



Blue Cross 藍十字

An **AIA** Company 友邦保險成員公司

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



2023年2月生效
With effect from February 2023



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 Benefit Items	最高賠償額 Maximum Limit (HK\$)
僱主責任 Employer's Liability 保障《僱員補償條例》下僱主的法律責任 In respect of the legal liability under the Employees' Compensation Ordinance	每宗事故 \$100,000,000/event
門診保障 Outpatient Benefit a) 門診費用 (包括診症及處方藥物) Clinical Expenses (including medical consultation and prescribed medicines) 每天1次, 每次限額 1 visit per day, limit per visit b) 跌打或物理治療 Chinese bone-setting or physiotherapy 每天1次, 每次限額 1 visit per day, limit per visit 每年限額 Limit per year	\$210 \$100 \$700
每年限額 Total limit per year	\$4,200
住院及手術保障 Hospital and Surgical Benefit <ul style="list-style-type: none"> 病房費用 (包括醫院雜項費用) Room and Board (including miscellaneous hospital charges) 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) Surgical Expenses (including Surgeon's Fees, Anaesthetist's Fees and Operating Theatre Charges) 	
每年限額 Total limit per year	\$35,000
牙科保障 Dental Benefit 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) 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)	
每年限額 Total limit per year	\$2,500 (治療費用之三分二 2/3 of the treatment expenses)
中斷服務現金津貼 Loss of Service Cash Allowances 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) Loss of helper's service due to hospital confinement (from the fourth day of confinement onwards)	每天限額 Limit per day \$200
每年限額 Total limit per year	\$6,000

保障項目 Benefit Items	最高賠償額 Maximum Limit (HK\$)
補聘新家傭費用# Replacement Helper Expenses# 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 Extra employment agency fee and other replacement expenses due to repatriation of the helper as a result of death, serious illness or injury	
每年限額 Total limit per year	\$10,000
送返費用 Repatriation Expenses <ul style="list-style-type: none"> 因嚴重疾病或受傷而被送返原居地 Repatriation due to serious illness or injury 運送遺體或骨灰返回原居地 (包括自殺身故) Transportation of mortal remains or body ashes to the country of origin (including commit suicide) 	
每年限額 Total limit per year	\$35,000
個人意外保障 Personal Accident Benefit 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 Accidental death or permanent disablement or death as a result of committing suicide during rest days in Hong Kong	
每年限額 Total limit per year	\$200,000
家傭誠信保障 Fidelity Protection 因家傭欺詐或不忠實行為引致的金錢損失 Financial loss due to fraudulent or dishonest act committed by the helper	
每年限額 Total limit per year	\$5,000
家傭個人財物保障 Overseas Helper's Personal Property Benefit 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) Accidental loss or damage of helper's personal belongings within employer's residential premises (Subject to an excess of HK\$200 per claim)	
每年限額 Total limit per year	\$3,000

保障項目 Benefit Items	最高賠償額 Maximum Limit (HK\$)
貸款保障# Loan Protection# 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 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	
每年限額 Total limit per year	\$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 Period of Insurance	基本保障 Basic Benefits	癌症及心臟病自選保障 Optional Cancer and Heart Disease Protector	基本+癌症及心臟病自選保障 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.

索償手續

- ◆ 客戶可於事故發生後30天內向藍十字提交賠償申請表及所需文件，或透過 Blue Cross HK App 或藍十字網站24/7運作的「智」易 Claims 網上平台提交索償申請。只需3個簡單步驟（輸入、上傳及確認）便可完成，賠償款項將自動轉賬至指定戶口，大大縮短索償申請的時間。

Claim Procedure

- ◆ Within 30 days after the occurrence of the event, customers can submit their claims by returning the claim form with the required documents to Blue Cross, or simply file their claims through the 24/7 Smart eClaims online platform at Blue Cross HK App or Blue Cross website with 3 simple steps (Input, Upload and Confirm). The online service greatly shortens the claim processing time so that the claim payment will be settled faster via autopay.



「智」易 Claims Smart eClaims
家傭保險 Helper Insurance

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.

注意：

- ◆ 此單張僅在香港派發。派發此單張並不構成亦不應被詮釋為在香港境外出售、游說顧客購買或提供任何保險產品。此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。
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Notes:

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藍十字（亞太）保險有限公司（「藍十字」）乃友邦保險控股有限公司之子公司，於香港經營保險業務逾50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，其保險產品及服務均獲廣泛認同。

藍十字在2022年獲得保險行業國際信用評級機構和信息提供商 AM Best 授予財務實力評級及長期發行人信用評級分別為 A（優秀）及「a」（優秀）級別。有關最新評級，請瀏覽www.ambest.com。

Blue Cross (Asia-Pacific) Insurance Limited (“Blue Cross”) is a subsidiary of AIA Group Limited. With over 50 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.

In 2022, Blue Cross was assigned the Financial Strength Rating of A (Excellent) and the Long-Term Issuer Credit Rating of “a” (Excellent) by AM Best, a global rating agency and information provider with a unique focus on the insurance industry. For the latest rating, please access www.ambest.com.



www.bluecross.com.hk

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樂信保險經紀有限公司
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