

# MAIDGUARD

## Domestic Helper Insurance



**Protect yourself, your domestic helper and  
your family members for a happy household**



Cashless visits to  
panel doctors  
(up to HKD480  
per visit per day)



Reimbursement for  
hospitalisation and  
dental expenses



Extra protection  
for your  
domestic helper



## Comprehensive coverage for unexpected costs and legal liabilities



### YOUR HELPER'S WELLBEING

- No need to submit claim for out-patient visits: Cashless access to general physicians, specialists and physiotherapists through our Outpatient Network
- Coverage includes surgery, hospitalisation and post-operation expenses, even for critical illnesses like cancer and chronic diseases
- Personal accident cover in the event of disablement or death
- Repatriation expenses due to serious sickness or bodily injury, or death



### CARING FOR YOUR FAMILY

- Reimbursement for cost of a temporary helper while your domestic helper is hospitalised
- Expenses for replacing a domestic helper who was repatriated due to a serious illness or injury, or death
- Family member's medical expenses due to intentional malicious act of the helper



## LEGAL LIABILITY PROTECTION

- Employer's liability under Employees' Compensation Ordinance
- Domestic helper's liability for third party's bodily injury or property damage due to his/her negligence
- Fidelity protection for the fraudulent or dishonest acts of your domestic helper



## EXTRA PRIVILEGES FOR YOU

- Extra premium discount for a 2-year policy
- Exclusive health check-up and flu vaccination discount coupons for your helper once you enrol in plan III.

**MaidGuard Domestic Helper Insurance frees you from worry, so you can focus on your daily life with your family.**

\* We offer 3 different levels of coverage to suit your needs. For benefit details, please refer to the coverage table.





# MAIDGUARD

	Cover	Benefits	Maximum Limits (HK\$)
<b>PLAN I</b>	Employees' Compensation	Protect you from your liability under the Employees' Compensation Ordinance to your domestic helper against accidents and injuries arising out of and in the course of employment	100,000,000
	Personal Accident <sup>1</sup>	Cover your domestic helper during their rest days <ul style="list-style-type: none"> <li>• Accidental death</li> <li>• Permanent total disablement</li> <li>• Loss of two or more limbs or sight of both eyes</li> <li>• Loss of one limb or sight of one eye</li> </ul>	150,000 150,000 150,000 75,000
<b>PLAN II</b>	Surgical & Hospitalisation Expenses <sup>2</sup>	Cover surgeons' and anaesthetists' fees, operating theatre charges, as well as room & board for your domestic helper while residing in hospital <ul style="list-style-type: none"> <li>• Room &amp; board and other miscellaneous expenses up to HK\$300 per day</li> <li>• Surgeons' and anaesthetists' fees, operating theatre charges per disability up to HK\$10,000</li> <li>• Post Hospitalisation Consultation within 30 days after discharge from the hospital up to HK\$150 per visit and HK\$1,000 per disability</li> </ul>	80,000
	Out-patient Benefits <sup>2</sup>	Provide Network Out-patient Benefits <sup>3</sup> to your domestic helper at designated panel doctors <ol style="list-style-type: none"> <li>Fully cover general physician consultation and 3 days basic medication</li> <li>Specialist consultation and 3 days basic medication, co-payment HK\$230 (Subject to referral by panel general physician)</li> <li>Physiotherapy, co-payment HK\$150 (Subject to referral by panel general physician)</li> </ol> Covers Emergency Out-patient Expenses for your domestic helper in case of emergency treatment in a hospital up to HK\$150 per visit and up to 2 visits per year	25 visits per policy year
	Dental Expenses <sup>2</sup>	Cover expenses on oral surgery, treatment of abscesses, X-rays, extractions and/or fillings provided by registered dentist for your domestic helper as a result of dental disease (Two-thirds of expenses are payable for each claim)	3,000
<b>PLAN III</b>	Repatriation Expenses	Cover the repatriation expenses of your domestic helper to his/her country of residence if he/she is certified to be unfit for work, or in the event of death, post-mortem treatment and return of mortal remains or body ashes	20,000
	Temporary Helper & Replacement Helper Expenses	If your domestic helper is hospitalised, we will reimburse the expenses for employing a temporary domestic helper (Max. HK\$200 per day) If your domestic helper is repatriated due to accident, death or serious illness, we will pay the expenses incurred in employing a replacement helper	5,000
	Domestic Helper Liability	Cover your domestic helper's legal liability in the event of his/her negligence causing third party bodily injury or property damage in the course of employment with you (Excess for third party property damage: HK\$500)	100,000
	Fidelity Protection	Cover loss due to the dishonest act of domestic helper; including a sub-limit of HK\$2,000 per year of unauthorised IDD calls	6,000
	Family Member Medical Expenses	Cover medical expenses for bodily injury (with evidence of police report) to your family members under 3 years of age caused by the domestic helper's intentional act	10,000



### \*PREMIUM FOR EACH DOMESTIC HELPER (HK\$)

Type of Plan	Period of Insurance	
	1 Year	2 Years
Plan I	477	864
Plan II	740	1,290
Plan III	893	1,605

\*Please note the above premium rates have not included the levy imposed by the Insurance Authority. For further information on the levy, please visit <https://donline.alliedworldgroup.com.hk/file/IALevy.pdf> or contact: (852) 2968 1636.

Minimum Premium of this policy is HK\$477

1. Personal Accident cover is extended free-of-charge to Employees' Compensation benefit (not applicable to Hong Kong permanent resident).
2. A 15-day waiting period is applicable to i.e. the first 15 consecutive days from the effective date of the insurance for each domestic helper will not be covered. The condition is not applicable to renewal.
3. Network Out-patient Benefit Items a, b and c are subject to one visit per day. Non-panel doctor consultations are NOT covered.
4. Local domestic helper and Part-time domestic helper are eligible for Plan I only.

Age Limit: 18 to 60 years old (This limit is not applicable to Employees' Compensation benefit)

Major Exclusions: pre-existing known conditions, routine check-up, self-inflicted injury, pneumoconiosis, mesothelioma or noise-induced deafness, pregnancy and child birth, mental illness, surgery for cosmetic purpose, HIV/AIDS and venereal disease

# ABOUT ALLIED WORLD

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