

## Domestic Helper Comprehensive Insurance Plan

<i>Coverage</i>	<i>Maximum Indemnity (HKD)</i>
<b>1. Employer's Liability</b>	<b>100,000,000 / event</b>
Indemnify the employer against liability at law in the event the domestic helper suffers injury and/or disease arising out of and in the course of his/her employment	
<b>2. Clinical Expenses</b>	<b>2,500 / year</b>
Out-patient medical treatment received from a registered medical practitioner	150 / visit/ day
<b>3. Surgical and Hospitalization Expenses</b>	<b>25,000 / year</b>
(sickness or injury)	
a. Room, board & other miscellaneous hospital charges	300 / day
b. Surgical fee	10,000 / disability
c. Anaesthetist's fee	2,500 / disability
d. Operating theatre fee	1,500 / disability
<b>4. Dental Expenses</b>	<b>1,500 / year</b>
Oral surgery, treatment of abscesses, X-rays, extractions or fillings as a result of dental disease provided by a registered dentist (Two-thirds of expenses for each claim)	
<b>5. Personal Accident</b>	<b>100,000 / year</b>
In the event of the domestic helper's sustaining injury during his/her rest days resulting in one of the following losses within 12 calendar months	
a. Accidental death	100,000 / event
b. Loss of both limbs or sight	100,000 / event
c. Loss of one limb and one sight	100,000 / event
d. Loss of either one limb or one sight	50,000 / event
<b>6. Repatriation Expenses</b>	<b>10,000 / year</b>
Reimburse the expenses of repatriating the domestic helper from Hong Kong to his/her country of domicile if he/she is certified by a registered medical practitioner to be medically unfit to work, or in the event of death, so that the contract of service has to be terminated.	
a. the cost of scheduled flight (economy class) including the cost of ambulance transfer to and from the airport	
b. the cost of post mortem treatment and transportation of mortal remains in the event of the death	
<b>7. Temporary Helper Allowance</b>	<b>5,000 / year</b>
Reimburse the expenses incurred to employ a temporary helper when the domestic helper is unable to work for at least 5 consecutive days due to hospitalization	150 / day
<b>8. Replacement Expenses</b>	<b>5,000 / year</b>
Reimburse the expenses to employ a replacement helper if the domestic helper is certified by a registered medical practitioner to be medically unfit to work so that the contract of service has to be terminated	