7-day claims processing guaranteed

Zurich will settle your claims within seven working days after we have received all the required documents. Simply follow this simple claims procedure:

- Inform Zurich of the incident by phone, fax or mail as soon as possible.
- Complete and return the claim form together with all necessary documents to Zurich.

Major exclusions of this policy :

Accidents caused by war, pre-existing conditions, pregnancy and related complications, HIV/AIDS and venereal disease, suicide and claims incurred outside Hong Kong (except employees' compensation cover).

This leaflet is only an illustration and does not constitute any part of the insurance contract. For full terms and conditions and exclusions, please refer to the policy document itself which shall prevail in case of inconsistency. We reserve the right of final approval and decision. (The English version shall prevail in case of inconsistency between the English and Chinese versions)

About Zurich

Being part of Zurich Insurance Group, Zurich Insurance (Hong Kong) offers a full range of flexible general insurance and life insurance products for individuals as well as corporate customers, catering to their insurance, protection and investment needs. Our presence in Hong Kong dates back to 1961. We are one of the top 10 insurers in Hong Kong.

Zurich Insurance Group is a leading multi-line insurance provider with a global network of subsidiary and offices in Europe, North America, Latin America, Asia-Pacific and the Middle East as well as other markets. Founded in 1872, the Group is headquartered in Zurich, Switzerland. With over 60,000 employees serving customers in more than 170 countries, our ambition is to become the best global insurer as measured by our shareholders, customers and employees.

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ZURICH

Home Helper Plus Insurance Plan

Home Helper Plus Insurance Plan

Comprehensive coverage, extra peace of mind

Home Helper Plus Insurance Plan provides all-round cover for you and your domestic helper. Care is extended to your children to give you extra peace of mind.

Put your mind at rest

From the most fundamental cover of protecting you against legal liabilities as an employer, Home Helper Plus Insurance Plan also provides you with wide-ranging cover including cost of repatriating your domestic helper due to medical reasons, administrative expenses for employing replacement domestic helper and subsidy for service interruption when your domestic helper is hospitalized.

Extra protection for you and your children

With Home Helper Plus Insurance Plan, you are protected against financial loss due to fraud or dishonesty on the part of your domestic helper. If unfortunately your family member under the age of 5 years suffers from bodily injury caused by the intentional malicious act of your domestic helper, this Plan covers medical expenses for the injured child.

Total care for your domestic helper

Your domestic helper is protected against medical and dental expenses. This Plan also provides personal accident protection, even when the helper is off duty. Cover is valid for domestic helpers aged 18 to 60 years, all the while they are in Hong Kong.

Optional Benefit Upgrade - Heart Disease and Cancer Cover

With additional premium of below HKD0.5 per day, your domestic helper is protected against medical expenses incurred due to heart disease or cancer.

Table of Benefits for Home Helper Plus Insurance Plan

Section	Coverage	Maximum benefits (HKD)
For you		
Employer's Liability	Your liability under the Employees' Compensation Ordinance and at Common Law for bodily injury to your domestic helper	100,000,000/ event
Fidelity Protection	Financial loss resulting from fraud or dishonest acts committed by your domestic helper Sub-limit: • Compensation for unauthorized long distance calls	10,000/ year (max. 3,000/ year)
Service Interruption Cover	Subsidy for employing temporary domestic helper if your domestic helper is hospitalized over 3 consecutive days	200/ day (max. 30 days/ year)
Repatriation Costs	• Repatriation due to medical reasons • Post-mortem treatment and transportation of mortal remains back to the country of residence	10,000/ year 10,000/ year
Replacement Domestic Helper Expenses	Administrative expenses reasonably and necessarily incurred for employing a replacement domestic helper in the event of your domestic helper is repatriated due to serious injury, illness or death	3,000/ year
Medical Expenses for Family Member	Medical expenses for bodily injury to your child under the age of 5 years caused by your domestic helper's intentional malicious act	5,000/ year
For your overseas domestic helper		
Medical Expenses	1. Out-patient expenses Sub-limits: (a) Out-patient treatment and medical expenses (b) Chinese medicine bone-setting expenses 2. Hospitalization Sub-limits: (a) Room and board charges (b) Surgical expenses	3,000/ year (max.150/ visit/ day) (max.100/ visit/ day and 500/ year) 25,000/ year (max. 300/ day) (max. 10,000/ surgical operation)
Dental Expenses	Two thirds of most dental expenses, such as oral surgery, treatment of abscesses, X-rays, extractions or fillings	1,500/ year
Personal Accident	Accidental bodily injury resulting in death or disablement during rest days	100,000/ year
Optional Benefit		
Heart Disease and Cancer Cover	Medical expenses incurred due to heart disease or cancer Sub-limits: • Out-patient expenses and hospitalization • Other medical treatments	Classic Plan – 50,000/ year Deluxe Plan – 100,000/ year Same as the sub-limits of 1(a), 1(b) & 2(a), 2(b) 1,000/ treatment

Besides "Home Helper Plus Insurance Plan", You can also opt for "Employees' Compensation Insurance Plan" which fits employers with local part-time domestic helper

Particularly for those who employ local part-time domestic helper and need to meet with the legal responsibilities as an employer, the Employees' Compensation Insurance Plan would be a suitable option. The annual premium just costs HKD300*.

Premium Table

Plan type	Premium per domestic helper (HKD)
Home Helper Plus Insurance Plan	600 (1 year)* 1,150 (2 years)*
Optional Benefit Upgrade – Classic Plan – Deluxe Plan	150 (1 year) / 300 (2 years) 300 (1 year) / 600 (2 years)
Employees' Compensation Insurance Plan	300 (1 year)*

* Premium including levy

Remarks:
1. For Employees' Compensation Insurance Plan, only Employer's Liability Benefit will be covered.
2. Home Helper Plus Insurance Plan is only applicable to overseas domestic helper who perform household work for you.
3. The waiting period for Medical and Dental Expenses Benefits will be 15 days from the effective date of the policy.
4. The waiting period for Optional Benefit will be 90 days from the effective date of the policy.
5. Coverage on medical expenses for hospitalization does not cover the first HKD300 of each and every claim.