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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

<http://www.aig.com>，或 <http://www.aig.com.hk>。如需更多資訊，請瀏覽

<http://www.aig.com/strategyupdate> | YouTube : [www.youtube.com/aig](http://www.youtube.com/aig) |

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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.

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。



教協會員服務有限公司  
HKPTU Member Services Company Limited

## 教協家傭靈活保(1.0)




### HKPTU Domestic Worker Protector (1.0)



基本計劃適合本地全職及兼職家務助理

Basic Plan applicable to full time &  
part time local domestic helpers

基本計劃：保障範圍只適用於第1項		優越計劃：保障範圍只適用於第1-6項	卓越計劃：保障範圍適用於第1-11項
項目	保障範圍	每年最高賠償額 (港幣)	
1	 <b>僱員賠償保障</b> 保障僱主對受聘家傭因工傷亡之勞工法例賠償及應履行之法律責任。	每宗 \$100,000,000	
2	 <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： <ul style="list-style-type: none"> <li>a) 意外身故或斷肢</li> <li>b) 因意外受傷導致之醫療費用</li> </ul>	\$120,000	\$20,000
3	 <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。 <ul style="list-style-type: none"> <li>a) 每天住院入息賠償（最多40天）</li> <li>b) 手術費用賠償</li> </ul>	\$30,000	每天\$350 \$16,000
	 <b>自選附加“癌症及心臟病保障”</b> 當選擇自選附加癌症及心臟病保障後，如您的家傭証實患上癌症及/或心臟病，第三部份的住院及手術費用的保障額將高達港幣\$100,000。惟第三部份每年度的最高限額為港幣\$100,000。	\$100,000	
4	 <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。 <ul style="list-style-type: none"> <li>a) 因健康不宜繼續受聘（包括由神經病、精神病及精神錯亂引致）</li> <li>b) 遺體送返</li> </ul>	\$3,000	\$15,000
5	 <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。	\$3,000	
6	 <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。	\$4,000	
7	 <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。 每天每次最高賠償為港幣\$200元。	\$4,000	
8	 <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費用。例如口腔手術、膿腫治療、X-光照射、拔牙或補牙。因受保家傭牙患所引致之醫療費用，可獲實際支出之2/3賠償。	\$2,000	
9	 <b>家傭法律責任保障</b> 保障僱主及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。	\$100,000	
10	 <b>轉換家傭保障</b> 保障僱主因家傭經由醫生證明健康不宜繼續受聘（包括由神經病、精神病及精神錯亂引致）而需轉換僱傭所須之費用。	\$6,000	
11	 <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，最長每年30天。	\$7,500	

Basic Plan: Section 1 only		Extra Care:Section 1-6	Super Care:Section 1-11
Section	Coverage	Max. Limit per Year (HK\$)	
1	 <b>Employees' Compensation</b> Protects you as the employer against liabilities under Employees' Compensation Ordinance when the Domestic Worker sustains bodily injury by accident or disease arising out of and in the course of employment.	\$100,000,000/event	
2	 <b>Personal Accident Insurance</b> Protects the Domestic Worker against accidental injury and death during his/her rest days for: a) Accidental Death & Dismemberment b) Emergency Medical & Dental Expenses	\$120,000 \$20,000	
3	 <b>Hospitalization &amp; Surgical Expenses</b> Protects the employer against his/her contractual liability for the Hospitalization & Surgical charges incurred if the Domestic Worker is confined to any licensed hospital in Hong Kong on the recommendation of a registered medical practitioner. a) Daily Hospital Income (Max. 40 days) b) Surgical	\$30,000 \$350/day \$16,000	
	 <b>Optional Supplementary "Cancer &amp; Heart Disease Medical Benefit"</b> If you choose this optional benefit, Section 3 will cover the hospital and surgical expenses you incur as a result of your domestic worker being diagnosed with cancer & / or heart disease, up to HK\$100,000. In no event, however, will the maximum limit of coverage per year under this Section 3 exceed HK\$100,000.	\$100,000	
4	 <b>Repatriation Expenses</b> Protects the employer against his/her contractual liability to repatriate the Domestic Worker back to his/her country of origin in the event of death or certified medical unfitness for continual employment. a) Upon medical unfitness including nervous or mental disease or disorder. b) On the remains upon death	\$3,000 \$15,000	
5	 <b>Personal Effects</b> Protects loss of or damage to covered personal properties of the Domestic Worker at the place of employer's residence.	\$3,000	
6	 <b>Fidelity Coverage</b> Protects the employer against the financial loss arising from a dishonest act committed by the Domestic Worker.	\$4,000	
7	 <b>Clinical Expenses</b> Protects the employer against his/her contractual liability for the Clinical Expenses incurred if the Domestic Worker visits any registered medical practitioner in Hong Kong in the event of sickness or accidental injury. Max. HK\$200 per visit per day.	\$4,000	
8	 <b>Dental Expenses</b> Protects the employer against his/her contractual liability for the Dental Expenses incurred if the Domestic Worker 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 Worker.	\$2,000	
9	 <b>Domestic Worker Liability</b> Protects the employer &/or Domestic Worker 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 Worker 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.	\$100,000	
10	 <b>Replacement Expenses</b> Protects the employer against financial loss of replacing the Domestic Worker in the event the Domestic Worker is certified by a registered medical practitioner as being medically unfit including nervous or mental disease or disorder to complete the term of employment with the employer.	\$6,000	
11	 <b>Temporary Worker Subsidy</b> Protects the employer against financial loss of employing a temporary worker, in the event the Domestic Worker is hospitalized for more than one day. HK\$250 per day, max. 30 days per year	\$7,500	

備註

- 1) 主要不保項目：
- 癌症，心臟病或受保前已存在之所有損傷或疾病均不在2, 3, 4 及 7項目之受保範圍內。但若選取附加“癌症及心臟病保障”，則3及4項目不保事項之癌症及心臟病部份將被刪除
- 2) 保障項目3, 7 及 8：等候期為保單生效日期之首14天
- 3) 保障項目3(b), 5 及 6：每宗賠償的自負額為港幣\$200元
- 4) 有關保障項目第一項:承保地區延伸至家傭隨僱主往香港以外地區旅遊，以該旅程的首五天為上限
- 5) 投保年齡 18-60 (六十歲以上須經審核及批准)
- 6) 優越計劃及卓越計劃只適用於有簽署海外僱傭合約之家庭傭工
- 7) 若投保人在保險期內取消保單，美亞保險會根據以下短期保費率表作部分退還，但美亞保險會保留港幣300元作為最低支付的保費金額

短期保費率表

已受保期 (不超過)	3個月	4個月	5個月	6個月	7個月	7個月以上
保單退款	60% 的 已付保費	50%的 已付保費	40%的 已付保費	30%的 已付保費	20%的 已付保費	無

就2年期保單退款之說明，(i) 如保單於第一年度被取消，則按上述短期保費率表計算第一年度應予退還之保費，而已繳付的第二年保費則全數退回；(ii) 如保單於第二年度被取消，第二年度之應予退還之保費則按上述短期保費率表計算，而第一年度已繳付的保費則不獲退回。若在保單取消前已曾經索償，美亞保險將不會按上述規定退回任何已繳保費

- 8) 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之事項，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
- 9) 本小冊子的中英文版本如有差異，一概以英文版本為準
- 10) “教協家傭靈活保1.0”由美亞保險香港有限公司(美亞保險)承保

Notes

- 1) Major Exclusions :
- Cancer, heart disease, all injuries or sickness arising out of the pre-existing conditions will be excluded under Section 2, 3, 4 & 7. Cancer and heart disease exclusion under Section 3 & 4 will be deleted if Supplementary “Cancer & Heart Disease Endorsement” is adopted
- 2) Waiting period for Section 3, 7 & 8 : The first 14 days from inception of the Policy
- 3) Deductibles for Section 3(b), 5 & 6 : HK\$200 per claim
- 4) For Section 1: Geographical Limit will be extended to cover outside Hong Kong when the Domestic Worker travels in the employ of the Insured for the first 5 days of any such trip
- 5) Age Limit : 18-60 (above 60, subject to underwriting approval and loading)
- 6) Extra Care and Super Care will only be available for domestic workers recruited from outside Hong Kong under an Employment Contract
- 7) In case of policy cancellation, premium refund will be made according to the Short Term Premium Refund Table below, but subject to AIG HK retaining a minimum amount of HK\$300 from the premium paid

Short Term Premium Refund Table

Period Covered Before Cancellation (not exceeding)	3 months	4 months	5 months	6 months	7 months	Over 7 months
Premium Refund	60% of premium paid	50% of premium paid	40% of premium paid	30% of premium paid	20% of premium paid	Nil

For 2-year policy, (i) if cancellation shall take place in the 1st policy year, the 1st year premium refundable will be calculated in accordance with the above table and the 2nd year premium paid will be fully refunded; (ii) if cancellation shall take place in the 2nd policy year, the 2nd year premium refundable will be calculated in accordance with the above table and the 1st year premium will not be refunded. Notwithstanding anything stated to the contrary above, in the event any claim has arisen prior to the date of cancellation, no refund of premium shall be made by AIG HK.

- 8) 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.
- 9) Should there be any discrepancies between the English and the Chinese versions of this brochure, the English version shall prevail.
- 10) “HKPTU Domestic Worker Protector 1.0” is underwritten by AIG Insurance Hong Kong Limited (“AIG HK”).

購買美亞  
家傭靈活保 (1.0)





