

COVERAGE

BASIC COVER	Maximum Limits (HK\$)	
	Plan A	Plan B
1. Employer's Liability Indemnify you for your legal liability as an employer under the Employees' Compensation Ordinance and at Common Law.	\$100,000,000 any one event	\$100,000,000 any one event
2. Hospitalisation & Surgical Expenses Reimburse the actual, necessary and reasonable expenses incurred in the event your domestic helper is confined in a hospital for surgery or treatment of sickness or injury resulting from an accident. <ul style="list-style-type: none"> i) Room, board and other miscellaneous hospital charges ii) Surgical fee iii) Anesthesia and its administration fee (up to 35% of surgical fee) iv) Operating theatre fee (up to 25% of surgical fee) 	\$35,000 /year i) \$300 /per day ii) \$10,000 /disability iii) \$3,500 /disability iv) \$2,500 /disability	\$50,000 /year i) \$400 /day ii) \$15,000/disability iii) \$5,000 /disability iv) \$3,500 /disability
3. Clinical Expenses Reimburse the actual, necessary and reasonable expenses incurred in the event your domestic helper requires medical treatment from a clinic for sickness or injury resulting from an accident. (Chinese Medicine Practitioner - Not Applicable) <ul style="list-style-type: none"> i) Out-patient expenses ii) Bonesetter or ^physiotherapy treatment expenses (^referred by legally qualified and registered medical practitioner) iii) Registered Chinese Medicine Practitioner's Treatment (exclude Acupuncture and Tui-Na) (applicable to Plan B) 	\$4,200 /year i) \$210 /visit/day ii) \$100 /visit/day ; \$700 /year iii) Not applicable	\$4,500 /year i) \$260 /visit/day ii) + iii) \$150 /visit/day ; \$1,050 /year
4. Dental Expenses Reimburse the actual, necessary and reasonable expenses incurred in the event your domestic helper requires emergency dental treatment such as oral surgery, treatment of abscesses, extractions or fillings as a result of dental disease.	\$1,500 /year 2/3 of the actual expenses	\$3,000 /year \$500 /visit/day
5. Personal Accident Compensate for death or permanent disablement of your domestic helper resulting from accident happened in Hong Kong on his/her rest days.	\$200,000 /year	\$200,000 /year
6. Personal Liability Indemnify you for the legal liability arising out of negligence of your domestic helper to third party while he/she is performing the duties.	\$100,000 /year	\$120,000 /year
7. Repatriation Expenses Pay the expenses incurred to repatriate your domestic helper to his/her home country before the expiry of his/her employment contract. <ul style="list-style-type: none"> i) the actual cost of returning the mortal remain in case of death, including committed suicide; or ii) the economy class fare from Hong Kong to his/her home country in case of being certified as medically unfit to work by a qualified medical practitioner. 	\$30,000 /year	\$40,000 /year
8. Loss of Services Cash Subsidy Subsidise you the loss of services expenses, commencing from the 4th day, in hiring a temporary domestic helper if your domestic helper is hospitalised as an in-patient for treatment or surgery for a period of 3 consecutive days or more.	\$6,000 /year \$200 /day	\$7,500 /year \$250 /day
9. Re-hiring Expenses Reimburse the necessary and reasonable expenses in hiring a replacement domestic helper in the event that your domestic helper is repatriated to his/her home country due to death or serious illness or injury resulting in his/her unfit to work during the term of a contract.	\$10,000 /year	\$15,000 /year
10. Fidelity Protection Indemnify any actual pecuniary loss directly resulting from the act of fraud or dishonesty committed by your domestic helper.	\$5,000 /year	\$6,000 /year
OPTIONAL COVER	Maximum Limits (HK\$)	
11. Cancer, Heart Disease and Major Disease Supplementary Benefit If the domestic helper is hospitalised due to cancer, heart disease, encephalitis, stroke or major burns: <ul style="list-style-type: none"> A. Limit of Liability under Section 2 - Hospitalisation and Surgical Expenses is increased to HK\$100,000 per year, up to the follow limits: <ul style="list-style-type: none"> i) Room, board and other miscellaneous hospital charges ii) Special medical treatment and related charges iii) Surgical fee iv) Anesthesia and its administration fee (up to 35% of surgical fee) v) Operating theatre fee (up to 25% of surgical fee) B. Reimburse the necessary and reasonable medical expenses incurred by domestic helper for consultation, diagnosis, examination, or treatment of cancer and/or heart disease received in a hospital other than as a hospital patient or from any licensed medical laboratory or imaging centre. 	A. \$100,000 /year i) \$500 /day ii) \$20,000 /disability iii) \$35,000/disability iv) \$7,500 /disability v) \$6,000 /disability B. \$5,000 /year	