

HelperSurance 4.0

家傭保4.0

Extra protection for you
and your domestic helper

為您和您的家庭傭工
提供額外保障



MSIG

Insurance
that sees
the heart
in everything

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

(For Macau only)
(只適用於澳門)

Domestic helpers in Macau enable many of us to pursue and achieve success. While we work hard for the future, they look after our families, our pets and our homes. So as responsible employers, we should do our utmost for them in return.

HelperSurance 4.0 is a comprehensive insurance package that provides financial protection against medical expenses if your helper becomes unwell. The plan also provides extra financial help if you need to replace your current helper.

Plan highlights



Enhanced coverage for total protection

You and your domestic helper can enjoy the following comprehensive cover:



Employees' compensation



Clinical expenses, including Chinese medical practitioner and physiotherapist



Medical protection against physical abuse of your family (children/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



Optional cover for cancer and heart disease





Illustrative example




Mr Chan's family recently welcomed a new baby into their lives. Therefore, he hires a domestic helper, called Amy, to take care of his family. As Mr Chan would like to have more comprehensive coverage to protect himself and his helper against the cost of medical expenses, he decides to take out HelperSurance 4.0 with optional heart disease and cancer cover (Optional cover 1). The premium is MOP1,120 for one year of cover.

Scenario 1

Unfortunately Amy is diagnosed with lung cancer after working with the family for nine months. She is immediately sent to hospital to undergo lung cancer treatment, and stays there for nine days. After Amy is discharged from hospital, she is certified as being medically unfit to complete her employment contract, and returns to her home country. How does HelperSurance 4.0 cover Mr Chan?



-  Surgical and hospitalisation expenses: MOP1,080 (MOP120 x 9 days)
-  Repatriation expenses: MOP5,500 (air ticket fee)
-  Service interruption: MOP2,700
-  Replacement helper expenses: MOP10,000

Total compensation: MOP19,280

 Mr Chan's HelperSurance 4.0 policy is also automatically extended, free of charge, for a maximum of three months between the termination of Amy's contract and the arrival of a new domestic helper.


Scenario 2

Mr Chan hires a new domestic helper, Mary, after Amy has been back in her home country for two months. One day, he discovers that Mary has stolen his diamond ring. He immediately reports the incident to the police and replaces the lock for the main door the very next day. How does HelperSurance 4.0 cover Mr Chan?

-  Fidelity guarantee: MOP10,000
-  Cost of main door or metal gate lock replacement and installation: MOP500

Total compensation: MOP10,500

Benefits at a glance

 Coverage	Maximum Benefits Payable Per Year (MOP)
1. Employees' compensation cover	As per Macau Employees' Compensation Ordinance (Decree Law No. 40/95/M)
2. Clinical expenses <ul style="list-style-type: none"> • Limit per visit per day • Physiotherapist, Chinese medical practitioner or Bonesetter <ul style="list-style-type: none"> ▶ Limit per visit per day 	4,000 200 500 100
3. Surgical & hospitalisation expenses <ul style="list-style-type: none"> • Room & board charges <ul style="list-style-type: none"> ▶ Limit per day • Surgeon's fees <ul style="list-style-type: none"> ▶ Limit per operation • Anaesthetist fees • Operating theatre charges • Day care surgery 	30,000 300 10,000 25% of surgeon's fees 12.5% of surgeon's fees Included
4. Service interruption <ul style="list-style-type: none"> • Limit per day 	6,000 300
5. Dental expenses <ul style="list-style-type: none"> • Limit per visit 	1,500 2/3 of actual expenses
6. Personal accident	100,000
7. Repatriation expenses	20,000
8. Replacement helper expenses	10,000
9. Fidelity guarantee <ul style="list-style-type: none"> • Unauthorised telephone calls 	10,000 3,000
10. Replacement and installation cost of main door lock or metal gate lock	500
11. Medical protection for abuse of your Family <ul style="list-style-type: none"> • Trauma counselling expenses <ul style="list-style-type: none"> ▶ Limit per visit per day 	10,000 Covered 1,000
12. Automatic extension of cover <ul style="list-style-type: none"> • Limit per year • Maximum period of extension per year 	1 3 months



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 extend 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

Premium Table



Premium Table & Waiting Period[#]

Plan Type	Premium (MOP)	Waiting Period
HelperSurance 4.0	1,000	14 days
Optional Cover 1	120	90 days
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.

Rest assured about our claims solution

We understand that you may feel worried when an incident is likely to happen. With our claims services hotline, you can now clear your uncertainties in an instant and receive one-on-one advice from our claims experts at +853 2849 2849 (Mon - Fri, 9:00 - 12:45, 14:00 - 17:45, except public holidays).

Also, you can submit your claim through our **EASY Claims** online platform anytime, anywhere.

This brochure is only a summary of the coverage. For details of terms, conditions and exclusions, please refer to the policy wording.

照顧更周全 為您和您的家傭帶來額外保障

家傭讓許多澳門家庭可以致力追求理想，達至成功。當我們積極為未來目標奮鬥的同時，家傭正在妥善照顧我們的家人、寵物和安樂窩。作為負責任的僱主，我們應盡力回饋他們的付出。家傭保4.0是一個全面的保險計劃，在家傭身體不適時，為您提供醫療費用的財務保障；如果您需要更換現時的家傭，保險計劃亦會提供額外的經濟保障。

計劃特點



提供全面的完善貼心保障

您和您的家務助理將可獲得以下周全保障：



僱員賠償保障



門診醫療保障（包括中醫費用及物理治療）



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



補聘家傭費用保障



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


計劃特點





陳先生一家最近迎來了新生兒，他因此聘用了一位家傭Amy來照顧家人。他希望得到更全面的保障，讓自己和家傭免受醫療費用的影響。他決定投保家傭保4.0及自選心臟病及癌症保障（自選保障1），一年的保費為澳門幣1,120元。


例子一

Amy為陳先生一家工作了9個月後，不幸患上肺癌。她即時被送往醫院接受肺癌治療，並住院9天。出院後，醫生證明她不適合繼續家傭工作。她在未能完成合約的情況下返回家鄉。家傭保4.0如何保障陳先生？

 手術及住院費用：澳門幣1,080元（澳門幣120元 × 9天）

 遣返原居地費用：澳門幣5,500元（機票費用）

 服務中斷保障：澳門幣2,700元

 補聘家更換傭工費用：澳門幣10,000元


總賠償額：澳門幣19,280元




陳先生的家傭保4.0保險計劃的保障期亦會自Amy合約終止至新家傭抵達期間自動免費延長，為期最長三個月。

例子二

陳先生在Amy回國兩個月後聘請了一位新的家傭Mary。某日，他發現Mary偷了他的鑽石戒指，於是立即報警，並於翌日馬上更換大門門鎖。家傭保4.0如何保障陳先生？

 家傭忠誠責任保障：澳門幣10,000元

 更換及安裝大門門鎖或鐵閘鎖費用：澳門幣500元

總賠償額：澳門幣10,500元

保障範圍一覽表

 保障範圍	每年最高賠償額 (澳門幣/元)
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. 門診醫療費用 <ul style="list-style-type: none"> • 每天及每次最高賠償額 • 物理治療、中醫或跌打 <ul style="list-style-type: none"> ▶ 每日及每次最高賠償額 	4,000 200 500 100
3. 手術及住院費用 <ul style="list-style-type: none"> • 住院及膳食 <ul style="list-style-type: none"> ▶ 每日最高賠償額 • 外科手術費用 <ul style="list-style-type: none"> ▶ 每症最高賠償額 • 麻醉師費用 • 手術室費用 • 日間手術 	30,000 300 10,000 外科手術費用之25% 外科手術費用之12.5% 包括
4. 服務中斷保障 <ul style="list-style-type: none"> • 每日最高賠償額 	6,000 300
5. 牙醫費用 <ul style="list-style-type: none"> • 每次最高賠償額 	1,500 費用的2/3
6. 個人意外	100,000
7. 遣返原居地費用	20,000
8. 補聘家傭費用	10,000
9. 家傭忠誠責任保障 <ul style="list-style-type: none"> • 未經授權的電話通話費用 	10,000 3,000
10. 更換及安裝大門門鎖或鐵閘鎖費用	500
11. 家庭成員受虐保障 <ul style="list-style-type: none"> • 創傷輔導治療費用 <ul style="list-style-type: none"> ▶ 每日及每次最高賠償額 	10,000 受保 1,000
12. 自動延長保障期 <ul style="list-style-type: none"> • 每年最多次數 • 每年最長延長保障期限 	1 3個月



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

保費一覽表



保費表及等候期[#]

計劃種類	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、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。

貼心的保障及理賠服務

我們明白意料之外的事情往往令人憂慮不安，因此特設「賠償服務熱線」，由理賠專員即時為您解答各項查詢，提供最適切的保障及賠償建議，解除您所面對的徬徨和焦慮。賠償服務熱線：[+853 2849 2849](tel:+85328492849)（星期一至五，上午9時至下午12時45分及下午2時至下午5時45分，公眾假期除外）

您亦可隨時隨地，透過 **EASY網上索償系統** 申請索償。

本小冊子僅為保單摘要，有關的條文細節及不承保項目，請參閱正式保單。

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