

Visit eClaim platform with the QR code, or at [www.zurich.com.hk/eclaim/en](http://www.zurich.com.hk/eclaim/en) for claim submission



### What eClaim brings to this Plan:

Efficiency – **Seven-working-days** claims processing completion, after online submission with sufficient documents on out-patient medical claim

Convenience – Soft copy of the out-patient medical receipt will proceed the claim, posted original not required\*

You will be able to complete an online claim application in **around three minutes** through mobile devices or computers.

\*Zurich reserves the right to request for the original receipt.

### 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.

## HomeHelperPlus Insurance Plan

### About Zurich

Being part of Zurich Insurance Group, Zurich Insurance (Hong Kong) offers a full range of flexible general insurance and life insurance products for individuals as well as corporate customers, catering to their insurance, protection and investment needs. Our presence in Hong Kong dates back to 1961. We are one of the top five general insurance providers in Hong Kong\*.

Zurich Insurance Group (Zurich) is a leading multi-line insurer that serves its customers in global and local markets. With about 53,000 employees, it provides a wide range of property and casualty, and life insurance products and services in more than 210 countries and territories. Zurich's customers include individuals, small businesses, and mid-sized and large companies, as well as multinational corporations. 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).

\* Source: Insurance Authority, based on gross premiums, 2016.

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# 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 HKD 0.5 per day, your domestic helper is protected against medical expenses incurred due to heart disease or cancer.

### 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 HKD 200

## Table of benefits

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 HKD 350\*.

## 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 HKD 300 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.