

Domestic Worker Insurance - FAQ

1. Do I need to buy insurance for my local helper or foreign domestic helper?

As an employer, you are required take out employees' compensation insurance to cover your liabilities for your helper's injuries at work. This is a requirement under the Employees' Compensation Ordinance and foreign domestic helpers are entitled to the same benefits and protection under the Employment Ordinance. Failure to do so is an offence in law, punishable by a fine and imprisonment.

You are also required to provide free medical treatment to your foreign domestic helper according to the standard employment contract, which is another reason it is advisable for you to apply for a Domestic Worker Protector to cover the related medical expenses when they arise.

These legal obligations aside, however, buying the right coverage for the domestic helpers who help take care of your family is the right thing to do.

2. Is there any age restriction for applying Domestic Worker Protector?

We have age limit for application for insured helpers:
(a) Aged between 18 and 60 on inception of the policy
(b) Aged 61 to 64 are subject to underwriting approval and loading

This policy does not cover any domestic helpers who are aged above 64 except in the case subsequent insurance renewals where the insurance policy was first purchased before the domestic helper reached this age.

3. Does the coverage include helper's injury cost outside Hong Kong?

This Policy covers the following geographical area:

- (a) Hong Kong
- (b) Worldwide when accompanying the policyholder on overseas trips, but only for the first 5 days for such trip in the policy year.

4. Is there a waiting period for the Domestic Worker Protector policy?

Yes, there is a 14-day waiting period for the hospital, dental and clinical benefits.

5. My existing insured helper is resigning and I have hired a new helper. Do I need to apply for a new Domestic Worker Protector policy from you for the new employed helper?

No. You can simply change your insured helper under your existing policy. No new application is required. Instead you can simply write to us, giving details of the new helper who is to be insured under the policy, cs.hk@aig.com. Your new helper will then be named in the Schedule to your policy. During the remaining period of insurance under the policy, the same benefits shall be payable in respect of the new insured helper as named in the Schedule, less any amount already paid under the policy for your previous helper.