossed cheque to order of "Loyal Insurance Advisers Limited" or "Min Xin Insurance Company Limited"

**個人資料聲明 Personal Information Collection Statement**

閣下提供的資料，為本公司提供保險業務所需，並可能使用於下列目的：任何與保險或財務有關的產品或服務，或該等產品或服務的任何更改、變更、取消或續期；任何索償，或該等索償的調查或分析；行使任何代位權；及可能移轉予：任何有關的公司，或任何其他從事與保險或再保險業務有關的仲介人或索償或調查或其他服務提供者，以達到任何上述或有關目的；現存或不時成立的任何保險公司協會或聯會或類同組織(聯會)，以達到任何上述或有關目的，或以便(聯會)執行其監管職能，或其他基於保險業或任何(聯會)會員的利益而不時在合理要求下賦予(聯會)的職能；及/或透過聯會移轉予任何(聯會)的會員，以達到任何上述或有關目的。此外，在此授權閩信保險有限公司由(聯會)從保險業內收集的資料中查閱及/或核對閣下任何資料，閣下有權查閱及要求更正由閩信保險有限公司持有有關閣下的個人資料。The information you provide to us is collected to enable us to carry on insurance business and may be used for the purpose of: any insurance or financial related product or service or any alterations, variations, cancellations or renewal of such product or service; any claim or investigation or analysis of such claim; and exercising any right of subrogation. And may be transferred to: any related company or any other company carrying on insurance or reinsurance related business or an intermediary or a claims or investigation; or other service provider providing services relevant to insurance business for any of the above or related purposes; any association, federation or similar organization of insurance companies ("Federation") that exists or is formed from time to time for any of the above or related purposes or to enable the Federation to carry out its regulatory functions or such other functions that may be assigned to the Federation from time to time and are reasonably required in the interest of the insurance industry or any member(s) of the Federation; and members of the "Federation" by the "Federation" for any of the above or related purposes. Moreover, Min Xin Insurance Company Limited is hereby authorized to obtain access to &/or to verify any of your data with the information collected by the Federation from the insurance industry. You have the right to obtain access to and to request correction of any personal information concerning yourself held by our company.

**投保人簽署 Signature of Applicant**

投保人簽署 Signature of Applicant : _____	簽署日期 Date of Signature : _____
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**閩信保險有限公司  
Min Xin Insurance Company Limited**

(a wholly owned subsidiary of Min Xin Holdings Limited) (閩信集團全資附屬公司)  
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Authorized Broker:

**樂信保險經紀有限公司  
LOYAL INSURANCE ADVISERS LIMITED**  
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