

**MSIG**

MSIG Insurance (Hong Kong) Limited  
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A Member of **MS&AD** INSURANCE GROUP

## HelperSurance 4.0 Insurance 家傭寶4.0保險

As responsible employers, we must well protect our domestic servants. HelperSurance 4.0 is a comprehensive insurance package that covers medical expenses if your domestic servant becomes unwell. It also provides you with an extra level of support, if your domestic servant is seriously sick or bodily injured.

作為一個盡責的僱主，我們必須提供足夠保障給我們的家庭傭工。家傭寶 4.0 是一個全面的保障計劃，為您支付家庭傭工不適時的醫療費用，倘若您的家庭傭工患上嚴重疾病或身體損傷，更能夠為您提供額外支援。

### Employees' Compensation Cover 僱員補償保障

Have peace of mind knowing that your domestic servant is fully covered when it comes to bodily injury and sickness, as per your responsibility as an employer under the government's Employees' Compensation Ordinance.

當您的家庭傭工身體受傷和患上疾病時，家傭固然得到全面保障，而作為僱主亦能履行在政府僱員補償條例下之責任，讓您倍感安心。

### Repatriation Expenses 送返原居地費用

If your domestic servant is medically unfit to employ and needs to return to the country of residence, or if the worst should happen and she passes away, we will contribute up to HK\$20,000 towards the cost of repatriation.

如您的家庭傭工因健康狀況不宜繼續受聘需要返回原居地，或遇上最壞情況並身故，我們將提供高達港幣 20,000 元的送返原居地費用。

### Replacement Helper Expenses 補聘家傭費用

If your domestic servant has been repatriated due to serious sickness, bodily injury or death, we will pay up to HK\$10,000 to help ease your financial burden while you find a replacement.

如您的家庭傭工因患上嚴重疾病、身體損傷或身故而被送返原居地，我們將支付高達港幣 10,000 元以助您減輕在尋找替代家庭傭工時的經濟負擔。

### Medical Protection against Abuse of Your Family 家庭成員受虐保障

If you and your family sustain bodily injury caused by intentional malicious act of the domestic servant, we will pay up to HK\$10,000 per year for necessary medical treatment, including post-traumatic stress disorder treatment expenses.

如您及您的家人因家庭傭工的故意惡劣行為而蒙受身體損傷，我們將支付每年高達港幣 10,000 元的必須的醫療費用，包括創傷後壓力症治療費用。

### Extra Premium Discount 額外保費折扣優惠

Save money in the form of a premium discount when you enroll in a two-year policy.

投保兩年期保單，可享額外保費折扣優惠。

**Benefits Table 保障概覽**

Benefits 保障	Maximum Benefits Payable (HK\$) 最高賠償額 (港幣 / 元)
1) Employees' Compensation Cover 僱員補償保障 - Your liability as an employer under the Employees' Compensation Ordinance 您作為僱主在僱員補償條例下之責任	100 million per event 每宗事故 1 億
2) Clinical Expenses 門診費用	
- Actual expenses of your domestic servant incurred for medical treatment for bodily injury or sickness 家庭傭工因身體損傷或患上疾病須接受治療的實際門診費用	200 per visit per day 每日一次及每次 200
- Actual expenses of your domestic servant incurred for treatment by Chinese Medicine Practitioner or Physiotherapist 家庭傭工須接受中醫或物理治療的實際治療費用	500 per year 每年 500 100 per visit per day 每日一次及每次 100
- Aggregate limit 總賠償額	4,000 per year 每年 4,000
3) Surgical & Hospitalisation Expenses 手術及住院費用 - Hospital confinement for surgery or treatment of bodily injury or sickness (include Day Care Surgery) of your domestic servant : 家庭傭工因身體損傷或患病，須入院進行手術或治療 (包括日間手術) :	
<ul style="list-style-type: none"> <li>Room &amp; board and other miscellaneous hospital services charges              住院及其他醫院雜費</li> </ul>	300 per day 每日 300
<ul style="list-style-type: none"> <li>Surgical Operation Fee              外科手術費</li> </ul>	10,000 per operation 每次 10,000
<ul style="list-style-type: none"> <li>Anaesthetist Fee              麻醉師費</li> </ul>	25% of Surgical Operation Fee 外科手術費用之 25%
<ul style="list-style-type: none"> <li>Operating Theatre Charge              手術室費</li> </ul>	12.5% of Surgical Operation Fee 外科手術費用之 12.5%
<ul style="list-style-type: none"> <li>Aggregate Limit              總賠償額</li> </ul>	30,000 per year 每年 30,000
4) Service Interruption Cover 服務中斷保障 - Loss or interruption of service resulting from the confinement of your domestic servant in a hospital at least one day for surgery or treatment of bodily injury or sickness 家庭傭工因身體損傷或患病入院超過一日進行手術或接受治療，而導致不能提供服務或服務中斷	6,000 per year 每年 6,000  300 per day 每日 300
5) Dental Expenses 牙醫費用 - Domestic servant requires dental treatment, including oral surgery, treatment of abscesses, X-rays, extractions or fillings as a result of dental disease 家庭傭工因牙齒疾患，包括口腔外科手術、治療膿腫、X 光診斷、拔牙或補牙而須接受治療	Two-thirds of actual expenses up to 1,500 per year 每次實際治療費之三分二，每年 1,500
6) Personal Accident Benefits 個人意外保障 - Accidents occurring during domestic servant's rest days resulting in death, loss of limbs or loss of sight 家庭傭工在休假期間因意外導致死亡、喪失肢體或失明	100,000 per year 每年 100,000
7) Repatriation Expenses 送返原居地費用 - Repatriation of your domestic servant if certified by a Registered Medical Practitioner as medically unfit to complete the term of contract of employment, or in the event of death, the repatriation of his/her mortal remains to the country of residence 家庭傭工經註冊醫生診斷證明健康狀況不宜繼續受聘至完成僱傭合約期而須送返原居地，或因身故而須將遺體送返原居地之費用	20,000 per year 每年 20,000

Benefits 保障	Maximum Benefits Payable (HK\$) 最高賠償額 (港幣 / 元)
<b>8) Replacement Helper Expenses 補聘家傭費用</b> - Actual expenses incurred to employ a new domestic employee in the event your domestic servant is repatriated due to serious sickness, bodily injury or death 因家庭傭工患上嚴重疾病、嚴重身體損傷或身故而送返原居地，須另行僱用新家庭傭工所需的實際費用	10,000 per year 每年 10,000
<b>9) Fidelity Guarantee Cover 家傭忠誠責任保障</b> - Pecuniary loss directly resulting from the act of fraud or dishonesty committed by your domestic servant 因家庭傭工犯上欺詐或不誠實行為導致的金錢損失	10,000 per year 每年 10,000
<b>10) Replacement and installation cost of main door lock or metal gate lock 更換及安裝大門門鎖或鐵閘鎖費用</b>	500 per year 每年 500
<b>11) Automatic extension of cover 自動延長保障期</b> - Maximum period of extension per year 每年最長延長保障期限	once a year 每年一次 3 months 3 個月
<b>12) Medical Protection for Abuse of Your Family 家庭成員受虐保障</b> - Actual medical expenses incurred for the treatment of bodily injury of your Family caused by domestic servant's intentional malicious acts 因家庭傭工的故意惡劣行為，導致家庭成員身體損傷而須接受治療的實際醫療費用 - Post-traumatic stress disorder treatment expenses 創傷後壓力症治療費用	10,000 per year 每年 10,000  1,000 per visit per day 每日一次及每次 1,000

### Optional Benefits upgrade for Medical Expenses covering Heart Disease and Cancer

#### 自選升級保障涵蓋心臟病及癌症的醫療費用

For as little as HK\$0.3 per day extra, protection will be extended to cover against heart disease and cancer under Surgical & Hospitalisation Expenses, Clinical Expenses and Service Interruption Cover.

每日只需額外港幣 0.3 元，便可延伸保障至因心臟病及癌症而引致的手術及住院費用、門診費用及服務中斷保障。

Optional Covers 自選保障	
Optional Cover 1 自選保障一	Extend to cover heart disease and cancer under Surgical & Hospitalisation Expenses, Clinical Expenses and Service Interruption Cover 手術及住院費用、門診費用及服務中斷保障延伸至心臟病及癌症
Optional Cover 2 <sup>^</sup> 自選保障二 <sup>^</sup>	In addition to cover heart disease and cancer under Surgical & Hospitalisation Expenses, Clinical Expenses and Service Interruption Cover, PLUS an extra indemnity of HK\$70,000 for Surgical & Hospitalisation Expenses 除延伸手術及住院費用、門診費用及服務中斷保障至心臟病及癌症外，更可獲額外港幣 70,000 元之手術及住院費用

<sup>^</sup>Only applicable for domestic servants aged below 45 at the time of enrolment

<sup>^</sup>只適用於投保時家庭傭工之年齡為 45 歲以下

Premium Table* & Waiting Period 保費表*及等候期		
Plan Type 計劃種類	Premium (HK\$) 保費 (港幣)	Waiting Period 等候期
HelperSurance 4.0 家傭寶 4.0	1 year 一年期：750 2 years 兩年期：1,350	14 day 日
Optional Cover 1 自選保障一	1 year 一年期：120 2 years 兩年期：200	90 day 日
Optional Cover 2^ 自選保障二^	1 year 一年期：250 2 years 兩年期：450	

Waiting Period: Start from the effective date of the insurance shall be applicable under Section 2) Clinical Expenses, Section 3) Surgical & Hospitalisation Expenses, Section 4) Service Interruption Cover and Section 5) Dental Expenses and Optional Benefits for each domestic servant during which no benefits shall be payable.  
 等候期：由保險生效日起計，適用於第二節)門診費用、第三節)手術及住院費用、第四節)服務中斷保障、第五節)牙醫費用及自選保障，每位家庭傭工在此段期間均不獲以上各項保障的賠償。

\* 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 product factsheet are subject to levy.

\* 收取保費徵費之新規定 - 保險業監管局 (「保監局」) 已於《保險業條例》中公佈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，本產品簡介上所列明的保費金額將需附加保費徵費。

#### Major Exclusions 主要不承保項目:

1. Self-inflicted injury or suicide, nervous or mental disease or disorder, venereal disease, congenital anomalies and deformities, infertility, sterilisation, heart disease or cancer  
自毀受傷或自殺、精神病或心理病或精神錯亂、性病、先天性異常或畸形、不育、不孕、心臟病或癌病
2. Rest-cure or physical check-up  
療養或身體檢查
3. Cosmetic or plastic surgery unless to correct an injury for which the Policy covers  
美容或整形手術，惟本保單保障範圍內因受傷而引致之矯形手術則除外
4. Vaccinations, immunisation, injections or preventive medication  
疫苗注射、免疫注射、注射或預防藥品
5. Routine examination, scaling, polishing or cleaning and crowning  
牙科例行檢查、洗牙、磨牙或鑲假牙
6. Any Bodily Injury or sickness or dental treatment occurred outside the territorial limits of Hong Kong  
在香港境外的受傷或患病事故或任何牙科治療
7. Repatriation or transportation of mortal remains originating outside Hong Kong  
由香港以外的地方出發的遺體遣返或運輸
8. War, invasion, rebellion  
戰爭、侵略、叛變
9. Radioactive contamination  
放射性污染

The above is a summary of the Major Exclusions only. For details please refer to policy provisions.

以上項目為主要不承保項目的撮要，詳情請參閱保單條款。

**IMPORTANT NOTE 注意事項：**

1. The above insurance plans are underwritten by MSIG Insurance (Hong Kong) Limited ("MSIG"). MSIG reserves the right of final approval and amend the above products. In case of disputes, the decision of MSIG shall be final and binding.  
以上保險計劃由三井住友海上火災保險（香港）有限公司（「三井住友保險」）承保。三井住友保險保留最終批核及修訂以上產品的權利。如 有任何爭議，三井住友保險保留最終決定權。
2. The above information is intended as a general summary. It is for reference only and is not an offer for subscription of any insurance product and does not constitute any part of the insurance contract. The policy may contain Terms and Conditions which are not detailed in the above. If there is any discrepancy between the information contained in the above and the Terms and Conditions of the policy, the Terms and Conditions of the policy shall prevail. For exact Terms and Conditions and details of the coverage and exclusions, please refer to the relevant policy or contact MSIG.  
本單張並非保單，僅供閣下參考，並非任何保險產品之認購要約，亦不構成保險合約的一部分。有關保單內的條件及條款可能未有於上文詳列。以上資料與保單條件及條款若有歧異，一切以有關保單條件及條款為準。有關保單內的條件及條款及保障範圍及不承保事項之詳情，請參閱有關之保單或致電三井住友保險。
3. During the insured period, the Proposer/Policyholder must inform MSIG immediately in case of any changes of Insured details such as address, otherwise MSIG reserves the right to decline any claims the Proposer/Policyholder made.  
在投保期間，若投保人/保單持有人之資料有任何更改（如更改地址），投保人/保單持有人必須即時通知三井住友保險，否則，三井住友保險保留拒絕投保人/保單持有人索償之權利。
4. The Insurance Authority will collect a levy on insurance premiums (if any) from policyholders through MSIG Insurance (Hong Kong) Limited in accordance with the law. For further information about the levy imposed by the Insurance Authority, please refer to Insurance Authority Premium Levy introduction website [www.ia.org.hk/levy](http://www.ia.org.hk/levy) or Fubon Bank Premium Levy introduction website.  
保險業監管局將按照法例透過三井住友海上火災保險(香港)有限公司向投保人收取保費徵費（如有）。如欲得悉更多有關保險業監管局收取徵費的資料，請瀏覽 保險業監管局保費徵費相關網站 [www.ia.org.hk/levy](http://www.ia.org.hk/levy) 或 富邦銀行保費徵費相關網站。
5. The English version shall prevail in case of inconsistency between the English and Chinese versions.  
如中文譯本與英文有異，概以英文文本為準。

\*For enquiries, please call **MSIG Hotline 3122 6880** during office hours for more details.

\*如有查詢，請於辦公時間內致電**三井住友熱線 3122 6880** 了解詳情。

Office hours: Monday to Friday: 9am to 5:30pm (except public holidays).

辦公時間：星期一至五：上午 9 時至下午 5 時 30 分（公眾假期除外）。