

HELPERSURANCE 4.0
家傭寶 4.0

Protect Your Helper, Protect Yourself

完善保障您及您的家務助理



HelperSurance 4.0

Extra protection for you and your domestic helpers

Our domestic helpers simplify many aspects of modern life in Macau. They care for us, our families, and our homes. As responsible employers we should take good care of them in return. HelperSurance 4.0 is a comprehensive insurance package that provides protection against medical bills expenses if your helper gets sick. And provides extra help for you or if you need helper replacement.

Enhanced Coverage For Total Protection

For MOP1,000* (one-year), you and your domestic helper will be protected under a comprehensive cover that includes the following:

- Employees' Compensation
- Clinical Expenses including Chinese medical practitioner, etc.
- Medical Protection for abuse of your family (Child/Elderly)
- Surgical & Hospitalisation Expenses
- Service Interruption
- Dental Expenses
- Personal Accident Benefits
- Repatriation Expenses
- Replacement Helper Expenses
- Fidelity Guarantee
- Replacement and installation cost of main door lock or metal gate lock
- Automatic Extension of Cover
- New optional cover to Cancer and Heart Disease

Age Limit: 16-65 year old



A Member of **MS&AD** INSURANCE GROUP

* Inclusive of statutory premium by Employees' Compensation Ordinance (Decree Law No. 40/95/M).

Remark: A minimum of MOP1,000 per policy for administration cost if the cancellation is at the request of the Insured.

Coverage and Benefit Limit

Sections	Coverage	Maximum Benefit Limits (MOP)
1. Employees' Compensation	As per Macau Employees' Compensation Ordinance (Decree Law No. 40/95/M)	
2. Clinical Expenses	Medical treatment from a clinic for sickness or bodily injury resulting from an accident.	\$200 per visit per day
	Chinese medical practitioner and physiotherapist treatment	\$100 per visit per day up to \$500 per year
	Aggregate limit	\$4,000 per year
3. Surgical & Hospitalisation Expenses	Hospital confinement for surgery or treatment of sickness or bodily injury resulting from an accident:	
	• Room & Board Charges	\$300 per day
	• Surgeon's Fees	\$10,000 per operation
	• Anaesthetist Fees	25% of surgeon's fees
	• Operating Theatre Charges (Extend to include Day Care Surgery)	12.5% of surgeon's fees
	Aggregate Limit	\$30,000 per year
4. Service Interruption	Loss of service resulting from the confinement of your domestic helper in a hospital at least one day for surgery or treatment of bodily injury or sickness.	\$300 per day \$6,000 per year
5. Dental Expenses	Dental treatment, including oral surgery, treatment of abscesses, X-rays, extractions or fillings, as a result of dental disease.	Two-thirds of actual expenses up to \$1,500 per year
6. Personal Accident Benefits	Accidents occurring during domestic helper's rest days resulting in death, loss of limbs or sight.	\$100,000 per year
7. Repatriation Expenses	Repatriation of your domestic helper if certified as medically unfit to complete the contract, or in the event of death, the repatriation of his/her mortal remains to the country of residence.	\$20,000 per year

Coverage and Benefit Limit

Sections	Coverage	Maximum Benefit Limits (MOP)
8. Replacement Helper Expenses	Extra expenses reasonably and necessarily incurred for getting a new helper in the event your domestic helper is repatriated due to serious injury, illness or death	\$10,000 per year
9. Fidelity Guarantee	Pecuniary loss caused by fraud or dishonesty committed by your domestic helper. (Including compensation for unauthorised telephone calls)	\$10,000 per year (up to \$3,000)
10.Replacement and installation cost of main door lock or metal gate lock	Replacement and installation cost of main door lock or metal gate lock following the termination of employment contract with the domestic helper due to discovery of any act of infidelity or repatriation of the domestic helper. (Replacement & installation must be undertaken within 7 days after the termination of employment contract with the domestic helper).	\$500 per year
11. Medical Protection for Abuse of Your Family	Medical expenses for the bodily injury of Child/Elderly caused by helper's malicious acts • Trauma Counselling Expenses	\$10,000 per year \$1,000 per visit per day
12. Automatic Extension of Cover	Cover will be automatically extended free of charge for the period between the termination of one domestic helper & the arrival of a new one.	Max. once a year Max. period of extension: 3 months per year

Optional Benefit Upgrade on Medical Expenses Extends to Cover Heart Disease and Cancer

Extend to cover heart disease and cancer under Surgical & Hospitalisation Expenses, Clinical Expenses and Service Interruption with additional premium as low as MOP0.3 per day.

Optional Covers	
Optional Cover 1	Extend to cover heart disease and cancer under Surgical & Hospitalisation Expenses, Clinical Expenses and Service Interruption
^Optional Cover 2	Besides to extends to cover Cancer and Heart Disease under Surgical & Hospitalisation Expenses, Clinical Expenses and Service Interruption, PLUS an extra indemnity of MOP70,000 for Surgical & Hospitalisation Expenses.
^Only applicable for domestic helpers aged below 45 at the time of enrollment	

Annual Premium

Premium Table & Waiting Period		
Plan Type	Premium (MOP)	Waiting Period
HelperSurance 4.0	1,000	14-day
Optional Cover 1	120	90-day
Optional Cover 2	250	

Waiting Period from the effective date of the insurance: shall be applicable under Clinical Expenses, Surgical & Hospitalisation Expenses, Service Interruption and Dental Expenses for each domestic helper during which no benefits shall be payable.

家傭寶 4.0

給您及您的家務助理額外貼心保障

於現今生活繁忙之澳門，家務助理照顧我們的家人及安樂窩，的確使我們的生活更加便利。作為一個盡責的僱主，我們亦應該令家務助理得到妥善的照顧。家傭寶4.0的全面保障計劃於家務助理患病時，提供額外醫療費用保障；如僱主需另聘家務助理以取代現有之家務助理時，更特別為您特設附加保障。

保障範圍更全面 提供完善貼心保障

只需為每位家務助理繳付每年保費澳門幣1,000元*，您和您的家務助理將可盡享以下周全保障：

- 僱員賠償保障
- 門診醫療保障 (包括中醫費用等)
- 受虐家庭成員(小童/老人)醫療費用保障
- 手術及住院醫療保障
- 服務中斷保障
- 牙醫費用保障
- 人身意外保障
- 送返原居地保障
- 補聘家務助理費用保障
- 忠誠保障
- 更換及安裝大門鎖或大閘鎖費用保障
- 自動延長保障期
- 自選醫療保障延伸至心臟病及癌症

年齡規定：本保險計劃適用於任何年齡介乎16至65歲之家務助理。

*保費已包括現行澳門工作意外及職業病保險法例(第40/95/M號)之法定保費。
註：如投保人要求取消保單，本公司將會收取每張保單最少澳門幣1,000元保費作為行政費用。

保障範圍及最高賠償金額

保障項目	保障範圍	最高賠償金額 (澳門幣)
1. 僱員賠償保障	根據澳門工作意外及職業病保險法例(第40/95/M號)下之責任。	
2. 門診醫療保障	家務助理患病或意外受傷、須於診所接受治療。 中醫及物理治療 每年賠償總額	每次200元 每日每次100元 全年總額500元 全年4,000元
3. 手術及住院醫療保障	家務助理患病或意外受傷、須入院進行手術或治療： <ul style="list-style-type: none">• 住院及膳食費用• 外科手術費用• 麻醉師費用• 手術室費用 (包括日間手術) 每年賠償總額	每日300元 每次10,000元 外科手術費用之25% 外科手術費用之12.5% 全年30,000元
4. 服務中斷保障	家務助理因患病或意外受傷入院超過一日接受治療或進行手術，而導致服務中斷。	每日300元 全年6,000元
5. 牙醫費用保障	家務助理因口腔疾病須接受治療，包括口腔手術、口腔膿瘡、接受X光檢查、脫牙或補牙。	每次實際治療費之三分二 全年1,500元
6. 人身意外保障	家務助理在休息日因意外引致死亡、斷肢或失明。	全年100,000元
7. 送返原居地保障	家務助理經醫生診斷因健康欠佳不能繼續工作而須送返原居地，或因身亡而須將遺體運返原居地之費用。	全年20,000元
8. 補聘家務助理費用保障	因家務助理嚴重受傷、患病或身亡而送返原居地，須另行僱用新家務助理的各項合理及必需之額外費用。	全年10,000元
9. 忠誠保障	因家務助理欺詐或舞弊所引致的金錢損失。 (包括未經許可之電話費用賠償)	全年10,000元 (最高3,000元)
10. 更換及安裝大門鎖或大閘鎖費用保障	因家務助理被揭發有不忠誠行為或送返原居地而須終止僱傭合約，以致其後必須更換及安裝大門或大閘鎖之費用。 (更換及安裝工作須於終止家務助理的僱傭合約後7天之內進行。)	全年500元
11. 受虐家庭成員醫療費用保障	因家務助理之惡意行徑，而導致家中的小童或長者身體受傷之所需醫療費用 創傷輔導費用	全年10,000元 每日每次1,000元
12. 自動延長保障期	如現任家務助理離職而未能聘得新家務助理，保單的保障期會免費自動獲得相應時間的延長。	每年最多一次， 延長保障期限： 每年最長3個月

自選升級醫療保障 延伸保障至心臟病及癌症

只需每日多付澳門幣0.3元的保費，便可**延伸保障至心臟病及癌症**而引致之手術及住院醫療費用、門診醫療費用及導致服務中斷之費用。

自選保障	
自選保障一	延伸手術及住院醫療保障、門診醫療保障及服務中斷保障至心臟病及癌症
^自選保障二	除延伸手術及住院醫療保障、門診醫療保障及服務中斷保障至心臟病及癌症外，更可獲額外澳門幣70,000元之手術及住院醫療費用保障。
^只適用家務助理於投保時年齡為45歲以下	

年度保費

保費表及等候期		
計劃種類	年度保費 (澳門幣)	等候期
家傭寶4.0	1,000	14日
自選保障一	120	90日
自選保障二	250	

等候期：門診醫療、手術及住院醫療、服務中斷及牙醫費用所提供之保障，每位家務助理只可於保單生效等候期完結後始申請索償。

(Please complete in ENGLISH, using capital letters.) (請以英文正楷填寫) *Please delete if not appropriate. 請刪除不適用項目。

Effective Date of Cover: From: _____ To: _____
保障有效日期： 由： _____ 至： _____

Employer's Details 僱主資料

English Name (Mr/Mrs/Miss)*: _____
英文姓名 (先生/ 太太/ 小姐)*: _____

Surname (姓)			Given Name (名)
Date of Birth: (D) _____ (M) _____ (Y) _____ 出生日期： _____ (日) _____ (月) _____ (年)	Macau ID/Passport No.*: _____ 澳門身份證 / 護照號碼* : _____ ()		
Residential Address: _____ 住址： _____		Contact No.:(Home) _____ 電話：(住宅) _____	
_____		(Office) _____ (辦事處) _____	
Correspondence Address (If Different From The Above): _____ 通訊地址 (如與上址不同)： _____		Email Address: _____ 電郵地址: _____	
_____		Occupation: _____ 職業： _____	

Domestic Helper's Details 家務助理資料

Helper 1 家務助理 1	Helper 2 家務助理 2
Full Name: _____ 姓名： _____	Full Name: _____ 姓名： _____
Date of Birth: (D) _____ (M) _____ (Y) _____ Gender: _____ 出生日期： _____ (日) _____ (月) _____ (年) _____ 性別： _____	Date of Birth: (D) _____ (M) _____ (Y) _____ Gender: _____ 出生日期： _____ (日) _____ (月) _____ (年) _____ 性別： _____
Nationality: _____ ID/Passport No.: _____ 國籍： _____ 身份證/護照號碼： _____	Nationality: _____ ID/Passport No.: _____ 國籍： _____ 身份證/護照號碼： _____
Contractual Period of Employment: _____ 僱傭合約期： _____	Contractual Period of Employment: _____ 僱傭合約期： _____

Health Condition Of Your Domestic Helper 家務助理的健康狀況

1. Is he/she receiving or contemplating any medical attention or surgical treatment or taking any medicine?
他/她是否正在或預算接受醫藥治療或觀察或手術護理或服用藥物？ ☐ Yes 有 ☐ No 否

2. Has he/she been confined in a hospital for surgery or treatment of sickness or injury resulting from an accident in the past 3 years?
他/她曾否在過去三年內，因患病或意外受傷，而需入院接受手術或治療？ ☐ Yes 有 ☐ No 否

3. Has he/she ever been refused by accident or illness insurance or subjected to special terms and conditions?
他/她曾否被其他保險公司拒絕接受投保意外或疾病保險或要附加特別條件？ ☐ Yes 有 ☐ No 否

If you have answered "Yes" to any of the above questions, please give details:
若上述任何一項回答為「有」，請詳細說明:

Declaration: I/We desire to effect the insurance specified herein and declared that I/We:

- agree that MSIG Insurance (Hong Kong) Limited reserves its right to reject my application.
- warrant that the information given is true and correct to the best of my / our knowledge.
- have not withheld facts likely to influence assessment of this application.
- agree that this application and declaration and other information provided shall form the basis of the contract and agree to accept the terms, limitations, exclusions, conditions, clauses and warranties contained in the policy / policies and / or as modified or extended by any endorsements thereon.

聲明：本人(等)特此聲明：

- 同意三井住友海上火災保險（香港）有限公司保留其不受理本人（等）投保的權利。
- 保證所填報資料及對所載問題的回答，據本人（等）確信，均為正確無訛。
- 並未隱瞞可能影響本投保書評估的事實。
- 同意本投保書，聲明及所提供的其他資料作為合法基礎，並同意接受本保單所載及/或其任何修訂或擴充的條款、限制、不承保事項、條件、條文及保證。

Signature of Proposer (Employer) 投保人簽署 (僱主)

Date 日期



Please glue and seal 請封口寄回

家傭寶4.0投保書

Selection of Plans & Premium (Please “✓” as appropriate) 選擇計劃及保費 (請選擇計劃並在格上加上 “✓” 號)

	Premium (MOP) 保費 (澳門幣)	
	1 year 一年期	
HelperSurance 4.0 家傭寶4.0	1,000	
Optional Cover 1 (Extension for Cancer and Heart Disease) 自選保障一 (自選癌症及心臟病保障)	<input type="checkbox"/> 120	
Optional Cover 2* (Extension for Cancer and Heart Disease (with Top Limit)) 自選保障二* (自選癌症及心臟病 (升級) 保障) <small>*Only applicable for domestic helpers aged below 45 at the time of enrollment *只適用家務助理於投保時年齡為45歲以下</small>	<input type="checkbox"/> 250	
No. of Insured Helper 受保家務助理人數		
Total Premium (MOP) 總保費 (澳門幣)		

Payment Instruction and Authorisation 付款說明及授權書

I shall arrange the payment with 本人將安排保費

☐ my insurance agent / broker 直接支付予本人的保險代理 / 經紀

☐ MSIG Insurance (Hong Kong) Limited directly 直接支付予三井住友海上火災保險 (香港) 有限公司

Payment mode 付款方式

☐ Visa ☐ MasterCard 萬事達 ☐ "MSIG Insurance (Hong Kong) Limited". 支票抬頭請填寫「三井住友海上火災保險 (香港) 有限公司」

Cheque 支票 please make your cheque payable to "MSIG Insurance (Hong Kong) Limited". 支票抬頭請填寫「三井住友海上火災保險 (香港) 有限公司」

Credit Card Account Number (Accept credit card in Macau currency only) 信用卡賬戶號 (只接受澳門幣信用卡)

Expire Date 有效日期至

— — — MM(月) YY(年)

Issuing Bank 發卡銀行

Macau ID No. 澳門身份證號碼 ()

Name of Cardholder 持卡人姓名

I hereby authorise MSIG Insurance (Hong Kong) Limited to charge the total premium of the policy to my credit card account for this insurance. 本人謹此授權三井住友海上火災保險 (香港) 有限公司從本人信用卡賬戶中扣除本保險的保費。

Cardholder's Signature 持卡人簽署
(Signature should correspond to the specimen signature of the above credit card account. 簽署必須與上述信用卡戶口式樣相同。)

Date 日期 (D) (M) (Y) 日 月 年

Personal Information Collection Statement

Personal information is data that can be used to uniquely identify or contact a single person. As our customers, it is necessary from time to time for you to supply us with your personal data in relation to the general insurance services and products ("the Product") that we provide to you and in order for us to deliver and improve the customer service. This includes but not limited to the personal data contained in the proposal form or in any document in relation to the Product or any claim made under the Product.

Your personal data may be used for the purpose of:

- our daily operation and administration of the services and facilities in relation to the Product provided to you;
- any sales, marketing, promotion of other general insurance services and products provided by us;
- variation, cancellation or renewal of the Product;
- assessing and processing claims in relation to the Product and any subsequent legal proceedings; or
- exercising any right of subrogation by us.

In connection with any of the above purposes, the personal data that we have collected might be transferred to:

- our related, subsidiary or affiliated companies within the MSIG Group or MS&AD Insurance Group in or out of Macau;
- any other company carrying out insurance or reinsurance related business in or out of Macau;
- any association or federation of insurance companies that exists or is formed from time to time; or
- any agent, contractor or third party who provides administrative, claims handling or other services relating to the Product to MSIG or any member of the MSIG Group or MS&AD Insurance Group.

In order to confirm the accuracy of your personal data, you agree to provide us with authorisation to access to and to verify any of your personal data with the information collected by any federation of insurance companies from the insurance industry.

Under the relevant laws and regulations, you have the right to request access to and to request correction of your personal data held by us, and to request to opt out from receiving any direct marketing communication from us. If you wish to exercise these rights, please write to our Data Protection Officer at 9/F 1111 King's Road, Taikoo Shing, Hong Kong (for Hong Kong customers) or at Avenida Da Praia Grande No. 693, Edif Tai Wah 1.3 Andar A&B, Macau (for Macau customers).

Nothing in this statement shall limit your rights under the relevant laws and regulations.

個人資料收集聲明

個人資料是可以用作獨立識別或聯絡個別人士之數據。貴為我們的客戶，您須向我們不時提供與我們提供之一般保險服務及產品（下稱「產品」）相關的個人資料，讓我們可向您提供客戶服務及改善服務質素。當中包括但不限於您在申請表填寫或任何與產品有關之文件上或任何透過產品索償上所載之個人資料。

您的個人資料可被用於以下用途：

- 向您提供與產品及設施相關之日常運作及行政用途；
- 任何我們提供的其他一般保險服務及產品之銷售、市場營銷及推廣用途；
- 產品變動、取消或更新用途；
- 評估及處理透過產品索償及任何繼後法律訴訟之用途；或
- 由本公司行使代位權利之用途。

就任何上述的用途，我們所收集的個人資料可能會被轉移至：

- 在三井住友保險集團或MS&AD保險集團內，在澳門或海外與本公司有關之機構、子公司或附屬公司；
- 任何其他在澳門或海外經營有關保險或再保險業務之公司；
- 任何現存或不時成立的協會或保險公司聯會；或
- 任何提供行政服務、索償處理或其他與三井住友保險集團或MS&AD保險集團成員相關產品服務之代理、承辦商或第三者。

為了確保您的個人資料之準確性，您同意授權本公司查閱及核實任何由保險業界內保險公司聯會所收集有關您的個人資料。

根據相關法例及規例，您有權查閱及更正本公司所持的任何載有您的個人資料之記錄，以及要求選擇拒收任何本公司的直銷通訊。如您欲行使以上權利，可以書面形式投寄至香港太古城英皇道1111號9樓三井住友海上火災保險 (香港) 有限公司 (適用於香港客戶)；或澳門南灣大馬路693號大華大廈13樓A-B座三井住友海上火災保險 (香港) 有限公司澳門分公司 (適用於澳門客戶)，通知本公司的資料保護主任。

此聲明所述之條文並不限制您就相關法例及規例可行使之權利。

IMPORTANT NOTE: This document is not a policy of insurance. Please refer to the HelperSurance Policy 4.0 (which will be issued to you upon acceptance of your proposal) for the applicable terms, conditions and exclusions.

注意事項：本小冊子並非保單、有關條款細則及不承保範圍、請參閱家傭寶4.0保單 (於接納您的投單書後奉上)。

Please glue and seal 請封口寄回

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MSIG Insurance (Hong Kong) Limited
9/F 1111 King's Road, Taikoo Shing, Hong Kong
Tel +852 2894 0555 Fax +852 2890 5741

Macau Branch
Avenida Da Praia Grande No. 693,
Edif Tai Wah 13 Andar A & B, Macau
Tel +853 2892 3329 Fax +853 2892 3349

三井住友海上火災保險(香港)有限公司
香港太古城英皇道1111號9樓
電話 (852) 2894 0555 傳真 (852) 2890 5741

澳門分公司
澳門南灣大馬路693號
大華大廈13樓A-B座
電話 (853) 2892 3329 傳真 (853) 2892 3349

「 For more information,
please call us at
+852 3122 6922 (Hong Kong) /
+853 2892 3329 (Macau) or contact
your Insurance Representative at:
詳情請致電 (852) 3122 6922 (香港) /
(853) 2892 3329 (澳門) 或聯絡您的保險代理 / 經紀:」

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MSIG Insurance (Hong Kong) Limited
Macau Branch
Avenida Da Praia Grande No. 693
Edif Tai Wah 13 Andar A & B
Macau

msig.com.hk

