

2) 家庭傭工保險

計劃A - 僱傭保障

根據香港僱員補償條例，僱主必須投保僱傭保險，以保障家傭若因工受傷，作為僱主所需負之法律責任。

計劃B - 僱傭保障、住院及醫療費用保障

此計劃不但提供僱傭保障，更保障您的家傭非因工作引致之受傷及疾病。

住院保障：

包括外科醫生及麻醉師費用，手術室費用及留院住宿病房費用，最高賠償限額為：

每年：港幣15,000元

每次索償：港幣5,000元（自負費港幣300元）

每日住房及膳食：港幣300元

醫療費用保障：

門診：賠償您的家傭因受傷或疾病求診之費用，每次可高達港幣150元

- 須往註冊西醫求診
- 每年最高賠償額為港幣1,200元

緊急牙醫診治：

保障家傭因意外引起而需要口腔手術、醫治膿腫、X-光透視、拔牙或補牙之費用。每年最高賠償額為港幣3,000元，而每次索償的25%費用需由僱主自付。

遣送回國 / 骨灰運返：

如經註冊醫護人員証實您的家傭因嚴重疾病及受傷不宜工作，需要提前終止僱傭合約，及需返回其原居地，本計劃將為您支付其遣返費用。如家傭不幸身故，我們亦會為您支付其事後殮葬費及遺體或骨灰運送返國之費用，保險期內最高賠償額為港幣5,000元。

計劃	承保範圍	每名家傭保費
A	僱傭保障	港幣221元
B	僱傭保障、住院及醫療費用*	港幣750元

* 僱傭住院及醫療費用保障於此保障投保15天後方可生效，而此保障只適用於18-60歲的家傭。

備註：已繳保費將恕不退還，但僱主可要求更換受保家傭。



HOMEGUARD 家居樂

Home Contents Insurance
家居財物保險



HomeGuard

With **HomeGuard** - our comprehensive home insurance plan, your sweet home will be well protected, especially those valuable items that are important to you and your family. **HomeGuard** gives you a total peace of mind.

Comprehensive household cover

HomeGuard is the most comprehensive plan to cover the Contents of your home from loss or damage, including fire, typhoon, explosion, theft, burst pipe and many other mishaps. You do not need to set your own sum insured because we will automatically cover you up to a maximum limit of HK\$ 1,000,000, on a new-for-old basis. Our easy-to-calculate 'square footage rating' basis makes your premium calculation simple too.

Unique protection and service

In addition to the basic Contents cover, you will also be protected by a full range of additional benefits in case of any misfortune, such as: alternative accommodation, death and permanent total disablement, injury from burglary or robbery, personal effects and personal liability. We have also arranged a 24-hour Home Assistance Hotline Service in case you or your family members require any emergency assistance at home.

No claim discount

Another unique offer from **HomeGuard**: if no claim is made under the Contents cover, you will be entitled to a 5% premium discount each year as a privilege offer up to a maximum discount of 20%.

Your trustworthy insurance partner

With an almost 300 year heritage, RSA is one of the world's leading multinational quoted insurance groups. It has the capability to write business in over 130 countries and with major operations in the UK, Scandinavia, Canada, Ireland, Asia and the Middle East and Latin America.

A wholly-owned subsidiary of the RSA Group and traded in the name of Royal & Sun Alliance Insurance plc, we have run insurance business in Hong Kong for more than 30 years. We offer a comprehensive range of customised and packaged commercial and personal insurance products and services. Apart from enjoying the security provided by one of the world's leading insurers, you can trust our efficient and fair claims service and quality customer care.

At RSA, we are committed to providing our customers with convenient, appropriate and secure insurance solutions and consistently fulfilling what we promise. We are "The professional insurer you can always rely on".

Cover	Benefits	Maximum Limits (HK\$)	
		Plan I	Plan II
1. Household Contents**	<ul style="list-style-type: none"> Covers accident loss of or damage to your household <ul style="list-style-type: none"> - Maximum coverage per article - Total coverage for valuables - Maximum coverage per valuable article 	600,000/year 30,000/article 150,000/year 10,000/article	1,000,000/year 60,000/article 200,000/year 12,000/article
2. Alternative Accommodation	<ul style="list-style-type: none"> If you cannot live at home after an insured accident, you will be covered for temporary accommodation expenses 	50,000/year 1,500/day	75,000/year 1,500/day
3. Death and Permanent Total Disablement	<ul style="list-style-type: none"> Covers you and your family for death or permanent disablement sustained as a result of fire, theft or attempted theft 	100,000/year	100,000/year
4. Burglary / Robbery Injury	<ul style="list-style-type: none"> Covers you and your family for medical expenses caused by burglary or robbery within your home (subject to sick leave period of not less than 3 consecutive days and approved by a medical practitioner) 	5,000/year	5,000/year
5. Damaged Locks / Windows	<ul style="list-style-type: none"> Pays the cost incurred for replacement and installation of windows or external door locks damaged due to burglary or attempted theft 	2,000/year	3,000/year
6. Freezer Contents	<ul style="list-style-type: none"> Covers loss of or damage to food in a domestic freezer or refrigerator in your home caused by a rise or fall in temperature or contamination from refrigerant or refrigerant fumes The refrigerator must be less than 5 years old 	2,000/year 1,000/event	3,000/year 1,000/event
7. Personal Effects and Valuables	<ul style="list-style-type: none"> Covers accidental loss of or damage to personal property, excluding all portable telecommunication and computer equipment, owned, used or worn and in either case carried around by you in everyday life worldwide Covers loss of personal money and unauthorised use of your credit card in the event of theft or robbery from your home in Hong Kong Covers you worldwide for cost of replacing lost of Hong Kong Permanent Identity Card, passports, credit cards Loss must be reported to the local police authority within 24 hours of the discovery of loss 	5,000/year 2,500/article 2,500/year 1,000/event	10,000/year 5,000/article 3,000/year 1,500/event
8. Temporary Removal	<ul style="list-style-type: none"> Covers loss of or damage to household contents when removed due to any of the insured causes Covers loss of or damage to household contents temporarily removed elsewhere in Hong Kong for the purpose of professional cleaning, repairing, renovation, etc. 	50,000/year 30,000/article	70,000/year 30,000/article
9. Domestic Helper's Effects	<ul style="list-style-type: none"> Loss of or damage to your domestic helper's personal effects in your home 	10,000/year 2,500/article	10,000/year 2,500/article
10. Personal Liability	<ul style="list-style-type: none"> Protects your household from legal liability in respect to bodily injury or property damage to third parties 	5,000,000/year	5,000,000/year
11. Home Assistance	<ul style="list-style-type: none"> A 24-hour Home Assistance Hotline Services to assist you in case of an emergency including: <ul style="list-style-type: none"> - Repairing of electrical appliances / plumbing assistance - Housecall / dental referral - Baby-sitting / nursing assistance - Hotel room accommodation - Locksmith assistance 	Advisory Service HK\$300/event*	Advisory Service HK\$300/event*
12. Household Removal#	<ul style="list-style-type: none"> Covers the household contents in the course of removal by professional from your home to your new permanent residence within Hong Kong 	20,000/year 2,000/item	50,000/year 5,000/item
13. Removal of Debris	<ul style="list-style-type: none"> Covers the cost actually incurred in the necessary demolition, shoring up or propping of building and the removal of debris following any insured accident 	5,000/year	5,000/year

* Subject to an excess of HK\$500 per claim

^ Subject to an excess of HK\$800 or 10% of loss, whichever is greater, for water damage claims

Subject to an excess of HK\$1,000 per claim

+ Service must be arranged by our Assistance Hotline

Major Exclusions: war, terrorism, water seepage (except damaged by water from burst pipe or rain through openings in the fabric of the building by the direct force of typhoon or rainstorm)

Gross Floor Area Of Your Home (ft ²)	Annual Premium (HK\$)	
	Plan I	Plan II
500 or below	730	1,090
501 - 700	990	1,390
701 - 1,000	1,280	1,790
1,001 - 1,500	1,610	2,260
1,501 - 2,000	1,995	2,750

• Minimum premium of this policy is HK\$500.

(Optional covers)

1) Personal possessions

Anytime, wherever you are in the world, rest assured that we cover you for theft, loss or damage to your belongings and valuables up to the amount you have insured.

Premium rate: 1.65% of sum insured

- Amount of sum insured is decided by you
- It is subject to an excess of HK\$500 per claim
- Sum Insured will automatically be increased by 10% at each renewal of the policy in order to preserve the original value of the cover against inflation (not applicable to unspecified personal possessions)
- Maximum total Sum Insured for unspecified personal possessions should not exceed HK\$20,000 (Sum Insured per item should not exceed HK\$5,000)

2) Domestic helper insurance

Plan A - Employees' Compensation Only

This insurance plan is designed for employers under the Employees' Compensation Ordinance. We protect your liabilities as an employer to your domestic helper against accidents and injuries that arise from work.

Plan B - Employees' Compensation, Hospitalisation and Medical Expenses

This plan provides Employees' Compensation and covers your domestic helper in case of injury or sickness not relating to the employment.

Hospitalisation Cover: Covers surgeons' and anaesthetists' fees, operating theatre charges as well as room and board while staying in a hospital. Limits of indemnity are up to:

Each year : HK\$15,000

Each and every claim : HK\$5,000 (HK\$300 excess applies)

Daily Room and Board : HK\$300

Medical Expenses Cover: Pays for out-patient expense up to HK\$150 per visit to a registered medical practitioner in the event of your domestic helper's injury or sickness, subject to a maximum of HK\$1,200 per year.

Emergency Dental: Pays 75% of the expense incurred not exceeding HK\$3,000 per year for oral surgery, treatment of abscesses, X-rays, extractions or fillings if your domestic helper requires dental treatment necessitated as a result of an accident.

Repatriation or Return of Ashes: Pays the costs of repatriating your domestic helper to his/her country of residence if certified by a registered medical practitioner that he or she is medically unfit to work following serious sickness or injury leading to early termination of employment contract. We will also pay for postmortem treatment and return of mortal remains or body ashes back to home country in the event of death of your domestic helper up to a maximum of HK\$5,000 per policy period.

Plan	Cover	Premium per Domestic Helper
A	Employees' Compensation	HK\$221
B	Employees' Compensation, Hospitalisation and Medical Expenses*	HK\$750

* A 15-day waiting period from the effective date of the insurance for each domestic helper will be applicable to Hospitalisation and Medical Expenses covers and the applicable age for such covers are 18 to 60.

Remarks: The premium paid is non-refundable but you may change the insured domestic helper.

Royal & Sun Alliance Insurance plc

(incorporated in the United Kingdom with limited liability)

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For enquiries, please contact your agent / broker or us.
如有任何查詢，請聯絡您的保險代理或本公司。

Note: This leaflet serves as a general guideline. Please refer to the exclusions, terms and conditions of the Policy for details of cover.

註：本小冊子只為一般性簡介，僅供參考之用。
有關承保範圍、不保項目之詳細條款及內容，請參閱保單。
(如中文譯本與英文有異，以英文文本為準。)