



**Blue Cross 藍十字**

Member of BEA Group 東亞銀行集團成員

**樂信海外家傭綜合保險  
Loyal Overseas Helper Insurance**



2015年3月生效  
With effect from March 2015



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

## 樂信海外家傭綜合保險

「樂信海外家傭綜合保險」助您履行《僱員補償條例》規定下的僱主責任，為海外家傭提供全面的醫療、個人意外及個人財物保障等。

您亦可選擇「癌症及心臟病自選保障」，萬一家傭不幸患此嚴重疾病，亦可獲得額外的醫療保障，讓您及家傭可以安寢無憂。此外，計劃不設等候期，保單一經生效即獲保障。

### 計劃特點

- 僱主責任保障高達 HK\$100,000,000
- 門診保障每天高達 HK\$210
- 牙科保障 — 包括口腔外科手術、智慧齒治療及膿腫治療等
- 個人意外保障每年高達 HK\$200,000
- 貸款保障
- 「癌症及心臟病自選保障」為家傭提供額外的醫療保障

## Loyal Overseas Helper Insurance

**Loyal Overseas Helper Insurance** enables you to meet the legal obligations under the Employees' Compensation Ordinance. It offers a comprehensive protection for your overseas helper including Medical, Personal Accident Benefit, Personal Property Benefit and etc.

Moreover, you can choose Optional Cancer and Heart Disease Protector which provides you additional medical coverage if your helper suffers from such major diseases. This plan requires no waiting period and protection will be started once the policy is effective.

### Plan Highlights

- Employer's Liability coverage up to HK\$100,000,000
- Outpatient Benefit up to HK\$210 per day
- Dental Benefit covering oral surgery, treatment of wisdom teeth, treatment of abscesses, etc.
- Personal Accident Benefit up to HK\$200,000 per year
- Loan Protection
- Optional Cancer and Heart Disease Protector provides additional medical coverage for helper

## 基本保障 Basic Benefits

| 保障項目<br>Benefit Items  | 最高賠償額<br>Maximum Limit (HK\$)                          |
|--|--|
| <b>僱主責任 Employer's Liability</b><br>保障《僱員補償條例》下僱主的法律責任<br>In respect of the legal liability under the Employees' Compensation Ordinance  | 每宗事故 \$100,000,000/event                               |
| <b>門診保障 Outpatient Benefit</b><br>a) 門診費用（包括診症及處方藥物）<br>Clinical Expenses (including medical consultation and prescribed medicines)<br>每天1次，每次限額<br>1 visit per day, limit per visit   | \$210  |
| b) 跌打或物理治療<br>Chinese bone-setting or physiotherapy<br>每天1次，每次限額<br>1 visit per day, limit per visit<br>每年限額 Limit per year  | \$100<br>\$700   |
| <b>每年限額 Total limit per year</b>   | <b>\$4,200</b>   |
| <b>住院及手術保障 Hospital and Surgical Benefit</b> <ul style="list-style-type: none"><li>病房費用（包括醫院雜項費用）<br/>Room and Board (including miscellaneous hospital charges)</li><li>手術費用（包括外科醫生費用、麻醉科醫生費用及手術室費用）<br/>Surgical Expenses (including Surgeon's Fees, Anaesthetist's Fees and Operating Theatre Charges)</li></ul> | \$35,000   |
| <b>牙科保障 Dental Benefit</b><br>因緊急牙齒疾患而須接受口腔外科手術、智慧齒治療、膿腫治療、X光診斷、拔牙或補牙（智慧齒治療每年限額為\$1,000）<br>Oral surgery, treatment of wisdom teeth, treatment of abscesses, X-rays, extractions or fillings as a result of emergency dental disease (Limit per year for treatment of wisdom teeth : \$1,000)                      | \$2,500<br>(治療費用之三分二<br>2/3 of the treatment expenses) |
| <b>中斷服務現金津貼<br/>Loss of Service Cash Allowances</b><br>家傭因住院而無法提供服務（津貼由住院第4天起開始發放）<br>Loss of helper's service due to hospital confinement (from the fourth day of confinement onwards)<br>每天限額 Limit per day  | \$200  |
| <b>每年限額 Total limit per year</b>   | <b>\$6,000</b>   |

| 保障項目<br>Benefit Items   | 最高賠償額<br>Maximum Limit (HK\$) |
|---|-------------------------------|
| <b>補聘新家傭費用#<br/>Replacement Helper Expenses#</b><br>家傭因身故、嚴重疾病或受傷被送返原居地，須補聘新家傭的額外介紹費及其他費用<br>Extra employment agency fee and other replacement expenses due to repatriation of the helper as a result of death, serious illness or injury   | \$10,000                      |
| <b>送返費用 Repatriation Expenses</b> <ul style="list-style-type: none"><li>因嚴重疾病或受傷而被送返原居地<br/>Repatriation due to serious illness or injury</li><li>運送遺體或骨灰返回原居地（包括自殺身故）<br/>Transportation of mortal remains or body ashes to the country of origin (including commit suicide)</li></ul> | \$35,000                      |
| <b>個人意外保障 Personal Accident Benefit</b><br>在港休假期間因意外導致不幸身故或永久傷殘或因自殺身故<br>Accidental death or permanent disablement or death as a result of committing suicide during rest days in Hong Kong   | \$200,000                     |
| <b>家傭誠信保障 Fidelity Protection</b><br>因家傭欺詐或不忠實行為引致的金錢損失<br>Financial loss due to fraudulent or dishonest act committed by the helper  | \$5,000                       |
| <b>家傭個人財物保障<br/>Overseas Helper's Personal Property Benefit</b><br>在僱主居所內之個人財物意外遺失或損毀（每宗索償自負額：\$200）<br>Accidental loss or damage of helper's personal belongings within employer's residential premises (Subject to an excess of HK\$200 per claim)                                    | \$3,000                       |

| 保障項目<br>Benefit Items   | 最高賠償額<br>Maximum Limit (HK\$) |
|---|-------------------------------|
| <b>貸款保障# Loan Protection#</b><br>若家傭因身故、嚴重疾病或受傷而須送返原居地，導致未能償還僱主對家傭作出有證據之財務借貸，僱主可獲賠償尚欠餘款<br>Repatriation of helper due to death, serious illness or injury and therefore unable to repay the financial loans to the employer. The outstanding loan can be reimbursed to the employer by providing documented proof | \$10,000                      |

# 保障須就送返費用成功索償後方可獲賠償（此保障不適用於自殺身故）。

# The benefit item is payable only if a valid claim is payable under Repatriation Expense (this benefit is not applicable to committing suicide).

## 癌症及心臟病自選保障\* Optional Cancer and Heart Disease Protector\*

除基本保障外，您更可選擇「癌症及心臟病自選保障」，提升「住院及手術保障」及「門診保障」合共之最高總賠償額至每年 HK\$100,000，以支付家傭因心臟病或癌症所需的額外醫療費用。

In addition to the basic benefits, you can also choose Optional Cancer and Heart Disease Protector to increase the aggregate maximum limit of Hospital and Surgical Benefit and Outpatient Benefit to HK\$100,000 per year. It covers the additional medical cost if helpers suffer from Heart Disease or Cancer.

\* 如同一受保家傭在享有此保單之保障的第1天前已患有心臟病和癌症或與其有關疾病，該受保家傭將不會獲此項賠償。

\* The benefit is not payable if the same insured helper has pre-existing illnesses in relation to or arising out of the heart diseases and cancers before the first day of coverage of such insured helper in this policy.

## 保費表 Premium Table (HK\$)

| 保障期<br>Period of Insurance | 基本保障<br>Basic Benefits | 癌症及心臟病自選保障<br>Optional Cancer and Heart Disease Protector | 基本+癌症及心臟病自選保障<br>Basic + Optional Cancer and Heart Disease Protector |
|----------------------------|------------------------|---|--|
| 1年 year                    | \$680                  | \$180   | \$860  |
| 2年 year                    | \$1,200                | \$320   | \$1,520  |

## 重要事項

1. 此計劃只適合全職海外家傭。
2. 如取消1年期「基本保障」及/或「癌症及心臟病自選保障」保單，將不獲退回保費。有關2年期保單，(i) 於保障期第1年內取消，可獲退回在扣除1年期的應繳保費後之已繳保費或(ii) 於保障期第1年後取消，將不獲退回保費。
3. 新增「癌症及心臟病自選保障」須支付不少於HK\$180的最低保費。
4. 海外家傭投保年齡為18至63歲，保單可續保至65歲。
5. 此計劃所提供的保障只適用於香港特別行政區境內發生的受保事故。

## Important Notes

1. This plan is applicable to full-time overseas helpers only.
2. Premium will not be refunded if 1-year policy of Basic Benefits and/or Optional Cancer and Heart Disease Protector is cancelled. For 2-year policy, (i) if it is cancelled within the first policy year, premium will be refunded after deducting the premium payable of the 1-year policy or (ii) if it is cancelled after the first policy year, no premium will be refunded.
3. A minimum premium of HK\$180 will be charged if the Optional Cancer and Heart Disease Protector is added.
4. Insurable age for overseas helpers is from 18 to 63 and renewable up to the age of 65.
5. Coverage provided by this insurance plan applies to insured events occurring within the Hong Kong Special Administrative Region only.

### 注意：

- ◆ 本單張只供參考之用；有關詳盡條款及細則及所有不保之事項，概以保單為準。如有查詢或欲索取保單條款及細則，請致電藍十字客戶服務熱線3608 2988或樂信保險經紀有限公司2388 3283。
- ◆ 本單張的中英文版本如有差異，以英文版本為準。
- ◆ 「樂信海外家傭綜合保險」由香港獲授權之保險商，藍十字（亞太）保險有限公司承保。

### Notes:

- ◆ This leaflet is for reference only. Please refer to policy for the exact terms and conditions and full list of policy exclusions. For more information or a copy of the policy terms and conditions, please call Blue Cross Customer Service Hotline at 3608 2988 or Loyal Insurance Advisers Limited at 2388 3283.
- ◆ Should there be any discrepancies between the English and the Chinese versions of this leaflet, the English version shall apply and prevail.
- ◆ Loyal Overseas Helper Insurance is underwritten by Blue Cross (Asia-Pacific) Insurance Limited, an authorised insurer in Hong Kong.

## 主要不保事項

1. 戰爭及恐怖活動。
2. 因石棉導致損失的任何責任。
3. 已存在的狀況。
4. 身體檢查。
5. 分娩、懷孕、流產、墮胎及所有併發症。
6. 自我毀傷、自殺（除於保單之保障條款內特別列明外）或任何此等企圖，不論精神狀況是否正常。
7. 因酒精、麻醉藥或未經醫生處方的藥物引致昏迷或中毒，或與酗酒或濫藥有關的治療。
8. 後天免疫力缺乏症病毒及其有關的疾病。
9. 本港境外所發生之意外及事故。

## Major Exclusions

1. War and terrorism.
2. Any liability in respect of loss or losses from exposure to asbestos.
3. Pre-existing conditions.
4. Physical examinations.
5. Childbirth, pregnancy, miscarriage, abortion and all complications.
6. Intentional self-inflicted injury or suicide (unless specifically included in the Benefit Provisions of the policy), or any attempt while sane or insane.
7. Intoxication by alcohol, narcotics or drugs not prescribed by a medical practitioner and treatment in connection with addiction to drugs or alcohol.
8. Human Immunodeficiency Virus (HIV) and its related disabilities.
9. Any accidents or events that occur outside Hong Kong Special Administrative Region.

### 授權分銷商：

樂信保險經紀有限公司  
Loyal Insurance Advisers Limited  
香港專業保險經紀協會會員  
A member of Professional Insurance Brokers Association

九龍旺角登打士街32號歐美廣場18樓  
18/F, Omega Plaza, 32 Dundas Street, Mongkok, Kowloon  
電話 Tel : 2388 3283 傳真 Fax : 2770 6592



Blue Cross 藍十字

Member of BEA Group 東亞銀行集團成員

藍十字（亞太）保險有限公司（「藍十字」）乃東亞銀行集團成員，於香港經營保險業務逾45年，致力為個人及企業客戶提供多元化的保險產品及服務，包括醫療、旅遊及一般保險。藍十字屢獲殊榮，保險產品及服務均獲廣泛認同：

- ◆ 商界展關懷公司 (2005-06 及 2008-14)
- ◆ 最受歡迎旅遊保險公司大獎 (2005-2014)
- ◆ 2014《指標》財富管理大獎 — 傑出表現獎
  - 醫療保險產品 (保險)
  - 產品及服務創新 (保險)
  - 網上功能 (保險)
- ◆ 2014《e-zone》e-世代品牌大獎 — 最佳網上保險服務
- ◆ 資本傑出企業成就獎 — 傑出醫療及一般保險 (2012-2014)
- ◆ 2012 TVB最受歡迎電視廣告大獎 — 最受歡迎資訊系列

藍十字在2014年獲得金融服務業國際評級機構 A.M. Best Company 評定財政實力及信貸狀況分別為A- (Excellent) 及「a-」級別。

Blue Cross (Asia-Pacific) Insurance Limited (“Blue Cross”) is a member of The Bank of East Asia Group. With over 45 years of operational experience in the insurance industry, Blue Cross provides a comprehensive range of products and services including medical, travel and general insurance, which cater to the needs of both individual and corporate customers. Blue Cross’ success in insurance products and services is reaffirmed by numerous awards and accolades:

- ◆ Caring Company (2005-06 & 2008-14)
- ◆ The Most Favorite Travel Insurance Company Award (2005-2014)
- ◆ Benchmark Wealth Management Awards 2014 – Outstanding Achiever
  - Healthcare Product (Insurance)
  - Product and Service Innovation (Insurance)
  - Online Usability (Insurance)
- ◆ e-zone e-brand awards 2014 – The Best of Online Insurance Service Provider
- ◆ Capital Outstanding Enterprise Awards – Medical and General Insurance (2012-2014)
- ◆ TVB Most Popular TV Commercial Awards 2012 – Info-service

In 2014, Blue Cross was assigned a financial strength rating of A- (Excellent) and an issuer credit rating of “a-” by A.M. Best Company, a global full-service credit rating firm specialising in the financial service industry.



客戶服務熱線  
Customer Services Hotline  
3608 2988

Blue Cross (Asia-Pacific) Insurance Limited  
藍十字（亞太）保險有限公司

29/F, BEA Tower, Millennium City 5, 418 Kwun Tong Road,  
Kwun Tong, Kowloon, Hong Kong  
香港九龍觀塘道418號創紀之城5期東亞銀行中心29樓  
Fax傳真：3608 2989 Email電郵：cs@bluecross.com.hk  
Website網址：www.bluecross.com.hk