

# Domestic Helper Comprehensive Insurance Plan

## General Exclusions:

1. Declared or undeclared war, invasion, civil war, nuclear weapons material, radiations or act of terrorism (N.B. Terrorism Exclusion is not applicable to Coverage 1 Employer's Liability)
2. Intentional self-inflicted injury or suicide, pregnancy, childbirth, intoxicating alcohol, narcotics or drugs not prescribed by a legally qualified and registered medical practitioner
3. Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) or venereal disease
4. Pre-existing sickness or disease prior to inception of the insurance
5. Any injury, sickness, accident or event occurring outside Hong Kong SAR

## Exclusions Applicable To Employer's Liability:

1. Pneumoconiosis
2. Any late payment surcharge to be liable under the Employees' Compensation Ordinance

## Exclusions Applicable to Clinical, Surgical and Hospitalization Expenses:

Any expenses arising from:

1. nervous or mental disease or disorder, venereal disease, congenital anomalies and deformities, infertility, sterilization, heart disease or cancer
2. rest cure or physical check-up
3. cosmetic or plastic surgery unless to correct any injury for which this Policy covers
4. vaccinations, immunization, injections or preventive medication

## Exclusions Applicable To Dental Expenses:

Any cost of routine examination, scaling, polishing, cleaning, crowning, bridges, braces and dentures

## Exclusions Applicable To Personal Accident:

Any accident arising from:

1. engaging in driving or riding in any kind of race
2. any activities involving the use of breathing apparatus

## Exclusions Applicable To Temporary Helper Allowance:

1. Any expenses incurred due to hospitalization caused by
  - (a) nervous or mental disease or disorder, venereal disease, congenital anomalies and deformities, infertility, sterilization, heart disease or cancer
  - (b) rest cure or physical check-up
  - (c) cosmetic or plastic surgery unless to correct any injury for which this Policy covers
2. The domestic helper is hospitalized for less than 5 consecutive days

## Exclusions Applicable To Replacement Expenses:

1. In the event of the domestic helper is medically unfit to work for the following reasons so that the contract of services has to be terminated:  
nervous or mental disease or disorder, venereal disease, congenital anomalies and deformities, heart disease or cancer
2. Flight ticket or medical check-up fee for the new domestic helper