

“MaidSafe” Insurance – Table of Benefits
(Exclusive for Vision One Solution Ltd)

Insurance agent:
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Basic Protection Insured Items	Maximum Limit (HK\$)		
	Plan A	Plan B	Plan C
Employer’s Liability - In respect of the legal liability under the Employees’ Compensation Ordinance	100,000,000 per event		
Outpatient Benefit			
- Medical consultation, prescribed medicines and drugs Limit per day	-	150	200
- Bonesetting, physiotherapy or chiropractic treatment Limit per day	-	100	100
Limit per year	-	500	500
Total limit per year	N/A	3,000	3,000
Hospital and Surgical Benefit			
- Room and Board (including miscellaneous hospital charges) Limit per day	-	300	300
- Surgeon’s Fee Limit per disability	-	10,000	10,000
- Anaesthetist’s Fee Limit per disability	-	25% of the eligible Surgeon’s Fee	
- Operating Theatre Charges Limit per disability	-	12.5% of the eligible Surgeon’s Fee	
Total limit per year	N/A	20,000	25,000
Loss of Service Cash Allowances			
- Loss of domestic helper’s service due to hospital confinement (from the 4th day of confinement onwards) Limit per day	-	200	200
Total limit per year	N/A	4,000	6,000
Dental Benefit			
- Oral surgery, treatment of abscesses, X-rays, extractions or fillings Limit per day	-	250	250
Total limit per year	N/A	1,500	1,500
Replacement Helper Expenses			
- Extra employment agency fee and other replacement expenses due to the death or repatriation of the domestic helper as a result of serious injury or illness			
Total limit per year	N/A	3,000	10,000
Repatriation Expenses			
- Repatriation due to serious illness or injury			
- Post-mortem treatment and transportation of mortal remains or body ashes to the country of origin			
Total limit per year	N/A	20,000	20,000
Personal Accident			
- Accidental death or permanent disablement resulting from injury during rest days in Hong Kong			
Total limit per year	N/A	100,000	150,000
Fidelity Protection			
- Financial loss from any fraudulent or dishonest act committed by the domestic helper			
Total limit per year	N/A	3,000	6,000
Personal Liability			
- Third party liability arising out of negligence of the domestic helper Any one accident/any one period	N/A	N/A	200,000

Excess (each and every claim)

- Hospital and Surgical Benefit HK\$300
- Personal Liability HK\$500

Important Notes

- Plan A is designed to meet employers’ legal obligations under the Employees’ Compensation Ordinance.
- Plan B and Plan C apply to full-time overseas domestic helpers only.
- The outpatient benefit, hospital and surgical benefit, loss of service cash allowances and dental benefit under the basic protection are subject to a 15-day waiting period from the effective date of the basic protection.
- All plans are available to domestic helpers aged 18 to 60 at the time of application. Policies are renewable for domestic helpers up to the age of 65.
- Coverage provided by this insurance plan applies to insured events occurring within the Hong Kong Special Administrative Region only.

Note:

- This factsheet is for reference only. Please refer to policy for the exact terms and conditions and full list of policy exclusions. For more information, please call Insurance Agent Mr. Chan Kwok Cheong at 2730 9289 or 9460 6025.
- Should there be any discrepancies between the English and the Chinese versions of this leaflet, the English version shall apply and prevail.

“MaidSafe” Insurance is underwritten by Blue Cross (Asia-Pacific) Insurance Limited, an authorised insurer in Hong Kong.

自選保障

萬一您的家傭不幸患上心臟病、癌病、囊胞、腫瘤或原位癌等嚴重疾病，根據僱傭合約的條款，您必須為家傭提供醫療保障。您可在計劃B或計劃C以外再附加以下其中一個自選保障，即可助您履行有關責任。

嚴重疾病自選保障 – 千足金

在基本保障內的門診保障及住院及手術保障範圍將伸延至以上的嚴重疾病。

嚴重疾病自選保障 – 藍鑽石

除門診保障及住院及手術保障範圍伸延至確診的受保嚴重疾病外，此自選保障更提供額外保障，相等於基本保障內住院及手術保障的最高賠償額，給予您更充裕的經濟支援。(如下表)

額外住院及手術保障	最高賠償額 (HK\$)	
	計劃 B	計劃 C
病房費用 (包括醫院雜項費用) 每天限額	300	300
外科醫生費用 每宗傷病限額	10,000	10,000
麻醉科醫生費用 每宗傷病限額	可償外科醫生費用的 25%	
手術室費用 每宗傷病限額	可償外科醫生費用的 12.5%	
每年度總賠償額	20,000	25,000

Optional Riders

By choosing one of the following optional riders in addition to Plan B or Plan C, your obligation to provide your domestic helper with medical protection under the terms of your employment contract will be amply fulfilled if he/she suffers from common major illnesses including heart diseases, cancers, cysts, tumours or carcinoma in situ.

Optional Major Disease Protector - Gold

The outpatient benefit as well as the hospital and surgical benefit under the basic protection will be extended to cover the major illnesses mentioned above.

Optional Major Disease Protector - Diamond

In addition to an extension of the outpatient benefit as well as the hospital and surgical benefit upon diagnosis of the covered major illnesses, this optional rider offers additional coverage equivalent to the maximum benefits of the hospital and surgical benefit under the basic protection for your enhanced financial security. (See below)

Additional Hospital and Surgical Benefit	Maximum Limit (HK\$)	
	Plan B	Plan C
Room and Board (including miscellaneous hospital charges) Limit per day	300	300
Surgeon's Fee Limit per disability	10,000	10,000
Anaesthetist's Fee Limit per disability	25% of the eligible Surgeon's Fee	
Operating Theatre Charges Limit per disability	12.5% of the eligible Surgeon's Fee	
Total limit per year	20,000	25,000