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美國國際集團 (AIG) 為全球保險業界之翹楚。建基於100年的經驗，時至今日AIG成員公司為80多個國家和地區的客戶提供廣泛的財產保險、人壽保險、退休產品及其他金融服務。這些多樣的產品及服務幫助企業和個人保護其資產、管理風險和提供退休保障。AIG 的股票在紐約證券交易所上市。

美亞保險香港有限公司為美國國際集團 (AIG) 成員。

本公司相關資料，詳列於本公司網站

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AIG Insurance Hong Kong Limited  
7/F, One Island East, 18 Westlands Road,  
Island East, Hong Kong  
美亞保險香港有限公司  
香港港島東華蘭路18號島東中心7樓

Hotline 客戶熱線: 3666 7033  
Fax 傳真號碼: 2832 9514  
Website 網站: [www.aig.com.hk](http://www.aig.com.hk)

Application Email 投保專用電郵: [app.hk@aig.com](mailto:app.hk@aig.com)  
(Not for inquiry or customer service 不能作查詢或客戶服務用途)

This brochure provides only a summary of the policy benefits. Coverage under the policy shall be subject to the terms, conditions and exclusions of the policy. A copy of the policy is available from AIG Insurance Hong Kong Limited.  
本單張僅提供保單摘要，有關保單條款及不承保事項請參看保單條款及細則。  
如需要保單條款及細則，歡迎向本公司索取。



## Domestic Helper Protector 3.0 家傭靈活保3.0

Enhanced Version 2024 升級版



- ✓ 升級家傭意外及醫療保障  
Enhanced accidental and medical benefits
- ✓ 適用於家傭，陪月及兼職傭工  
Cover for foreign and local (part-time) helper and doula (postnatal care)
- ✓ 全新計劃等級：超凡計劃  
A new plan level: Ultra Plan

Amend Your Policy  
更改保單資料




Make a Claim  
申請索償



AIG 家傭靈活保3.0 保障範圍及賠償額

全新

		基本計劃	優越計劃	卓越計劃	超凡計劃
計劃保障		每年最高賠償額 (港幣\$) *			
		*除非另有說明，最高賠償額以年為單位			
1	<div><b>僱員賠償保障</b> 保障僱主對受聘家傭在港因工傷亡之勞工法例賠償及應履行之法律責任，並伸延至保障家傭隨僱主往香港以外地區</div>	\$100,000,000/ 每宗事故	\$100,000,000/ 每宗事故	\$100,000,000/ 每宗事故	\$100,000,000/ 每宗事故
2	<div><b>人身意外保障</b> 賠償家傭休假期間因意外導致之傷亡，包括： a) 意外身故或斷肢 b) 因意外受傷導致之醫療費用 - 每宗意外最高賠償為港幣\$5,000元 - 註冊中醫、物理治療師及脊椎按摩師治療，每年最高總賠償額為港幣\$700元，每天每次最多港幣\$150元</div>	不適用  不適用	\$120,000/ 每一保單  \$20,000	\$150,000/ 每一保單  \$20,000	\$200,000/ 每一保單  \$20,000
3	<div><b>住院及手術費用賠償</b> 保障僱主如要履行家傭合約上因家傭按醫生建議而在港住院所需支付之住院及手術費 a) 每天住院入息賠償 - 每宗意外或疾病最高賠償額為40天 b) 手術費用賠償</div>	不適用  不適用  不適用	\$30,000  \$350/日  \$16,000 / 每項手術	\$60,000  \$350/日  \$20,000/ 每項手術	\$80,000  \$350/日  \$20,000/ 每項手術
4	<div><b>住院後費用保障</b> 保障僱主因家傭在港住院後續治療費用 - 每天每次最高賠償為港幣\$300元</div>	不適用	不適用	不適用	\$1,000
5	<div><b>送返原居地費用</b> 賠償僱主因家傭逝世或經由醫生證明健康不宜繼續受聘而需送返遺體或其本人往原居地之費用 a) 因健康不宜繼續受聘 b) 遺體送返</div>	不適用  不適用	\$5,000  \$20,000	\$5,000  \$20,000	\$5,000  \$20,000
6	<div><b>門診保障</b> 保障僱主因家傭在港因意外 / 疾病而由註冊醫生應診之實際門診費用  <b>門診費用：</b> - 註冊中醫、物理治療師及脊椎按摩師治療 每年最高總賠償額為港幣\$700元， 每天每次最多港幣\$150元</div>	不適用  不適用	不適用  不適用	\$4,000  \$250/ 每天每次	\$5,000  \$300/ 每天每次
7	<div><b>牙醫費用保障</b> 保障僱主因家傭在港因牙疾而由註冊牙醫應診之實際醫療費用，可獲實際支出之2/3賠償</div>	不適用	不適用	\$2,000	\$3,000
8	<div><b>家傭財物保障</b> 賠償家傭之財物在僱主居所及承保範圍內引致之損失</div>	不適用	\$3,000	\$3,000	\$3,000

AIG 家傭靈活保3.0 保障範圍及賠償額

全新

		基本計劃	優越計劃	卓越計劃	超凡計劃
計劃保障		每年最高賠償額 (港幣\$) *			
*除非另有說明，最高賠償額以年為單位					
9	 <b>家傭誠信保障</b> 保障僱主因所聘之家傭作出不忠實之行為而招致財物有所損失	\$5,000	\$5,000	\$5,000	\$10,000
10	 <b>家傭法律責任保障</b> 保障僱主及/或其家傭因家傭於在港工作期間內由於疏忽而引致的第三者身體受傷或財物損失之金錢索償	不適用	不適用	\$100,000	\$200,000
11	 <b>轉換家傭保障</b> 保障僱主需轉換僱傭所須之費用，並已根據項目「5.送返原居地費用」或「9.家傭誠信保障」獲得索償	不適用	不適用	\$5,000	\$10,000
12	 <b>臨時傭工津貼保障</b> 保障僱主因家傭暫時住院（需住院超過1天）而需另聘臨時家傭替代的費用 - 每天最高賠償為港幣\$250元	不適用	不適用	\$7,500	\$7,500
13	 <b>家屬意外醫療費用賠償</b> 保障僱主因家傭故意惡意行為而造成意外傷害	不適用	不適用	不適用	\$10,000
14	 <b>更換門鎖費用</b> 保障僱主因家傭不忠實行為，並已根據本保單項目「9.家傭誠信保障」獲得索償，而需更換和安裝大門鎖或鐵閘鎖收的費用	不適用	不適用	\$1,500	\$3,000

自選附加保障: 「主要癌症及心臟疾病保障」

15	 <b>主要癌症及心臟疾病保障^</b> 當選擇自選附加主要癌症及心臟病保障後，上述項目「3.住院及手術費用賠償」及「5.送返原居地費用」保障將擴展至涵蓋「主要癌症及/或心臟疾病」	不適用	\$100,000	\$100,000	\$100,000
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\*以上資料只供參考之用。有關保障計劃的保障範圍及不承保事項將詳列於保單之內，如有任何差異，均以保單內之條款細則為準。  
^適用於「優越計劃」、「卓越計劃」及「超凡計劃」，備有1年和2年保費供選擇，您可根據家傭的僱傭合約年期靈活安排家傭保險。保障適用於有簽署海外僱傭合約之家傭，年齡介乎18至64歲，惟61歲或以上的外傭保險需附加額外保費。

## AIG 家傭靈活保3.0 計劃特點



### 四種計劃，更具彈性

- 提供四種計劃，適合不同僱主需求
- 保障主要職業: 包括外傭、本地 (兼職) 家務助理、陪月或司機



### 免費受保人轉名服務 保盡其用

在該保險年度，如需轉換家傭，可以免費申請受保人轉名，以替新家傭提供保障，做到「保盡其用」。



### 升級保障

#### 以下保障全面升級！

- 人身意外保障
- 手術費用賠償
- 門診及牙醫費用保障
- 家傭法律責任及誠信保障
- 轉換家傭及臨時傭工津貼

保障

#### 全新保障：

- 住院後費用保障
- 更換門鎖費用
- 家屬意外醫療費用賠償

全新



### 免費遙距醫療 診症服務\*

「家傭靈活保3.0」超凡計劃，提供免費遙距醫療診症及上門藥物送遞服務\*，讓家傭可安坐家中接受快捷方便的醫療服務。

\* 免費遙距醫療診症服務由第三方服務商Heals Healthcare (Asia) Limited提供，有關其服務詳情，請參閱 Heals 服務小冊子。受條款及細則約束。









Heals 服務小冊子



客戶服務





# AIG Domestic Helper Protector 3.0 Coverage & Sum Insured

NEW

		Basic	Extra Care	Super Care	Ultra Care
Coverage		Maximum Sum Insured Per Year (HK\$)*			
*Sum Insured is Per Year, unless otherwise stated					
1	 <b>Employees' Compensation and Employer's Liability</b> Protects You as the employer against liabilities under Employees' Compensation Ordinance when the Domestic Helper sustains bodily injury by accident or disease arising out of and in the course of employment with You in Hong Kong. This extends to cover the employer's liability in jurisdiction outside Hong Kong to which the Domestic Helper is accompanying You on an overseas trip as part of their contract of employment with You.	\$100,000,000/ Per Event	\$100,000,000/ Per Event	\$100,000,000/ Per Event	\$100,000,000/ Per Event
2	 <b>Personal Accident Insurance</b> Protects the Domestic Helper against accidental injury and death during his/her rest days and not in the course of performing any duty for Your benefit whilst in Hong Kong: a) Accidental Death and Permanent Disablement b) Accident Medical Reimbursement - Up to HK\$5,000 per Accident - Sub-limit: Up to HK\$700 per Year and HK\$150 per visit per day for Chinese Medicine Practitioner, Physiotherapist and Chiropractor treatment	N/A  N/A	\$120,000/ Per Policy  \$20,000	\$150,000/ Per Policy  \$20,000	\$200,000/ Per Policy  \$20,000
3	 <b>Hospitalisation &amp; Surgical Expenses</b> Protects the employer against his/her contractual liability for the Hospitalization & Surgical charges incurred if the Domestic Helper is confined to any licensed hospital in Hong Kong on the recommendation of a Doctor. a) Daily Hospitalisation Allowance - Up to 40 days per Accident or Illness b) Surgical Expenses	N/A  N/A  N/A	\$30,000  \$350/Day  \$16,000 / Per Surgery	\$60,000  \$350/Day  \$20,000/ Per Surgery	\$80,000  \$350/Day  \$20,000/ Surgery
4	 <b>Post Hospitalisation Expenses</b> Up to HK\$300 per visit per day	N/A	N/A	N/A	\$1,000
5	 <b>Repatriation Expenses</b> Protects the employer against his/her contractual liability to repatriate the Domestic Helper back to his/her country of origin in the event of death or certified medical unfitness for continual employment a) Upon medical unfitness b) For mortal remains	N/A N/A	\$5,000 \$20,000	\$5,000 \$20,000	\$5,000 \$20,000
6	 <b>Clinical Expenses</b> Protects the employer against his/her contractual liability for the Clinical Expenses incurred if the Domestic Helper visits any registered medical practitioner in Hong Kong in the event of sickness or accidental injury. <b>Outpatient Medical Expenses Reimbursement:</b> Sub-limit: Up to HK\$700 per Year and HK\$150 per visit per day for Chinese Medicine Practitioner, Physiotherapist and Chiropractor treatments	N/A  N/A	N/A  N/A	\$4,000  \$250/ per visit per day	\$5,000  \$300/ per visit per day

# AIG Domestic Helper Protector 3.0 Coverage & Sum Insured

NEW

		Basic	Extra Care	Super Care	Ultra Care				
7		<b>Dental Expenses</b> Protects the employer against his/her contractual liability for the Dental Expenses incurred if the Domestic Helper visits any registered dentist in Hong Kong. Covers oral surgery, treatment of abscesses, X-rays, extractions or filings as a result of dental disease. Reimburses two-thirds of dental expenses incurred by the Domestic Helper - Up to two-thirds of dental Expenses incurred				N/A	N/A	\$2,000	\$3,000
8		<b>Personal Belongings</b> Protects loss of or damage to covered personal properties of the Domestic Helper at the place of employer's residence				N/A	\$3,000	\$3,000	\$3,000
9		<b>Fidelity Protection</b> Protects the employer against the financial loss arising from a dishonest act committed by the Domestic Helper.				\$5,000	\$5,000	\$5,000	\$10,000
10		<b>Domestic Helper Liability</b> Protects the employer &/or Domestic Helper against legal liability in respect of accidental bodily injury or accidental damage to property of third party, occurring due to the negligence of the Domestic Helper while in the course of and arising out of his/her employment with the employer, within the territory of Hong Kong during the Period of Insurance.				N/A	N/A	\$100,000	\$200,000
11		<b>Replacement Hire Expenses</b> Protects the employer against financial loss of replacing the Domestic Helper provided that a valid claim is payable under "Section 5 : Repatriation Expenses" or "Section 9: Fidelity Protection" Benefit				N/A	N/A	\$5,000	\$10,000
12		<b>Temporary Helper Subsidy</b> Protects the employer against financial loss of employing a temporary worker, in the event the Domestic Helper is hospitalized for more than one day (24 hours) - Up to HK\$250 per day				N/A	N/A	\$7,500	\$7,500
13		<b>Medical Expenses For Family Member</b> Protects the employer against accidental injury due to intentional malicious act of the Domestic Helper				N/A	N/A	N/A	\$10,000
14		<b>Lock Replacement</b> Protects the employer against financial loss of replacing the main door or gate lock provided that a valid claim is payable under "Section 9: Fidelity Protection" Benefit.				N/A	N/A	\$1,500	\$3,000

## OPTIONAL ADD-ON: Major Cancer and Heart Disease Extension^

15		<b>Major Cancer and Heart Disease Extension</b> If you choose this optional benefit, Section 3 - Hospitalisation Allowance & Surgical Expenses and Section 5 - Repatriation Expenses will be extended to cover Major Cancer & / or Heart Disease suffered by the Domestic Helper Diagnosed by a Consultant. Terms and conditions apply.				N/A	\$100,000	\$100,000	\$100,000
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\*The above information provides an overview of the benefits covered in each plan. Please refer to the policy documents for complete terms and conditions and exclusions. If there is any inconsistency, the terms and conditions in the policy shall prevail. Please read the Terms & Conditions carefully before applying for insurance.

^ Only available as an additional option to the Extra Plan, Super Care and Ultra Care for 1-year and 2-year premiums, offering flexibility in arranging the policy according to contractual terms of employment. The additional offer is applicable only to domestic workers recruited from outside Hong Kong under an Employment Contract and aged 18-64; those aged 61 and above will be subjected to additional loading of premiums.

# Key Features of AIG Domestic Helper Protector 3.0



### Four flexible plans

- Four plans that meet different employer needs.
- Covers major types of domestic helper: including foreign domestic helpers, part-time local maid, doula, or chauffeur.



### Free insured person transferring service, worry-free from a waste of purchased insurance

You can transfer the insured person to your new domestic helper without any additional charge.



### Improved and Upgraded coverage

The following coverages have been comprehensively upgraded!

- Personal accident benefits
- Hospitalization allowance and surgical expenses
- Clinical and dental expenses
- Domestic helper liability & fidelity protection
- Replacement hire expenses and temporary helper subsidy

#### New coverage:

- Post hospitalisation expenses
- Lock replacement
- Medical expenses for family member



### Ultra Care plan offers complimentary teleconsultation \*

Allowing your domestic helpers to receive medical care from the comfort of your residence<sup>^</sup>. It eliminates the need for travel and making healthcare more accessible and time efficient.

\* Service is provided by a third-party, by Heals Healthcare (Asia) Limited [Not an AIG's affiliate], for more details, please refer to Heals's Service Brochure.

<sup>^</sup> Terms and conditions applies.



Heals's Services Brochure



Customer Service



保費表\*  
Premium Table\*

計劃 Plan	基本計劃 Basic	優越計劃 Extra Care	卓越計劃 Super Care	超凡計劃 Ultra Care
1 年計劃 (港幣\$) 1-year plan (HK\$)	\$300	\$435	\$795	\$1,188
2 年計劃 (港幣\$) 2-year plan (HK\$)	\$540	\$783	\$1,450	\$2,211
自選附加保障:「主要癌症及心臟疾病保障」 OPTIONAL ADD-ON: Major Cancer and Heart Disease Extension				
1 年計劃 (港幣\$) 1-year plan (HK\$)	N/A	\$294		
2 年計劃 (港幣\$) 2-year plan (HK\$)	N/A	\$532		

\*請參閱「重要事項」  
\*Please refer to Important Notes.

重要事項

- 「優越計劃」，「卓越計劃」及「超凡計劃」只適用於有簽署海外僱傭合約之家庭傭工。
- 投保年齡 18-64 (61 歲或以上須經審核及附加額外保費)
- 如每月薪金多於港幣 8,000 元或司機，需附加額外保費。
- 取消陪月保單不設退款。
- 主要不保項目：癌症，心臟病及保單生效前已存在的損傷或疾病。若選取附加「主要癌症及心臟疾病保障」，上述項目「3. 住院及手術費用賠償」及「5. 送返原居地費用」保障將擴展至涵蓋「主要癌症及心臟疾病」。
- 所有疾病相關保障均設等候期為受保家傭保單生效日期之首 14 天。而自選附加「主要癌症及心臟疾病保障」的等候期則由保單生效日之首 90 天。
- 此計劃所提供的保障只適用於香港特別行政區境內發生的受保事故，除非另有說明。
- 若投保人在保險期內取消保單，美亞保險會根據保單條款作部分退還，但美亞保險會保留港幣 300 元作為最低支付的保費金額。
- 本小冊子僅供此保障計劃的撮要，以供參考之用，有關詳盡條款及所有不保事項，概以保單為準。如有查詢請致電美亞保險客戶服務熱線：3666-7033。
- 「家傭靈活保 3.0」由美亞保險香港有限公司 (美亞保險) 承保。

Important Notes

- Extra Care, Super Care and Ultra Care Plans will only be available for domestic helpers recruited from outside Hong Kong under a valid Employment Contract.
- Age Limit : 18-64 (61 and above will be subject to approval and additional loading of premiums)
- Premium loading applies to Drivers and/or if monthly salary more than HK\$8,000.
- No refund for cancellation of Doula policy.
- Major Exclusions : Cancer, heart disease, all injuries or sickness arising out of the pre-existing conditions will be excluded. If "Major Cancer and Heart Disease Extension" is selected, Section 3 – Hospitalisation Allowance & Surgical Expenses and Section 5 – Repatriation Expenses will be extended to cover Major Cancer & /or Heart Disease suffered by the Domestic Helper Diagnosed by a Consultant.
- 14 days waiting period is applicable from the effective date of insured Domestic Helper for all illness-related benefits.  
If "Major Cancer and Heart Disease Extension" is selected, 90 days waiting period is applicable from the cover start date of insured Domestic Helper.
- The coverage is only applicable to insured events occurring within the territory of the Hong Kong SAR, unless otherwise specified.
- In case of policy cancellation, premium refund will be made according to the Short-Term Premium Refund Table, but subject to AIG HK retaining a minimum amount of HK\$300 from the premium paid (Not applicable for Doula Policy).
- This brochure is a brief summary and is for reference only. Please refer to the policy for the exact terms and conditions and full list of policy exclusions. For more information please call our Customer Service Hotline at 3666-7033
- "Domestic Helper Protector 3.0" is underwritten by AIG Insurance Hong Kong Limited ("AIG HK").