

家庭僱傭保險

東京海上火災保險（香港）有限公司
- 服務香港超過60年

東京海上火災保險(香港)有限公司乃Tokio Marine集團全資附屬公司，為全球最實力雄厚的保險集團其中之一。成立於1879年，日本東京海上日動火災保險株式會社為Tokio Marine集團旗下之旗艦公司並獲國際著名評級機構標準普爾 (Standard & Poor's) 評定公司財政評級為 “A+”。

本集團在全球近40個國家擁有卓越的國際網絡，僱用員工超過38,800名；強大的商業網絡更伸延至亞洲各地包括中國和香港。

東京海上火災保險(香港)有限公司的發展歷史可追溯至1953年。時至今日，我們已成為本港最大貨運保險公司之一，並獲標準普爾 (Standard & Poor's) 評級為 “A”。

* 截至2017年1月19日

產品特點

東京海上火災保險(香港)有限公司的家庭僱傭保險能保障閣下作為一個盡責的僱主於法律上責任，並能給予閣下的家傭特別額外保障，本保險祇提供保障予海外聘請之外籍家庭僱傭。

僱員責任賠償	最高賠償額(HK\$)
保障閣下因家傭在受僱期間由於工作受傷或生病而需承擔的法律責任。	每次HK\$100,000,000
門診費用	最高賠償額(HK\$)
因意外事故導致身體受傷或生病所產生的醫療費用 (包括心臟病及癌症)	每年HK\$3,000 每天每次HK\$200 跌打保障額：每年HK\$500
手術及住院費用	最高賠償額(HK\$)
因意外事故導致身體受傷或生病所產生的手術及住院費用 (包括心臟病及癌症)	每年HK\$30,000 每天住院費及雜費HK\$300 每宗傷病手術費用的賠償額為HK\$15,000
服務中斷之現金津貼	最高賠償額(HK\$)
家傭因病或受傷住院而未能提供服務，閣下可在家傭住院的第四天起獲得現金津貼 (包括心臟病及癌症)	HK\$6,000 / 年 HK\$200 / 天
牙醫費用	最高賠償額(HK\$)
賠償由於牙科疾病而支付的口腔科、膿腫治療、X光、拔牙或填充的費用	實際費用的2/3， 最多每年HK\$1,500
個人意外保障	最高賠償額(HK\$)
家傭在休假期間因意外造成的死亡或永久傷殘	每人HK\$100,000

送返保障	最高賠償額(HK\$)
家傭因死亡，患重病或嚴重受傷而需送返原居地之交通費用	每年HK\$20,000
補聘家傭費用	最高賠償額(HK\$)
家傭因死亡，患重病或嚴重受傷而需送返原居地，僱主可獲保僱重新補聘家傭之費用	每年HK\$10,000
貸款保障	最高賠償額(HK\$)
若家傭於離職後仍有貸款未能償還給僱主，僱主可獲得該貸款之賠償	每年HK\$5,000
忠誠保障	最高賠償額(HK\$)
家傭因欺詐或舞弊而對僱主造成的實際經濟損失	每年HK\$5,000 未經許可而使用的電話費用為HK\$1,000

每位家庭僱傭之保費表

外籍家傭/園丁數量	1年保單	2年保單
1位	HK \$ 650	HK \$ 1,170
2位或以上(每位)	HK \$ 580	HK \$ 1,048

外籍家庭司機	1年保單	2年保單
1位	HK \$ 1,150	HK \$ 2,074
2位或以上(每位)	HK \$ 1,046	HK \$ 1,850

重要事項：

- 家傭受保之年齡：16至65歲。
- 此保障適用於根據入境條例（第一一五章）所訂條款之合約制海外家庭僱傭。
- 最低保費為港幣伍佰元（再附加費）。

保險徵費通知		
由2018年1月1日起，投保人須根據“保險業條例”（第41章）第134條支付保險徵費。本公司將根據以下之徵費率代表保險業監管局收取該徵費。詳情請瀏覽 www.tokiomarine.com.hk/ialew 或聯絡我們 (852) 2529 4401 或您的保險中介機構（如有）。		
保單生效日期(包括首末兩日)	徵費率(於保費)	徵費上限(港幣)
1.1.2018 - 31.3.2019	0.04%	2,000
1.4.2019 - 31.3.2020	0.06%	3,000
1.4.2020 - 31.3.2021	0.085%	4,250
1.4.2021 - 或以後	0.1%	5,000
備註：本單張之標準保費並不包括此保險徵費在內。		

如本單張內之中文內容與英文有異，一切內容將以英文為準。
本保險之保障詳情，請參閱保單內之條款。



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Domestic Helper Insurance

家庭僱傭保險

UPGRADED BENEFITS
升級保障

NAVIGATOR

Insurance Brokers Ltd.

Tel (852) 2530 2530 Unit 8E Golden Sun Centre
Fax (852) 2530 2535 59-67 Bonham Strand West
crew@navigator-insurance.com Sheung Wan, Hong Kong
www.navigator-insurance.com

東京海上火災保險(香港)有限公司
The Tokio Marine and Fire Insurance Co.(HK) Ltd.
27A, United Centre, 95 Queensway, Hong Kong 香港金鐘道九十五號統一中心27A
Tel:電話: (852) 2529 4401 Fax:傳真: (852) 3405 9837 <http://www.tokiomarine.com.hk>

Domestic Helper Insurance

Tokio Marine Hong Kong

- serving Hong Kong for more than 60 years

The Tokio Marine and Fire Insurance Co. (HK) Ltd. (“the Company”) is a wholly-owned subsidiary of Tokio Marine Group, one of the largest international insurance groups in the world. The flagship company of Tokio Marine Group is Tokio Marine & Nichido Fire Insurance Co. Ltd. founded in 1879 with credit rating of “A+” (S&P)*. The Group has more than 38,800 employees all over the world and a prominent global network in near 40 countries and also a strong network in Asia including China and Hong Kong.

Tokio Marine’s history in Hong Kong can be dated back to 1953. The business has been growing together with the economy of Hong Kong since then. The Company is now one of the top Marine Cargo Insurance Companies in Hong Kong with credit rating of “A” (S&P)*.

*: as of 19 Jan 2017

Product Features

Tokio Marine’s Domestic Helper Insurance provides comprehensive coverage to cover your legal obligations as a caring and responsible employer. In addition, you and your domestic helper are entitled to extra benefits at no additional cost. Please note that this product is designed to cover overseas domestic helper only.

Employees’ compensation	Maximum Limit (HK\$)
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Your legal liability for injury or disease suffered by the domestic helper arising out of and in the course of his / her employment	HK \$ 100,000,000 any one event
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Clinical expenses	Maximum Limit (HK\$)
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Medical treatment for sickness or injury resulting from an accident (including heart disease & cancer)	HK \$ 3,000 per year HK \$ 200 per visit per day HK \$ 500 for bonesetter in aggregate
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Surgical and Hospitalisation expenses	Maximum Limit (HK\$)
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Surgery or hospital treatment or sickness or injury resulting from an accident (including heart disease & cancer)	HK \$ 30,000 per year HK \$ 300 per day for room and board charges HK \$ 15,000 per disability for surgical operation
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Loss of services cash allowance	Maximum Limit (HK\$)
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Cash allowance payable from the fourth day of his / her confinement in hospital due to sickness or Injury (including heart disease & cancer)	HK \$ 6,000 per year HK \$ 200 per day
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Dental expenses	Maximum Limit (HK\$)
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Oral surgery, treatment of abscesses , X-ray , extraction or fillings as a result of dental disease	2 / 3 of actual expenses up to HK \$ 1,500 per year
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Personal accident benefits	Maximum Limit (HK\$)
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Accident occurring during the rest days resulting in death or permanent disablement	HK \$ 100,000
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Repatriation expenses	Maximum Limit (HK\$)
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Due to death or serious illness or injury resulting in his / her being unfit to work and leading to the termination of employment contract	HK \$ 20,000 per year
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Rehiring expenses	Maximum Limit (HK\$)
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For employing a new domestic helper if a valid claim is payable under the extension “ Repatriation expenses ” of this section	HK \$ 10,000 per year
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Loan Protection	Maximum Limit (HK\$)
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Uncollected outstanding loan to the Domestic Helper	HK \$ 5,000 per year
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Fidelity Guarantee	Maximum Limit (HK\$)
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Actual pecuniary loss directly due to fraud or dishonesty committed by the Domestic Helper	HK \$ 5,000 per year HK \$ 1,000 for unauthorised telephone calls
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Premium per Domestic Helper inclusive of ECI levy

No. of Foreign Domestic Helper/Gardener	1 year Policy	2 year Policy
One	HK \$ 650	HK \$ 1,170
Two or more (Each)	HK \$ 580	HK \$ 1,048

No. of Foreign Domestic Driver	1 year Policy	2 year Policy
One	HK \$ 1,150	HK \$ 2,074
Two or more (Each)	HK \$ 1,046	HK \$ 1,850

Important Note:

1. Age Limit for Domestic Helper: 16 to 65 years old.
2. This cover is available for overseas domestic helpers who are employed under an Employment Contract as governed by the Immigration Ordinance (Chapter 115).
3. Minimum premium: HK\$ 500 + ECI Levy

PREMIUM LEVY NOTICE		
With effect from 1st January 2018, Levy will be payable by Policyholders under Section 134 of the Insurance Ordinance (Cap.41). Insurance Company will collect the Premium Levy on behalf of Insurance Authority according to below Levy Table. For further information, please visit www.tokiomarine.com.hk/ialewy or contact us at (852) 2529 4401 or your intermediary, if any.		
Policy Inception Date (both dates inclusive)	Levy Rate (of Premium)	Maximum Levy (HK\$)
1.1.2018 - 31.3.2019	0.04%	2,000
1.4.2019 - 31.3.2020	0.06%	3,000
1.4.2020 - 31.3.2021	0.085%	4,250
1.4.2021 – onwards	0.1%	5,000
Remark: The standard Premium shown in this Brochure does not include the Premium Levy charge.		

Should there be any discrepancies between the Chinese & English versions, English version shall prevail. Please refer to the policy for complete details. A specimen policy can be made available on request.