

# 樂融傭 家傭保障計劃

 大新保險  
DAH SING INSURANCE

癌症及心臟病  
均受保障



同步 更進步

## 周全保障僱傭 一家樂融融

「樂融傭」家傭保障計劃（「樂融傭」）不僅為您及您的家傭提供周全的保障，更貼心照顧您家中其他成員的需要，讓您一家樂也融融。

- 全球僱主法律責任
- 因家傭住院引致服務中斷的現金補償
- 所有保障均不設自負金額
- 因家傭蓄意的行為令家人受傷而引致的醫療費用
- 因家傭欺詐或不誠實行為而直接導致家人金錢上的損失
- 保障家傭的門診費用、牙醫費用及涵蓋癌症及心臟病的住院費用
- 延伸至保障家傭的日症手術費用及賠償以每宗手術費用計算，令您享有更高的保障額
- 手術費用、麻醉師費用及手術室費均受保障

## 不同計劃 照顧不同需要

「樂融傭」為海外家傭提供法定及全面保障，並設有兩種不同保障額的計劃，以供選擇。

## 特設僱員補償計劃予 本地家務助理／陪月員

「樂融傭」更設「僱員補償計劃」，保障聘用本地家務助理及陪月員的僱主所須承擔的法律責任。

## 保障範圍一覽表

保障	最高賠償額* (港幣)		
	基本計劃	綜合計劃	僱員補償計劃
<b>保障類別</b>	海外家庭傭工 (年齡須介乎18至65歲)		本地家務助理/ 陪月員
<b>僱主責任</b> 根據《僱員補償條例》及普通法，保障僱主須為其家傭或其他保障類別之家務助理因蒙受身體損傷而須承擔之法律責任 每宗事故最高保障額	每宗事故 100,000,000	每宗事故 100,000,000	每宗事故 100,000,000
<b>門診醫療*</b> 家傭因患病或意外受傷而須在港接受門診醫療的費用 每保單年最高保障額 <ul style="list-style-type: none"> <li>註冊西醫治療</li> </ul> 每日每次就診最高保障額 <ul style="list-style-type: none"> <li>註冊跌打或物理治療</li> </ul> 每日每次就診最高保障額 <ul style="list-style-type: none"> <li>每保單年最高保障額</li> </ul>	每保單年 2,000  每日每次 100  每日每次 100 每保單年 500	每保單年 4,500  每日每次 150  每日每次 100 每保單年 500	不適用
<b>住院醫療*</b> 家傭因患病或意外受傷而在港住院的醫療費用 每保單年最高保障額 每日住房及膳食 每次住院的住院雜費 手術(包括日症病人的手術或日間手術費用) 麻醉師費用 手術室費	每保單年 30,000 每日 300 每宗事故 10,000 每項手術 10,000 每項手術 2,500 每項手術 1,250	每保單年 30,000 每日 300 每宗事故 10,000 每項手術 10,000 每項手術 2,500 每項手術 1,250	
<b>牙科醫療*</b> 家傭因口腔疾病而須在港接受治療的牙齒護理費用，例如：口腔手術、膿腫治療、X-光檢查、拔牙或補牙 每保單年最高保障額 每次就診最高保障額	每保單年 1,500 每日每次 500	每保單年 1,500 每日每次 500	
<b>送返回國*</b> 家傭因身故、患重病或嚴重受傷，不能繼續工作而須送回原居地的費用 每保單年最高保障額	每保單年 20,000	每保單年 20,000	
<b>服務中斷*</b> 家傭因在港住院超過連續24小時以上而導致僱主蒙受服務中斷的損失 每保單年最高保障額 每住院日最高保障額	不適用 不適用	每保單年 6,000 每日 200	

保障	最高賠償額* (港幣)		
	基本計劃	綜合計劃	僱員補償計劃
保障類別	海外家庭傭工 (年齡須介乎18至65歲)		本地家務助理/ 陪月員
<b>忠誠保障</b> 家傭在港因欺詐引致僱主的經濟損失 (包括未經許可使用的長途電話費用) 每保單年最高保障額 每保單年未經許可使用的電話費用賠償最高保障額	不適用 不適用	每保單年 10,000 每保單年 3,000	不適用
<b>補聘家傭費用</b> 家傭因身故、患重病或嚴重受傷被送回原居地而須另聘海外家傭的 行政費用 每保單年最高保障額	不適用	每保單年 5,000	
<b>更換門鎖</b> 保障更換門鎖的費用 惟只適用於已證實之「送返回國」或「忠誠保障」之賠償個案 每保單年最高保障額	不適用	每保單年 500	
<b>投保人或家庭成員受虐保障</b> 家傭在港因蓄意行為導致家庭成員身體損傷而引致的醫療費用 每保單年最高保障額	不適用	每保單年 5,000	
<b>個人責任</b> 家傭在港因疏忽引致第三者身體受傷或財物損毀而導致僱主須為家傭 負上的法律責任 每保單年最高保障額	不適用	每保單年 100,000	
<b>個人意外</b> 家傭在港休假期間因意外身故或永久傷殘 每保單年最高保障額	不適用	每保單年 100,000	

\* 「等候期」指在保單生效日起計的一段時間內，相關的索償將不獲理賠。若與癌症或心臟病有關的索償，等候期為90天；而其他非意外引致的索償，等候期則為14天。

## 保費表

保障類別	保險期	每名受保人之保費* (港幣)		
		基本計劃	綜合計劃	僱員補償計劃
海外 家庭傭工	1年	450	680	不適用
	2年	800	1,088	不適用
本地 家務助理	1年	不適用		300
	2年	不適用		500
陪月員	3個月	不適用		500

註：所有在2018年元旦起，由大新保險有限公司（「大新保險」）發出及生效之新造保單、續保保單或批單的保單持有人，均須於支付保費時繳交保險業監管局保費徵費或／及其他徵費。

## 重要事項

如僱主有意為65歲以上的海外家傭、照顧長者或傷健人士之護理員、全職或兼職負責其他職務之傭工，例如：司機或園丁等，歡迎致電大新保險查詢。

## 主要不承保事項

- 因戰爭引發的意外
- 在保險生效前3個月已存在的傷病
- 懷孕及有關事項
- 愛滋病及性病
- 自殺
- 任何在香港境外引致的索償（「僱主責任」保障項目除外）

## 注意事項

- 以上資料只供參考之用，並不構成保險合約的一部份，有關「樂融傭」的條款細則及不承保事項，將詳列於保單之內。
- 大新保險為「樂融傭」之承保人，全面負責一切保障及賠償事宜，並保留對「樂融傭」的最終批核權。

## 聯絡我們 立即投保

### 大新保險有限公司

客戶服務熱線 2808 5000

星期一至五上午9時至下午5時45分  
（公眾假期除外）

傳真 2598 8008

郵寄 香港北角英皇道510號港運大廈27樓2703室

電郵 [dsi@dahsng.com](mailto:dsi@dahsng.com)

### 大新銀行有限公司

客戶服務熱線 2828 8000

## 投保時請遞交以下資料：

- 投保表格
- 家傭之護照副本（只適用於「樂融傭」基本計劃或綜合計劃）

大新銀行有限公司（「大新銀行」）是大新保險之授權持牌保險代理機構及為大新保險分銷保險產品。「樂融傭」家傭保障計劃是大新保險而非大新銀行的產品，對於大新銀行與客戶之間因銷售過程或處理有關交易而產生的合資格爭議（定義請參看金融糾紛調解中心的金融糾紛調解計劃《職責範圍》），大新銀行須與客戶進行金融糾紛調解計劃程序。然而，就有關產品之合約條款引起的任何爭議，則由大新保險與客戶直接解決。

**MAIDSURE**  
Domestic Helper Insurance Plan

 **大新保險**  
DAH SING INSURANCE

**Cover  
Cancer and  
Heart Disease**



Together **We Progress and Prosper**

## All-Round Protection for the Family

MaidSure provides you with all-round covers and extended to your family members to give you a peace of mind.

- Worldwide cover for employer's statutory liability
- Cash benefit to protect your loss against the interrupted service if the domestic helper is hospitalised
- Zero excess for all coverage
- Medical expenses incurred for the injured family members due to domestic helper's malicious act
- Financial loss resulting from fraud or dishonest acts of your domestic helper
- Cover domestic helper's clinical expenses, dental expenses and hospitalisation expenses including the cover of cancer & heart diseases
- Cover day case surgical expenses of your domestic helper, per surgery limit to maximise your sum cover
- Cover surgery fees, anaesthetist fees and operating theatre fees

## Different Plans Cater for Various Needs

MaidSure offers two plans for providing statutory and comprehensive protection for overseas domestic helper.

## Designated Plan for Local Domestic Helper/ Postnatal Care Helper

MaidSure also offers the Employees' Compensation plan which provides the required statutory liability cover for the employers.

## Benefit Table

Coverage	Maximum Benefits (HK\$)		
	Standard Plan	Comprehensive Plan	Employees' Compensation Plan
<b>Insured Category</b>	<b>Overseas domestic helper (age 18 – 65 years old)</b>		<b>Local domestic helper/ Postnatal care helper</b>
<b>Employer's Liability</b> The legal liability of an employer for the bodily injury of the insured domestic helper under the insurance category of the Employees' Compensation Ordinance and the Common Law Maximum limit per event	100,000,000 per event	100,000,000 per event	100,000,000 per event
<b>Clinical Expenses*</b> Out-patient medical expenses of the domestic helper incurred in Hong Kong due to sickness or accidental injury. Maximum limit per Policy Year <ul style="list-style-type: none"> <li>• Medical Practitioner</li> </ul> Maximum limit per visit per day <ul style="list-style-type: none"> <li>• Bonsetter or physiotherapist</li> </ul> Maximum limit per visit per day <ul style="list-style-type: none"> <li>• Maximum limit per Policy Year</li> </ul>	2,000 per Policy Year  100 per visit per day  100 per visit per day 500 per Policy Year	4,500 per Policy Year  150 per visit per day  100 per visit per day 500 per Policy Year	Not applicable
<b>Surgical and Hospitalisation Expenses*</b> Surgical and hospitalisation medical expenses of the domestic helper incurred in Hong Kong due to sickness or accidental injury. Maximum limit per Policy Year Room and board limit per day Hospital miscellaneous services per Hospital Confinement Surgery (including Day Patient surgery or day case procedure) Anesthetist fee Operating theatre fee	30,000 per Policy Year 300 per day 10,000 per event 10,000 per surgery 2,500 per surgery 1,250 per surgery	30,000 per Policy Year 300 per day 10,000 per event 10,000 per surgery 2,500 per surgery 1,250 per surgery	
<b>Dental Expenses*</b> Cover dental expenses such as oral surgery, treatment of abscesses, X-rays, extractions or fillings of domestic helper incurred in Hong Kong due to dental diseases Maximum limit per Policy Year Maximum limit per visit	1,500 per Policy Year 500 per visit per day	1,500 per Policy Year 500 per visit per day	
<b>Repatriation Expenses*</b> Repatriation cost of domestic helper and his or her mortal remains to the home country due to death, serious sickness or bodily injury of the domestic helper resulting in unfit for continue employment Maximum limit per Policy Year	20,000 per Policy Year	20,000 per Policy Year	



Coverage	Maximum Benefits (HK\$)		
	Standard Plan	Comprehensive Plan	Employees' Compensation Plan
Insured Category	Overseas domestic helper (age 18 – 65 years old)		Local domestic helper/ Postnatal care helper
<b>Service Interruption*</b> Allowance for the service interruption to the employer if the domestic helper is hospitalised in Hong Kong for more than 24 consecutive hours Maximum limit per Policy Year Maximum limit per each Day of Hospital Confinement	Not applicable Not applicable	6,000 per Policy Year 200 per day	Not applicable
<b>Fidelity Guarantee</b> Financial loss of the employer resulting from the act of fraud or dishonesty committed by the domestic helper in Hong Kong (Including compensation for unauthorised long distance call) Maximum limit per Policy Year Maximum limit for unauthorised long distance calls per Policy Year	Not applicable Not applicable	10,000 per Policy Year 3,000 per Policy Year	
<b>Domestic Helper Replacement Expenses</b> Administrative expenses incurred for employing a replacement if the domestic helper was repatriated Maximum limit per Policy Year	Not applicable	5,000 per Policy Year	
<b>Lock Replacement Expenses</b> Cover the replacement lock expenses provided a valid claim of Repatriation Expenses or Fidelity Guarantee Maximum limit per Policy Year	Not applicable	500 per Policy Year	
<b>Medical Expenses for Abuse of the Insured or Family Members</b> Medical expenses for bodily injury of the employer's family members caused by the domestic helper's intentional malicious act in Hong Kong Maximum limit per Policy Year	Not applicable	5,000 per Policy Year	
<b>Personal Liability</b> Employer's legal liability to third party's bodily injury or property damage due to the negligence of domestic helper in Hong Kong Maximum limit per Policy Year	Not applicable	100,000 per Policy Year	
<b>Personal Accident</b> Accidental bodily injury of the domestic helper during his or her rest days in Hong Kong resulting in death or permanent disablement Maximum limit per Policy Year	Not applicable	100,000 per Policy Year	

\* Waiting period is the duration from the policy effective date within which no claim is payable. Ninety days waiting period applies for loss in relation to cancer, heart diseases and 14 days waiting period applies for other loss except loss in respect of an Accident.

## Premium Table

Insured Category	Period of Insurance	Premium per Insured Person* (HK\$)		
		Standard Plan	Comprehensive Plan	Employees' Compensation Plan
Overseas Domestic Helper	1 Year	450	680	N/A
	2 Years	800	1,088	N/A
Local Domestic Helper	1 Year	N/A		300
	2 Years	N/A		500
Postnatal Care Helper	3 Months	N/A		500

Note: With effective from 1 January 2018, all policyholders of new policies, renewal policies or endorsement issued by Dah Sing Insurance Company Limited must pay the Insurance Authority Premium Levy and/or other Levy(ies) along with their premium payment.

## Important Note

To enroll for overseas domestic helpers aged over 65, local or overseas caregivers to aged and disabled, or those performing other duties such as chauffeur or gardener, etc. Please contact Dah Sing Insurance Company Limited ("Dah Sing Insurance") for more information.

## Major Exclusions

- Accidents caused by war
- Pre-existing conditions within 3 months before the policy inception
- Pregnancy and related complications
- HIV/AIDS and venereal disease
- Suicide
- Any claims incurred outside Hong Kong (except covered under Employer's Liability section)

## Notes

- This is only a summary and does not constitute any part of the contract. For full terms, conditions and exclusions of MaidSure, please refer to the policy document.
- Dah Sing Insurance is the insurance underwriter of MaidSure who is solely responsible for all coverage and compensation, and reserves the right of final approval.

## Act Now! Contact Us for Enrolment

### Dah Sing Insurance Company Limited

Customer Service Hotline 2808 5000  
Monday - Friday  
9:00 a.m. - 5:45 p.m.  
(except Public Holidays)

Fax 2598 8008

Mail 2703, 27/F, Island Place Tower,  
510 King's Road, North Point, Hong Kong

E-mail [dsi@dahsing.com](mailto:dsi@dahsing.com)

### Dah Sing Bank, Limited

Customer Service Hotline 2828 8000

## Please provide the following on enrolment:

1. Proposal form
2. Domestic helper's passport copy  
(For MaidSure Domestic Helper Standard Plan or Comprehensive Plan only)

Dah Sing Bank, Limited ("Dah Sing Bank") is the authorised licensed insurance agency of Dah Sing Insurance and distributes the insurance products for Dah Sing Insurance. "MaidSure Domestic Helper Insurance Plan" is the product of Dah Sing Insurance but not the product of Dah Sing Bank. In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between Dah Sing Bank and the customer out of the selling process or processing of the related transaction, Dah Sing Bank is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of the product should be directly resolved between Dah Sing Insurance and the customer.