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## 七天特快賠償

若所需文件齊備，蘇黎世可在七個工作天內辦妥賠償事宜（因應個別個案而定）。而申報賠償只需以下簡單步驟：

- 事發後盡快以電話、傳真或郵遞通知蘇黎世有關情況。
- 填妥賠償申請表格連同一切所需文件寄回蘇黎世。

### 主要不承保事項：

因戰爭引發的意外、在保險生效前已存在的傷病、懷孕及有關事項、愛滋病及其有關的病徵及性病、自殺及香港境外的損失及/或的索償（僱員補償保險除外）。

本宣傳資料只供參考之用，並不構成保險合約的一部份，有關此項保障計劃的內容細則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，我們保留最終批核及決定權。（如中文譯本與英文有異，以英文本為準。）

## 關於蘇黎世

蘇黎世保險集團（蘇黎世）是一家全球領先的多險種保險公司，為全球及本地市場的客戶提供服務。蘇黎世現有僱員逾55,000名，為客戶提供各種一般保險和人壽保險產品及服務。公司客戶包括遍及170多個國家和地區的個人、大中小型企業（含跨國公司）。集團總部設立在瑞士蘇黎世，公司成立於1872年。蘇黎世的控股公司蘇黎世保險集團公司（ZURN）在瑞士證券交易所（SIX Swiss Exchange）上市，具有在OTCQX場外交易的一級美國存託憑證計劃（ZURVY）。請瀏覽[www.zurich.com](http://www.zurich.com)瞭解有關蘇黎世的更多資訊。

蘇黎世在香港的業務始於1961年，竭誠為個人、大中小型企業客戶提供全面又靈活的一般保險和人壽保險產品及服務，照顧他們在保險、保障及投資上的需要。蘇黎世在2014/2015年度獲香港社會服務聯會頒贈10年Plus「商界展關懷」標誌，表揚集團在「關懷社區」、「關懷員工」及「關懷環境」方面的成就。

### 蘇黎世保險有限公司

（於瑞士註冊成立之公司）

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## 「健樂保」 僱傭保險計劃



# 「健樂保」 僱傭保險計劃

## 全面保障 加倍安心

「健樂保」僱傭保險計劃，為身為僱主的您及您的家庭僱工提供周全的保障，保障更照顧您家中幼兒，讓您倍感安心。

## 讓僱主加倍安心

除提供最基本的僱主法律責任保險外，「健樂保」僱傭保險計劃更給您多項保障，包括家庭僱工因醫護理由遣返原居地之所需運送費用、補聘家庭僱工費用及倘若家庭僱工需住院或無法照常工作，可獲服務中斷的現金補償。

## 額外保障您和家中幼兒

若家庭僱工欺詐或不誠實行為引致您蒙受經濟損失，或其蓄意行為導致您五歲以下的家庭成員身體損傷所需的醫療費用，亦可獲得賠償。

## 關懷家傭

「健樂保」僱傭保險計劃為您的家庭僱工提供醫療及牙醫費用保障。此計劃亦提供個人意外保障，即使在僱工休假期間，亦能全面照顧。凡年齡由 18 至 60 歲的家庭僱工，只要身在香港，便可獲得保障並可續保至 65 歲。

## 自選升級醫療保障—心臟病及癌症保障

每天只需多付少於 0.5 港元的保費，您的家庭僱傭便可得到心臟病及癌症的醫療保障。

## 優化保障

- 家庭僱傭失蹤保障
- 醫療費用包括於門診進行之小手術
- 門診醫療費用高至每日每次 200 港元

## 「健樂保」僱傭保險計劃保障表

保障項目	保障範圍	最高保障額 (港元)
<b>僱主保障</b>		
僱主責任	根據僱員補償條例，僱主需為家庭僱工蒙受身體損傷承擔之法律責任	100,000,000/ 每宗事故
忠誠保障	因家庭僱工欺詐或不誠實行為引致的經濟損失 個別限額： • 其中未經許可而使用的電話費用的賠償	10,000/ 年  (最高 3,000/ 年)
服務中斷保障	因家庭僱工住院連續超過 3 天以上，導致服務中斷，需另聘替代家庭僱工的現金補償	200/ 天 (最長 30 天/ 年)
運送費用	• 因醫護理由需要送返原居地的費用	10,000/ 年
	• 剖驗遺體及運送回原居地的費用	10,000/ 年
補聘家傭費用保障	家庭僱工因健康狀況或身故而須送回原居地，須補聘新海外家傭的合理及必須費用  因家庭僱工沒有預先通知而突然離職，導致終止僱傭合約(必須提供由警方所簽發的失蹤報告)	3,000/ 年
家庭成員醫療費用保障	因家庭僱工之蓄意行為導致五歲以下的家庭成員身體損傷	5,000/ 年
<b>海外家庭傭工保障</b>		
醫療費用	1. 門診醫療費用 個別限額： (a) 門診及藥費 (b) 跌打費用  2. 住院費用 個別限額： (a) 住房費用 (b) 手術費用(包括門診之小手術)	4,000/ 年  (最高 200/ 次/ 天) (最高 100/ 次/ 天及 500/ 年) 25,000/ 年  (最高 300/ 天) (最高 10,000/ 次)
牙醫費用	牙齒護理費的三份之二，例如口腔手術、膿腫治療、X-光照射、拔牙或補牙	1,500/ 年
個人意外	休假期間因意外引致的死亡或傷殘	100,000
<b>自選升級保障</b>		
心臟病及癌症保障	因心臟病或癌症招致的醫療費用  個別限額： • 門診醫療及住院費用  • 其他治療	標準計劃 — 50,000/ 年 特級計劃 — 100,000/ 年  相同於上述 1(a), 1(b) 及 2(a), 2(b) 之個別限額 1,000/ 療程

除「健樂保」僱傭保險計劃外，蘇黎世另設有「僱員補償保險計劃」，適合僱用本地鐘點家庭傭工之僱主

提供法例規定的基本僱員補償保險計劃，保障僱主須承擔的法律責任，對聘用本地鐘點家庭傭工之僱主尤為適合。每年保費只需 350 港元\*。

## 保費表

計劃種類	每名家庭傭工之保費 (港元)
「健樂保」僱傭保險計劃	720 (一年)* 1,368 (兩年)*
自選升級保障 — 標準計劃 — 特級計劃	150 (一年) / 300 (兩年) 300 (一年) / 600 (兩年)
僱員補償保險計劃	350 (一年)*

\* 保費已包括僱員補償保險徵款

備註：

- 僱員補償保險計劃只包括僱主責任保障。
- 「健樂保」僱傭保險計劃只適用於替您處理家務的海外家庭傭工。
- 醫療及牙醫費用保障的等候期為保單生效日起計之首 15 天。
- 自選保障的等候期為保單生效日起計之首 90 天。
- 住院費用保障的每宗索償自負額為 300 港元。
- 服務中斷保障中首 3 日之住院將不獲賠償
- 牙醫費用不包括以下的治療：
  - 口腔檢查
  - 洗牙、磨光或清潔牙齒
  - 鑲牙及牙根治療
  - 任何齒橋
  - 矯正鋼絲架或假牙的費用
- 癌症只包診斷為呈現生長不受控制的惡性腫瘤和惡性細胞擴散，以致入侵及破壞正常組織。

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## 7-day claims processing

Zurich will settle your claims within seven working days (subject to individual cases) after we have received all the required documents. Simply follow this simple claims procedure:

- Inform Zurich of the incident by phone, fax or mail as soon as possible.
- Complete and return the claim form together with all necessary documents to Zurich.

### Major exclusions of this policy :

Accidents caused by war, pre-existing conditions, pregnancy and related complications, HIV/AIDS and venereal disease, suicide and claims incurred outside Hong Kong (except employees' compensation cover).

This leaflet is only an illustration and does not constitute any part of the insurance contract. For full terms and conditions and exclusions, please refer to the policy document itself which shall prevail in case of inconsistency. We reserve the right of final approval and decision. (The English version shall prevail in case of inconsistency between the English and Chinese versions)

### About Zurich

Zurich Insurance Group (Zurich) is a leading multi-line insurer that serves its customers in global and local markets. With more than 55,000 employees, it provides a wide range of general insurance and life insurance products and services. Zurich's customers include individuals, small businesses, and mid-sized and large companies, including multinational corporations, in more than 170 countries. The Group is headquartered in Zurich, Switzerland, where it was founded in 1872. The holding company, Zurich Insurance Group Ltd (ZURN), is listed on the SIX Swiss Exchange and has a level I American Depository Receipt (ZURVY) program, which is traded over-the-counter on OTCQX. Further information about Zurich is available at [www.zurich.com](http://www.zurich.com).

Zurich's presence in Hong Kong dates back to 1961. In Hong Kong, Zurich offers a full range of flexible general insurance and life insurance products and solutions for individuals, small businesses, and mid-sized companies, as well as large corporate customers, catering to their insurance, protection and investment needs. Zurich was also awarded the 10 Year Plus Caring Company Logo for 2014/2015 by the Hong Kong Council of Social to acknowledge its commitment in "Caring for our Community", "Caring for our Employees" and "Caring for our Environment" over the past years.

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## HomeHelperPlus Insurance Plan



# HomeHelperPlus Insurance Plan

## Comprehensive coverage, extra peace of mind

HomeHelperPlus Insurance Plan provides well-round cover for you and your domestic helper. Care is extended to your children to give you extra peace of mind.

## Put your mind at rest

From one of the most fundamental Covers of protecting you against legal liabilities as an employer, HomeHelperPlus Insurance Plan also provides you with wide-ranging cover including cost of repatriating your domestic helper due to medical reasons, administrative expenses for employing replacement domestic helper and subsidy for service interruption when your domestic helper is hospitalized.

## Extra protection for you and your children

With HomeHelperPlus Insurance Plan, you are protected against financial loss due to fraud or dishonesty on the part of your domestic helper. If unfortunately your family member under the age of 5 years suffers from bodily injury caused by the intentional malicious act of your domestic helper, this Plan covers medical expenses for the injured child.

## Total care for your domestic helper

Your domestic helper is protected against medical and dental expenses. This Plan also provides personal accident protection, even when the helper is off duty. Cover is valid for domestic helpers aged 18 to 60 years, all the while they are in Hong Kong and is renewable up to the age of 65.

## Optional Benefit Upgrade on Medical Expenses – Heart Disease and Cancer Cover

With additional premium of below HKD0.5 per day, your domestic helper is protected against medical expenses incurred due to heart disease or cancer.

## Table of Benefits for HomeHelperPlus Insurance Plan

Section	Coverage	Maximum benefits (HKD)
<b>For you</b>		
<b>Employer's Liability</b>	Your liability under the Employees' Compensation Ordinance for bodily injury to your domestic helper	100,000,000/ event
<b>Fidelity Protection</b>	Financial loss resulting from fraud or dishonest acts committed by your domestic helper Sub-limit: • Compensation for unauthorized telephone calls	10,000/ year  (max. 3,000/year)
<b>Service Interruption Cover</b>	Subsidy for employing temporary domestic helper if your domestic helper is hospitalized over 3 consecutive days	200/ day (max. 30 days/year)
<b>Repatriation Costs</b>	• Repatriation due to medical reasons • Post-mortem treatment and transportation of mortal remains back to the country of residence	10,000/year 10,000/year
<b>Replacement Domestic Helper Expenses</b>	Administrative expenses reasonably and necessarily incurred for employing a replacement domestic helper in the event of your domestic helper is repatriated due to medical reason  Domestic helper leave without notice and result in sudden termination of employment contract (subject to police report on missing person)	3,000/year
<b>Medical Expenses for Family Member</b>	Medical expenses for bodily injury to your family member who is living with you and under the age of 5 caused by your domestic helper's intentional malicious act	5,000/year
<b>For your overseas domestic helper</b>		
<b>Medical Expenses</b>	1. Out-patient expenses Sub-limits: (a) Out-patient treatment and medical expenses (b) Chinese medicine bone-setting expenses 2. Hospitalization Sub-limits: (a) Room and board charges (b) Surgical expenses (Include surgery in clinic or day care centre)	4,000/year  (max.200/visit/day)  (max.100/visit/day and 500/year) 25,000/year  (max. 300/day) (max. 10,000/ surgical operation)
<b>Dental Expenses</b>	Two thirds of most dental expenses, such as oral surgery, treatment of abscesses, X-rays, extractions or fillings	1,500/year
<b>Personal Accident</b>	Accidental bodily injury resulting in death or disablement during rest days	100,000
<b>Optional Benefit</b>		
<b>Heart Disease and Cancer Cover</b>	Medical expenses incurred due to heart disease or cancer  Sub-limits: • Out-patient expenses and hospitalization • Other medical treatments	Classic Plan – 50,000/year Deluxe Plan – 100,000/year  Same as the sub-limits of 1(a), 1(b) & 2(a), 2(b) 1,000/ treatment

## Besides "HomeHelperPlus Insurance Plan", You can also opt for "Employees' Compensation Insurance Plan" which fits employers with local part-time domestic helper

Particularly for those who employ local part-time domestic helper and need to meet with the legal responsibilities as an employer, the Employees' Compensation Insurance Plan would be a suitable option. The annual premium just costs HKD350\*.

## Premium Table

Plan type	Premium per domestic helper (HKD)
<b>HomeHelperPlus Insurance Plan</b>	720 (1 year)* 1,368 (2 years)*
<b>Optional Benefit Upgrade – Classic Plan – Deluxe Plan</b>	150 (1 year) / 300 (2 years) 300 (1 year) / 600 (2 years)
<b>Employees' Compensation Insurance Plan</b>	350 (1 year)*

\* Premium including levy

Remarks:

- For Employees' Compensation Insurance Plan, only Employer's Liability Benefit will be covered.
- HomeHelperPlus Insurance Plan is only applicable to overseas domestic helper who perform household work for you.
- The waiting period for Medical and Dental Expenses Benefits will be 15 days from the effective date of the policy.
- The waiting period for Optional Benefit will be 90 days from the effective date of the policy.
- Coverage on medical expenses for hospitalization does not cover the first HKD300 of each and every claim.
- Service Interruption Cover does not cover the first 3 days of hospitalization.
- Dental Expenses does not include the following treatment:
  - oral examination
  - scaling, polishing or cleaning
  - crowning and root canal treatment
  - orthodontic treatment of any kind
  - denture and prosthetic services such as bridges and crowns and braces
- Cancer coverage only covers the diagnosis of a malignant tumour characterized by the uncontrolled growth and spread of malignant cells with invasion and destruction of normal tissue

### Enhanced Features:

- Domestic helper leave without notice
- Surgical expenses coverage extend to include day care and clinic visits
- Outpatient per visit per day up to \$200