

Helpersafe Domestic Helper Insurance Plan

Table of benefit

| Section | Coverage | Maximum benefits | |
|---------|--|--|------------------------------|
| 1 | Employer's liability | HKD 100,000,000 per event | |
| 2 | Replacement expenses | HKD 5,000 per policy year | |
| 3 | Service interruption cover | HKD 200 per day (maximum 30 days per policy year) | |
| 4 | Fidelity protection | HKD 10,000 per policy year | |
| 5 | Medical expenses for family member | HKD 5,000 per policy year | |
| 6 | Medical expense for domestic employee | | |
| | a. Outpatient medical expenses | Non-network benefit | Network benefit |
| | Annual limit/Maximum number of visit per policy year | HKD 3,000 per policy year | 20 visits per policy year |
| | Maximum number of visit per day | One visit per day | |
| | (i) General practitioner | HKD 200 per visit | HKD 0 co-payment per visit |
| | (ii) Specialist or chiropractor | | HKD 250 co-payment per visit |
| | (iii) Physiotherapist or traditional Chinese practitioner including bone-setting | HKD 100 per visit, up to HKD 500 per policy year | HKD 100 co-payment per visit |
| | b. Hospitalization expenses | HKD 80,000 per policy year | |
| | (i) Room and board charges | HKD 300 per day | |
| | (ii) Each hospital confinement or day patient or outpatient surgery | HKD 15,000 | |
| 7 | Dental expenses | HKD 2,000 per policy year | |
| 8 | Personal accident | HKD 100,000 | |
| 9 | Repatriation cost | HKD 10,000 per policy year | |
| 10 | Domestic employee's liability | HKD 100,000 per event | |
| 11 | Optional benefit – heart disease and cancer cover | Classic Plan: HKD 50,000 per policy year Deluxe Plan: HKD 100,000 per policy year | |
| | a. Out-patient expenses and hospitalization | Same as the sub-limit of Section 6a and 6b | |
| | b. Other medical treatments | HKD 1,000 per treatment | |

「僱易保」家傭保障計劃

保障表

| 節數 | 保障範圍 | 最高保障額 | |
|------------------------|----------------------|---|---------------|
| 1 | 僱主責任 | 每宗事故 100,000,000 港元 | |
| 2 | 補聘費用 | 每保單年度 5,000 港元 | |
| 3 | 服務中斷保障 | 每日 200 港元 (每保單年度最多 30 日) | |
| 4 | 忠誠保障 | 每保單年度 10,000 港元 | |
| 5 | 家庭成員醫療費用 | 每保單年度 5,000 港元 | |
| 6 | 家庭僱傭醫療費用 | | |
| | a. 門診醫療費用 | 非網絡保障 | 網絡保障 |
| | 每年保障限額 / 每保單年度最高次數上限 | 每保單年度 3,000 港元 | 每保單年度 20 次 |
| | 每天最高次數上限 | 每天一次 | |
| | (i) 普通科醫生 | 每次 200 港元 | 每次自負費用 0 港元 |
| | (ii) 專科醫生或脊醫 | | 每次自負費用 250 港元 |
| | (iii) 物理治療師或中醫包括跌打 | 每次 100 港元 及每保單年度 500 港元 | 每次自負費用 100 港元 |
| | b. 入住醫院費用 | 每保單年度 80,000 港元 | |
| | (i) 房租及膳食費用 | 每日 300 港元 | |
| (ii) 每次於醫院住院或日症病人或門診手術 | 15,000 港元 | | |
| 7 | 牙齒護理費用 | 每保單年度 2,000 港元 | |
| 8 | 個人意外 | 100,000 港元 | |
| 9 | 遣送費用 | 每保單年度 10,000 港元 | |
| 10 | 家庭僱傭個人法律責任 | 每宗事故 100,000 港元 | |
| 11 | 附加保障 – 心臟病及癌症保障 | 標準計劃：每保單年度 50,000 港元 特級計劃：每保單年度 100,000 港元 | |
| | a. 門診醫療及住院費用 | 相同於第 6a 節及第 6b 節之個別限額 | |
| | b. 其他治療 | 每次療程 1,000 港元 | |