liability

i want to take care of my helper's need

Smart*Helper*
comprehensive covers for
domestic helpers

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major product feature

medical expenses coverage

Provides comprehensive coverage of hospitalization & surgical (include day surgery), out-patient, and emergency dental expenses incurred by your domestic helper up to the limit specified in the summary of benefits.

personal liability

Protect you against the legal liability arises from your domestic helper in respect of accidental bodily injury to third party or accidental loss of or damage to their property. We will pay up to $100,000 per year.

repatriation expenses

If your domestic helper becomes medically unfit to continue employment or in the event of death in service, a benefit up to $20,000 will be provided to cover the cost of repatriating him/her to the country of origin.

hospital cash subsidy

If your domestic helper is hospitalised as an in-patient for five or more consecutive days, you will receive a hospital cash subsidy of $200 per day and up to $6,000 per year.

fidelity protection

This covers any financial loss resulting from fraud or dishonest acts committed by your domestic helper up to $8,000 per year.

optional cover

supplementary medical (critical illness) benefit

- Additional $70,000 medical cover on top of the basic $30,000 cover.
- We will pay you the medical treatment expenses if your domestic helper is hospitalized due to a critical illness# provided that it does not exist prior to the first entry date of this optional cover.

List of covered critical illness:

- Stroke
- Coronary Artery By-pass Surgery
- Cancer
- Kidney Failure
- Major Organ Transplantation
- Multiple Sclerosis
- Aorta Surgery / Heart Valve Replacement
- Encephalitis
- Bacterial Meningitis
- Stones in the Urinary and Biliary Systems

special features

- No excess or waiting period will be applied, only the standard policy exclusions.
- A considerable premium discount if you opt for a 2-year period of insurance (applicable to Basic Cover only).
- An additional 10% premium discount if you insure more than one domestic helper under this Plan (applicable to Basic Cover only).
- If you change your domestic helper, coverage can be transferred to the new helper (notification required).

summary of benefits

Basic Cover	Max. Limit Per Year
(1) **Employees' Compensation** Protect your legal liability as an employer under the Employees' Compensation Ordinance and Common Law	**$100,000,000** per event
(2) **Hospitalization & Surgical Expenses** a) Daily room and board expenses b) Surgical expenses c) Day Surgery	**$30,000** $350/day $15,000/operation $7,500
(3) **Out-patient Expenses** a) Out-patient visit b) Bonesetter	**$4,000** $200/visit/day $500 ($100/visit/day)
(4) **Emergency Dental Expenses** Include oral surgery, treatment of abscesses, X-rays, extractions of fillings	**$2,500** ($200/visit/day)
(5) **Personal Accident** Serious accidental injury or death during rest day in Hong Kong	**$100,000**
(6) **Personal Liability** Third party liability arising out of negligence of your domestic helper	**$100,000**
(7) **Repatriation Expenses** If your domestic helper is medically unfit to continue employment or in the event of death in service	**$20,000**
(8) **Re-hiring Expenses** If your domestic helper is medically unfit to finish a contract or in the event of death in service	**$10,000**
(9) **Hospital Cash Subsidy** If your domestic helper is hospitalized as an in-patient	**$6,000** ($200/day)
(10) **Loan Protection** For financial loan from you which cannot be repaid due to death of your domestic helper or his/her being medically unfit to continue employment	**$10,000**
(11) **Fidelity Protection** Financial loss resulting from fraud or dishonest act committed by your domestic helper, including a) Costs of replacing main door lock/gate lock b) Unauthorized use of long distance calls	**$8,000** $1,000 $3,000
Optional Cover	
(1) **Supplementary Medical (Critical Illness) Benefit** Additional medical cover on top of the basic cover	**$70,000**

annual premium table

(Effective from 1 Aug 2009 until further notice)

basic cover

Period	One Overseas Domestic Helper		Two or More Overseas Domestic Helpers	
	Premium	EC Levy	Premium per helper	EC Levy per helper
1 year	$669.20	$10.80	$619.20	$10.80
2 years	$1,178.40	$21.60	$1,058.40	$21.60

optional cover

supplementary medical (critical illness) benefit

Age	Each Domestic Helper Per Year
18 – 45	$438
46 – 64 (Renewal Only)	$625

N.B.
- Levy on insurance premium will be calculated based on the Premium above separately.
- Premium is applicable to domestic helper who carries out general household work only (excluding any driving duty).
- The annual premium per local helper is $300.
- Minimum premium per policy is $500.

eligibility

a) This Plan is available for overseas domestic helpers who are employed under an Employment Contract as governed by the Immigration Ordinance (Chapter 115).

b) Only Employees' Compensation Section will be available for local helpers.

period of insurance

For overseas domestic helpers: your choice of either 1 or 2 years.
For local helpers: 1 year only.

age limit

Basic Cover: Applicable for domestic helper who is 18 – 60 years old on his/her first entry to this plan, and renewable up to 64 years old.

Optional Cover: Applicable for domestic helper who is 18 – 45 years old on his/her first entry to Supplementary Medical (Critical Illness) Benefit, and renewable up to 64 years old.

major exclusions

Some of the exclusions under this Plan are:

- Suicide or intentional self injury
- Venereal disease or insanity, AIDS
- Pregnancy or childbirth
- Acts committed under the influence of drugs or alcohol
- Strike, riot, civil commotion
- Injury due to war, nuclear weapons, radioactivity, terrorism
- Any acts violating the law
- Pre-existing medical conditions

NB: All amounts are in Hong Kong Dollars.
Please refer to the policy for complete details. A specimen policy can be made available upon request.

Levy collected by the Insurance Authority will be imposed on this policy at the applicable rate. For further information, please visit www.axa.com.hk/ia-levy or contact AXA at (852) 2523 3061.

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To apply or for more details, please contact your agent or broker, or you can contact us on

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