

## PREMIUM\*

Period	Basic Cover		Optional Cover
	Plan A	Plan B	
1 year	HK\$710	HK\$945	HK\$235
2 year	HK\$1,280	HK\$1,580	HK\$400

\* Premium is inclusive of levies.

### Age Limit

18 to 60 years old (renewable up to 65 years old).

## GENERAL EXCEPTIONS

War, act of terrorism, accident or sickness sustained or contracted outside Hong Kong (except Employer's Liability), pre-existing conditions, sexually transmitted diseases, AIDS, suicide (except Repatriation Expenses and Re-hiring Expenses), intentional self-injury, pregnancy, miscarriage, childbirth, mental or nervous disorder, alcoholism or drug addiction.

## SPECIAL EXCEPTIONS APPLICABLE TO INDIVIDUAL SECTIONS

### Employer's Liability

- Pneumoconiosis, Noise-Induced Deafness, Mesothelioma, nuclear hazards or any late payment surcharge.

### Hospitalization and Surgical Expenses, Clinical Expenses, Loss of Service Cash Subsidy and Cancer, Heart Disease and Major Disease Supplementary Benefit

- Cosmetic or plastic surgery (unless due to injury covered under this insurance)
- Routine physical examination or any expenses incurred outside Hong Kong.

### Dental Expenses

- Routine examination, scaling, cleaning, polishing, crowning, bridges, braces, dentures, dental prosthetics or any expenses incurred outside Hong Kong.

### Personal Accident

- Air travel (except licensed passenger carrying aircraft), mountaineering, rock climbing, underwater activities necessitating the use of breathing apparatus, motor cycling, racing (other than on foot or swimming), dangerous sports or activities.

### Personal Liability

- Any willful or malicious act, criminal activities, food poisoning, occurrence happened at the place of employment or outside Hong Kong.

## IMPORTANT NOTE

- 1) This insurance is available only for overseas domestic helpers who are employed under an Employment Contract as governed by the Immigration Ordinance (Chapter 115), of the laws of the Hong Kong SAR.
- 2) This brochure provides a brief introduction only. Please refer to the insurance policy for detailed terms and conditions, a specimen of which is available on request.

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**祥昇** 保險代理有限公司  
Peaceful Insurance Agency Limited

## 海外家傭綜合保險 Overseas Domestic Helper Insurance



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