

1) 我是否需要為兼職家務助理投保？

需要。根據《僱員補償條例》，不論是全職或兼職受僱的家務助理，所有僱主必須為僱員投保勞工保險以提供保障。然而，我們只接受兼職家庭傭工申請家傭保險計劃 I。

假如每次來您家的家務助理都不同，請聯絡您的保險經紀或代理或發送電郵到 hkhotline@awac.com。

2) 投保之後，保障是否即時生效？

保單生效之後設有 15 天等待期，適用於每名家傭的外科手術及住院費用、門診福利和牙科費用等保障。除此之外，保障可即時生效。

3) 我是否需要為家傭的門診治療辦理賠償手續？

不需要。我們廣泛的網絡門診服務覆蓋超過 400 名醫生，您只需要提醒家傭前往網絡醫生的診所，在登記時出示醫療卡即可，接受診治後無需支付醫療費用，除非屬於自付費用或非保單保障範圍。請注意，沒有出示醫療卡或非網絡醫生的門診費用是不獲發還的。

4) 如何為我的家傭申請牙科費用的賠償？

請提交已填妥的索償表格及正本收據予我們。我們會保障受保人在保險期間因牙齒疾病而需要口腔治療手術、膿瘡治療、X 光檢查、脫牙或補牙所需付的醫療費用。我們將支付三份二之費用，惟此等治療及服務須由香港合格註冊牙醫診治及提供。

5) 如何找到就近的網絡醫生？

投保獲確認後，我們會把醫療卡、網絡醫生名單和保單文件一併發送給您。當您的家傭需要求診時，請登入有關網址，或致電網絡門診服務機構提供的熱線，查詢最新的網絡醫生名單，並在求診前致電診所預約時間。

1) Am I required to take out an insurance policy for my part-time domestic helper?

Yes. According to the Employees' Compensation Ordinance, it is compulsory for all employers to take out insurance with Employees' Compensation cover to their employees no matter the domestic helper is employed full-time or part-time. However, we only accept application to Plan I for part-time domestic helper. If your domestic helper visiting your home varies each time, please contact your insurance broker/agent or send an email to our Customer Service at hkhotline@awac.com.

2) Will the insurance cover become effective immediately upon my application?

A 15-day waiting period from the effective date of the insurance for each domestic helper shall apply for Surgical and Hospitalisation Expenses, Out-Patient Benefits and Dental Expenses.

3) Do I need to file a claim for the out-patient visits of my domestic helper?

No. Our Network Out-patient Benefits has an extensive network of medical panel consisting of more than 400 medical practitioners. You just need to advise your domestic helper to visit any of the panel doctors and present the Medical Card at registration for consultation. You are not required to pay for the medical expenses except for co-payment or conditions other than our policy coverage. Kindly note that out-patient expenses without presenting the Medical Card or incurred out of our panel doctors will not be reimbursed.

4) How do I file a claim for the dental expenses of my domestic helper?

Please submit us a completed claim form and the original receipts. We will reimburse two-thirds of the expenses reasonably and necessarily incurred by the Insured Person for oral surgery, treatment of abscesses, X-rays, extractions or fillings as a result of dental disease during the Period of Insurance provided such treatment and service are received from a legally qualified and registered dentist in Hong Kong.

5) How to find the nearest panel doctor for consultation?

Upon confirmation of application, we shall send you a comprehensive list of panel doctors together with the Medical Card and your policy document for your reference. At the time when your domestic helper requires out-patient treatment, you are recommended to re-visit with the respective link or contact the hotline provided by our designated service provider for the latest list of panel doctors. Please make appointment before consultation.

Note 註:

This document is for reference only and does not constitute any part of the policy itself. Actual coverage is subject to the terms and conditions of the actual policy issued. Please refer to the Policy Wordings for full terms and conditions of the policy. If there is any inconsistency or ambiguity between the English version and the Chinese version, the English version shall prevail.

此文件只作參考之用，並不能作為有關保單的任何部份。實際承保範圍受限於實際簽發保單之保險條款及條件。有關本保險之完整條款及條件，請參閱保單文件。如中、英文兩個版本有任何抵觸或不相符之處，應以英文版本為準。