

## Overseas Domestic Helper Insurance Scheme

Insurance Section	Coverage	Maximum Limit (All in HK\$)
1. Employees' Compensation	Protects Employer against legal liabilities as Employer under the Employees' Compensation Ordinance and at Common Law if Domestic Helper suffers from accidental bodily injury arising out of and in the course of employment.	HK\$100,000,000 per event.
2. Hospitalization and Surgical Expenses	Medical expenses for Domestic Helper if he/she is contained to hospital for surgery or treatment of sickness or bodily injury resulting from an accident. Reimbursement of expenses incurred by the insured person up to <ul style="list-style-type: none"> <li>Room, Board &amp; other miscellaneous hospital charges</li> <li>Surgical fee per disability</li> <li>Anaesthesia and its administration fee per disability 35% of surgical fee but not exceeding</li> <li>Operating theatre fee per disability 25% of surgical fee but not exceeding</li> </ul> No Waiting Period is applied	HK\$35,000 per year <ul style="list-style-type: none"> <li>HK\$300 per day</li> <li>HK\$10,000</li> <li>HK\$3,500</li> <li>HK\$2,500</li> </ul>
3. Clinical Expenses	Out-patient expenses for Domestic Helper if he/she requires medical treatment from a clinic for sickness or injury resulting from an accident  Bonesetter treatment  No Waiting Period is applied	HK\$200 per visit per day  HK\$100 per visit per day (up to HK\$500 per year).  HK\$4,000 per year
4. Dental Expenses	Emergency dental expenses including oral surgery. Treatment of abscesses, X-ray, extractions of fillings as a result of Domestic Helper's dental disease  No Waiting Period is applied	Two-thirds of the actual dental expenses.  HK\$2,000 per year
5. Personal Accident	Provides the following benefits if Domestic Helper suffers from accidental bodily injury during his/her rest days. <ul style="list-style-type: none"> <li>Accidental Death</li> <li>Permanent Total Disablement</li> <li>Total loss of two or more limbs or sight of both eyes</li> <li>Total loss of one limb and sight of one eye</li> <li>Total loss of one limb or one eye</li> </ul> No Waiting Period is applied	HK\$200,000 HK\$200,000 HK\$200,000 HK\$200,000 HK\$100,000
6. Repatriation Expenses	Cost of repatriating Domestic Helper to his/her country of residence if curtailed as medically unfit to continue employment or in the event of death in service	HK\$30,000 per year

### Additional Optional Benefits Available For Domestic Helper:

Insurance Section	Coverage	Maximum Limit (All in HK\$)
1. Domestic Helper's Personal Belongings	Accidental loss or damage of Domestic Helper's personal belongings within Employer's residential premise	HK\$3,000 per year

### Additional Optional Benefits Available For Employer

Insurance Section	Coverage	Maximum Limit (All in HK\$)
2. Loss of Service Cash Allowance	Cash Allowance for loss of services commencing from 4th day due to hospitalized, sickness or injury of Domestic Helper	HK\$6,000 per year HK\$200 per day
3. Replacement Helper Expenses	Extra expenses necessarily incurred in employing a replacement helper if your Helper is repatriated due to serious injury, illness or death.	HK\$10,000 per year
4. Fidelity Coverage	All pecuniary loss sustained by the employer from any act of larceny, dishonest or fraudulent misappropriation of cash monies in local currency only.	HK\$5,000 per year