

iHelper Insurance

iHelper 家庭傭工保險

Enjoy peace of mind with enhanced protection
for you and your domestic helper

享受升級保障，為您和您的家庭傭工帶來安心無憂



PROTECTING
GOALS
POWERING
FUTURES

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

在香港如此繁忙的都市環境中，為家庭提供額外的協助總是備受歡迎。對許多家庭而言，僱用家庭傭工是確保日常生活運作暢順的可靠方式。無論是協助清潔、接送子女上學、照顧長輩，還是烹調營養均衡的餐點，家庭傭工往往是維繫城市家庭生活的重要支柱。

MSIG iHelper家庭傭工保險提供三種不同級別的保障方案，以滿足您的財務需求，並進一步提升門診、手術和住院費用的保障範圍。讓您和您的家庭傭工在僱傭期間，能夠從容應對生活中的各種不確定性，安心無憂。

計劃特點



僱員補償保障：

每年高達港幣100,000,000元，讓您安心應對意外情況



自動延長保障期：

如家庭傭工離職，但未能聘請新的家庭傭工，每年可免費自動延長保障期三個月



全面保障：

保障範圍包括門診、手術及住院、服務中斷、牙醫、個人意外、遣返原居地、忠誠責任、家庭成員受虐保障、個人物品/金錢損失及責任



三種計劃選擇：

根據您的財務需求選擇基本、標準或優進計劃



更換保障：

高達港幣10,000元的補聘家傭費用及高達港幣1,000元的更換及安裝大門門鎖或鐵閘鎖費用



自選保障：

延伸保障助您應對家庭傭工不幸患上心臟病或癌症，並在家庭傭工因病而需要住院導致服務中斷時提供財務保障



自選門診費用（升級）保障：

為僱主提供額外財務保障以應對醫院管理局的醫療收費改革

計劃種類	本地家務助理	海外家庭傭工*
基本計劃	✓	✓
標準計劃	不適用	✓
優進計劃		✓

* 海外家庭傭工必須由香港入境事務處合法批准從事全職家政服務；及他／她的年齡須介乎16至65歲。

例子一

最近，梁女士的父親去世，因此她決定將母親接來同住。為了應對這變化，梁女士聘請了一位來自香港的本地家務助理，名叫Coco，她每天在梁女士家中工作數小時。梁女士投保了MSIG iHelper的家庭傭工保險，並選擇了基本計劃。

在工作期間，Coco意外跌倒並摔斷了手腕。她被送往醫院接受手術，並需住院兩天。基本計劃如何為梁女士提供保障？



僱員補償保障

住院醫療費用：

港幣300元 X 2天 = 港幣600元

16次覆診及後續醫療費用：

港幣250元 X 16次 = 港幣4,000元



總賠償額：港幣4,600元

例子二

Dorothy多年來一直在周先生的家庭工作。為了保障Dorothy的健康以及家庭的財務狀況，周先生投保了MSIG iHelper家庭傭工保險的優進計劃，並附加了自選保障1，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。

Dorothy發現腿上有一個奇怪的斑點並尋求醫療建議。經過活組織切片後，醫生確認她患有第一期惡性黑色素瘤皮膚癌，需要進行手術。她在醫院住了5天，並可能需要進一步治療。優進計劃如何為周先生提供保障？



門診費用

2次門診費用（諮詢及檢查）：
港幣200元 X 2次 = 港幣400元

3次門診費用（覆診）：
港幣200元 X 3次 = 港幣600元



手術及住院費用

住院費及住院雜項費用：
港幣350元 X 5天 = 港幣1,750元

外科手術費：港幣20,000元



服務中斷保障

港幣300元 X 5天 = 港幣1,500元



總賠償額：港幣24,250元

保障概覽

 保障	基本計劃	標準計劃	優進計劃
	每年最高賠償額（港幣）		
1. 僱員補償保障 • 每宗事故最高限額	100,000,000	100,000,000	100,000,000
2. 門診費用 • 每日診症一次及每次最高限額 • 中醫及物理治療 ◦ 每日診症一次及每次最高限額	不適用	3,000 200 600 120	4,000 200 700 150
3. 手術及住院費用 • 住院費及住院雜項費用 ◦ 每日最高限額 • 外科手術費 ◦ 每次手術最高限額 • 麻醉師費用 • 手術室費用 • 日間手術		25,000 350 15,000 外科手術費用賠償金額的25% 外科手術費用賠償金額的12.5% 包括	30,000 350 20,000 外科手術費用賠償金額的25% 外科手術費用賠償金額的12.5% 包括
4. 服務中斷保障 • 每日最高限額 • 從住院日數起		5,000 250 第4日	6,000 300 第1日
5. 牙醫費用 • 每次最高限額		1,500 實際費用之三分二	1,500 實際費用之三分二
6. 個人意外保障		不適用	100,000
7. 遣返原居地費用		20,000	20,000
8. 補聘家傭費用		5,000	10,000
9. 家傭忠誠責任保障 • 未經授權的電話通話費用		10,000 3,000	10,000 3,000
10. 更換及安裝大門門鎖或鐵閘鎖費用		1,000	1,000
11. 自動延長保障期 • 每年延長保障期限最多月數		不適用	每年一次 3
12. 家庭成員受虐保障 • 創傷輔導費用 ◦ 每日每次最高限額		10,000 包括 1,000	10,000 包括 1,000
13. 個人物品/金錢損失 • 個人物品 ◦ 每件最高限額 • 金錢 ◦ 每項索賠最高限額 • 自負額 ◦ 每次索賠		10,000 1,000 3,000 200	10,000 1,000 3,000 200
14. 家庭傭工責任保障 • 每宗事故最高限額		150,000	150,000

保障概覽

自選保障 ¹	基本計劃	標準計劃	優進計劃
	每年最高賠償額（港幣）		
1. 自選癌症及心臟病保障 - 第二節 — 門診費用 - 第三節 — 手術及住院費用 - 第四節 — 服務中斷保障	不適用	受保 受保 受保	受保 受保 受保
2. 自選癌症及心臟病（升級）保障² - 第二節 — 門診費用 - 第三節 — 手術及住院費用 - 住院費及住院雜項費用 - 每日最高限額 - 外科手術費 - 每次手術最高限額 - 麻醉師費用 - 手術室費用 - 日間手術 - 第四節 — 服務中斷保障		受保 95,000 350 15,000 外科手術費用賠償金額的25% 外科手術費用賠償金額的12.5% 包括 受保	受保 100,000 350 20,000 外科手術費用賠償金額的25% 外科手術費用賠償金額的12.5% 包括 受保
3. 自選門診費用（升級）保障 - 因疾病或意外導致身體受傷的門診醫療費用 - 每日診症一次及每次最高限額 - 中醫及物理治療 - 每日診症一次及每次最高限額		5,000 400 600 120	6,000 400 700 150

保費

保費 ³ (港幣)	基本計劃		標準計劃		優進計劃	
年期	1 年	2 年	1 年	2 年	1 年	2 年
保費 ³ (港幣)	380	688	568	1,028	750	1,350
自選保障 1	不適用		120	200	120	200
自選保障 2			250	450	250	450
自選保障 3			280	500	380	660

等候期⁴

計劃	基本、標準及優進計劃	自選保障1及2
等候期	14 日	90 日

¹ 自選保障不適用於基本計劃。

² 只適用於投保時年齡為45歲以下的家庭傭工。

³ 收取保費徵費之新規定：保險業監管局已於《保險業條例》中公布有關收取保費徵費的新規定，並於2018年1月1日正式生效。因此，本表格上所列明的保費金額將需附加保費徵費。

⁴ 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，每位家庭傭工只可於保單生效等候期完結後始申請索償。



貼心的保障及賠償服務

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：[+852 2894 0660](tel:+85228940660)（星期一至五，上午9時至下午5時30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。

In a busy place like Hong Kong, extra help around the home is always welcome. For many, employing domestic helpers is a sure way to keep everything running smoothly. Whether assisting with the cleaning, taking the kids to school, looking after grandma or cooking nutritious meals, domestic helpers are often the backbone of family life in our city.

MSIG's iHelper Insurance provides three levels of coverage to meet your financial needs, as well as enhanced benefits for clinical, surgical and hospitalisation expenses. Give yourself and your domestic helper the confidence to cope with life's uncertainties during employment.

Plan highlights



Employees' compensation coverage:

Up to HK\$100,000,000 per year, giving you peace of mind against the unexpected



Automatic extension of coverage:

If the domestic helper resigns and you are unable to hire a new one, the coverage period can be automatically extended for free by three months each year



Comprehensive coverage:

Protection includes clinical, surgical and hospitalisation, service interruption, dental, personal accident, repatriation, fidelity guarantee, medical protection for family abuse, personal effect/money, and liability



Three plan options:

Choose from Essential, Standard and Enhanced Plans to cater your financial needs



Replacement coverage:

Up to HK\$10,000 for helper replacement expenses and up to HK\$1,000 for the replacement and installation cost of main door or metal gate lock



Optional coverage:

Extend covering your employees in coping with heart disease or cancer diagnosis, and protecting yourself financially against service interruption if your employees require hospitalisation due to illness



Optional clinical expenses (top-up):

Provides extra financial support to employers to address the fees and charges reform announced by the Hospital Authority

Plan type	Local domestic helper	Overseas domestic helper*
Essential Plan	✓	✓
Standard Plan	N/A	✓
Enhanced Plan		✓

* Overseas domestic helper must be employed for full time domestic service which has been legally approved by Hong Kong Immigration Department and he/she is aged between 16 and 65.

Illustrative example



Scenario 1

Recently, Ms Leung's father passed away so she decides to rehouse her mother with her own family. To help her cope, Ms Leung hires a local domestic helper from Hong Kong, called Coco, who works at the household for a few hours per day. Ms Leung takes out MSIG's iHelper Insurance, and opts for the Essential Plan.

During the course of her duties, Coco unexpectedly falls and breaks her wrist. She is taken to hospital where she undergoes surgery on her broken arm, and is required to stay for 2 days. How does Essential Plan cover Ms Leung?



Employees' compensation cover

In-patient medical treatment:
 $\text{HK\$}300 \times 2 \text{ days} = \text{HK\$}600$

16 visits for follow-up treatment:
 $\text{HK\$}250 \times 16 \text{ visits} = \text{HK\$}4,000$



Total compensation: HK\$4,600



Scenario 2

Dorothy has been working for Mr Chow's family for many years. To protect both Dorothy's health and his family's finances, Mr Chow takes out MSIG's iHelper Insurance Enhanced Plan with optional cover 1, which extends to heart disease and cancer under surgical and hospitalisation expenses.

Dorothy notices a strange spot growth on her leg and seeks medical advice. After conducting a biopsy, Dorothy's doctor confirms she has stage 1 malignant melanoma skin cancer and requires surgery. She stays in the hospital for 5 days and possibly needs further treatment. How does Enhanced Plan cover Mr Chow?



Clinical expenses

2 visits for consultation and checking:
 $\text{HK\$}200 \times 2 \text{ visits} = \text{HK\$}400$

3 visits for follow-up treatment:
 $\text{HK\$}200 \times 3 \text{ visits} = \text{HK\$}600$



Surgical and hospitalisation expenses

Room and board charges:
 $\text{HK\$}350 \times 5 \text{ days} = \text{HK\$}1,750$

Surgeon's fees: HK\$20,000



Service interruption

$\text{HK\$}300 \times 5 \text{ days} = \text{HK\$}1,500$



Total compensation: HK\$24,250

Benefits at a glance

 Coverage	Essential Plan	Standard Plan	Enhanced Plan
	Maximum benefits payable per year (HK\$)		
1. Employees' compensation cover • Limit per event	100,000,000	100,000,000	100,000,000
2. Clinical expenses • Limit per visit per day • Chinese medical practitioner and physiotherapist ◦ Limit per visit per day	N/A	3,000 200 600 120	4,000 200 700 150
3. Surgical & hospitalisation expenses • Room & board charges and other miscellaneous hospital charges ◦ Limit per day • Surgeon's fees ◦ Limit per operation • Anaesthetist fees • Operating theatre charges • Day care surgery		25,000 350 15,000 25% of amount payable under surgeon's fees 12.5% of amount payable under surgeon's fees Included	30,000 350 20,000 25% of amount payable under surgeon's fees 12.5% of amount payable under surgeon's fees Included
4. Service interruption • Limit per day • Commencing from the confinement day in a hospital		5,000 250 4 th day	6,000 300 1 st day
5. Dental expenses • Limit per visit		1,500 2/3 of actual expenses	1,500 2/3 of actual expenses
6. Personal accident benefit		N/A	100,000
7. Repatriation expenses		20,000	20,000
8. Replacement helper expenses		5,000	10,000
9. Fidelity guarantee • Unauthorised telephone calls		10,000 3,000	10,000 3,000
10. Replacement and installation cost of main door or metal gate lock		1,000	1,000
11. Automatic extension of cover • Maximum period per extension per year (months)		N/A	Once per year 3
12. Medical protection for abuse of your family • Trauma counselling expenses ◦ Limit per visit per day		10,000 Included 1,000	10,000 Included 1,000
13. Personal effects/money • Personal effects ◦ Limit per item • Money ◦ Limit per claim • Excess ◦ Per claim		10,000 1,000 3,000 200	10,000 1,000 3,000 200
14. Domestic helper liability • Limit per event		150,000	150,000

Benefits at a glance

Optional covers ¹	Essential Plan	Standard Plan	Enhanced Plan
	Maximum benefits payable per year (HK\$)		
1. Cancer and heart disease - Section 2 – Clinical expenses - Section 3 – Surgical and hospitalisation expenses - Section 4 - Service interruption	N/A	Covered	Covered
		Covered	Covered
		Covered	Covered
		Covered	Covered
2. Cancer and heart disease (top-up)² - Section 2 – Clinical expenses - Section 3 – Surgical and hospitalisation expenses - Room & board charges and other miscellaneous hospital charges - Limit per day - Surgeon's fees - Limit per operation - Anaesthetist fees - Operating theatre charges - Day care surgery - Section 4 – Service interruption	N/A	Covered	Covered
		95,000	100,000
		350	350
		15,000 25% of amount payable under surgeon's fees 12.5% of amount payable under surgeon's fees Included Covered	20,000 25% of amount payable under surgeon's fees 12.5% of amount payable under surgeon's fees Included Covered
3. Clinical expense top-up - Medical treatment from a clinic for sickness or bodily injury resulting from an accident - Limit per visit per day - Chinese medical practitioner and physiotherapist - Limit per visit per day	N/A	5,000	6,000
		400	400
		600	700
		120	150

Premium table

Premium ³ (HK\$)	Essential Plan		Standard Plan		Enhanced Plan	
Year	1 year	2 years	1 year	2 years	1 year	2 years
Premium ³ (HK\$)	380	688	568	1,028	750	1,350
Optional cover 1	N/A		120	200	120	200
Optional cover 2			250	450	250	450
Optional cover 3			280	500	380	660

Waiting period⁴

Type of plan	Essential, Standard and Enhanced Plan	Optional cover 1 and 2
Waiting period	14 days	90 days

¹ Optional covers are not applicable to Essential Plan.

² Only applicable for domestic helpers aged below 45 at the time of enrollment.

³ Collection of levy on insurance premium - The Insurance Authority (IA) has announced the collection of levy on insurance premium under the "Insurance Ordinance" with effect from 1st January 2018. As a result, all premium amounts shown in this table are subject to levy.

⁴ 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 [+852 2894 0660](tel:+85228940660) (Mon – Fri, 09:00 – 17:30, except public holidays).

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

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