



MAIDGUARD 持家樂

Domestic Helper Insurance
家傭保險

Extensive Cover of
Critical Illness
全面危疾保障



持家樂

「持家樂」是一份能令您和您的家傭得到完善保障的家傭保險計劃。除法定僱主必須購買之僱員補償保障外，「持家樂」綜合計劃更就家傭所引致之額外費用為您提供全面保障。加上簡單直接的網絡門診保障，讓您真正享受持家的樂趣，生活輕鬆無憂。現凡投保綜合計劃，可獲贈客戶尊享之折扣優惠券。

產品特點推介

- 全面危疾保障
- 住院保障高達港幣80,000元
- 最高保障的門診計劃之一，高達全年25次免費門診
- 門診免索償手續，省時方便
- 免費人身意外保障，保額高達港幣150,000元
- 特設兩年期計劃，可享額外折扣
- 客戶尊享24小時支援熱線服務
- 特設家庭成員醫療費用保障，保障您的摯愛家人
- 以優惠價享用家庭傭工健康檢查，婦女檢查，流行性感冒疫苗注射及肺炎鏈球菌疫苗注射(只限計劃III)

網絡門診保障 — 方便周全

全新的網絡門診保障是市面上最完善的門診保障計劃之一。除為您的家傭提供免費普通科門診服務外，更具備專科門診及物理治療，保障至為全面。網絡門診服務由指定之網絡醫生*提供，有接近500名醫生，診所遍佈港九新界。您的家傭只需出示醫療卡就診，便可省卻所有煩瑣的索償手續，真正省時方便無煩惱。

*請瀏覽以下網址參考就近之網絡醫生地址：
www.rsagroup.com.hk/chi/searchpanel

三種保障組合 — 任您選擇

我們特別提供三種不同保障組合，靈活照顧您的不同需要。您更可選擇為期兩年的保障計劃，以配合您的家傭合約期，除可免除每年續保的麻煩，您更可獲額外的保費折扣。

保障範圍全面 — 全家安心

「持家樂」保障範圍全面，不僅保障您的家傭，更照顧到您和您的摯愛家人。當中的家傭誠信保障可賠償您因家傭的不忠誠行為而導致之損失，而家庭成員醫療費用則保障因家傭之蓄意行為，引致子女身體受傷之醫療費用。

多種額外優惠 — 源源獻上

一經投保，您更可即時享有總值港幣270元之額外優惠*：

1. 家庭傭工健康檢查優惠價港幣540元
2. 婦女檢查優惠價港幣500元
3. 流行性感冒疫苗注射優惠價港幣170元
4. 肺炎鏈球菌疫苗注射優惠價港幣920元(每針)

*只適用於計劃III。有關項目由指定之醫療機構提供，優惠如有更改恕不另行通知。

您至可信賴的保險夥伴

皇家太陽聯合保險開業至今近300年，現為全球領先的跨國上市保險集團之一。集團的承保業務遍佈逾130個國家，主要位於英國、北歐、加拿大、愛爾蘭、亞洲、中東及拉丁美洲。

皇家太陽聯合保險有限公司是集團的全資附屬公司，於香港經營保險業務已有30多年，為客戶提供一系列按需訂制及配套的商業及個人保險產品和服務。貴為我們的客戶，您不但享有領先全球的保險公司所提供的周全保障，還可以完全信賴我們快捷公正的索償服務，以及優質的客戶服務。

作為「您至可信賴的專業保險公司」，我們定必貫徹履行承諾，竭誠為客戶提供方便可靠而又合適的保險方案。

每名投保家傭之保費 (港幣/元)

	承保期	
計劃類別	一年	兩年
計劃 I	477	864
計劃 II	740	1,290
計劃 III	778	1,375

保單最低保費為港幣477元

MaidGuard

MaidGuard is a unique insurance plan which provides full protection and benefits to you and your domestic helper. Whilst covering your legal liabilities as an employer, our comprehensive plan protects you from any unexpected expenses that may incur. Together with our hassle-free Network Out-patient Benefits, you can totally relax at home and enjoy the peace of mind. **ENROLL NOW for exclusive discount coupons.**

Distinctive features

- Extensive cover of Critical Illness
- In-patient cover up to HK\$80,000
- One of the highest Out-Patient Benefits plans with up to 25 **FREE** consultations
- **Free of claim procedures** for out-patient visits
- **FREE** Personal Accident cover of HK\$150,000
- 2-Year plan with **EXTRA** premium **discount**
- Free **24-hour** assistance hotline service
- Specially designed Medical Expenses benefit to cover for bodily injury to your family members
- Privilege rate for Domestic Helper Health Check-up, Female Check-up, Flu Vaccination and Pneumococcal Vaccine (Plan III only)

Comprehensive & convenient network out-patient benefits

Our brand-new Network Out-patient Benefits provide one of the highest medical protections to your domestic helper with General Physician Consultation which is completely free, Specialist Consultation and Physiotherapy. Medical services are provided by designated panel doctors* with an extensive network of almost 500 medical practitioners located throughout Hong Kong. Just present the medical card and no claims procedures are required. It is that simple and convenient!

* Please refer to the following website for the locations of your nearby panel doctors:
www.rsagroup.com.hk/searchpanel

3 levels of coverage to suit your needs

We offer 3 different levels of coverage for you to choose from. If you select our 2-Year Plan, you can enjoy **EXTRA** premium discount for a one-time payment for a 2-year contract as well as saving the trouble of renewing the insurance plan every year.

All-round protection for extra peace of mind

Our plan not only protects your domestic helper, we also extend our protection to you and your family. Our Fidelity Protection covers your loss due to the dishonest act of your domestic helper. Medical Expenses also cover the expenses incurred by bodily injury to your children caused by the domestic helper's intentional act.

Many additional benefits

You can enjoy the following extra privileges* valued at HK\$270 once enrolled to the plan:

1. Privilege rate at HK\$540 for Domestic Helper Health Check-up
2. Privilege rate at HK\$500 for Female Check-up
3. Privilege rate at HK\$170 for Flu Vaccination
4. Privilege rate at HK\$920 per shot for Pneumococcal Vaccine

* Only available to Plan III. These programmes are provided by our designated service provider and subject to change without prior notice.

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".

Premium for each domestic helper (HK\$)

Type of Plan	Period of Insurance	
	1 Year	2 Years
Plan I	477	864
Plan II	740	1,290
Plan III	778	1,375

Minimum Premium per policy is HK\$477

Cover		Benefits	Maximum Limit (HK\$)	
Plan III	Plan II	Employees' Compensation	Protect you from your liability under the Employees' Compensation Ordinance to your domestic helper against accidents and injuries arising out of and in the course of employment	100,000,000
		Personal Accident ¹	Cover your domestic helper during the rest days for bodily injury <ul style="list-style-type: none"> Accidental death Permanent total disablement Loss of two or more limbs or sight of both eyes Loss of one limb or sight of one eye 	150,000 150,000 150,000 75,000
		Surgical & Hospitalisation Expenses ²	Cover surgeons' and anaesthetists' fees, operating theatre charges, as well as room & board for your domestic helper while residing in a hospital <ul style="list-style-type: none"> Room & board and other miscellaneous expenses up to HK\$300 per day Surgical fee per disability up to HK\$10,000 Post Hospitalisation Consultation within 30 days after discharge from the hospital up to HK\$150 per visit and HK\$1,000 per disability 	80,000
		Out-patient Benefits ²	Provide Network Out-patient Benefits ³ to your domestic helper at designated panel doctors <p>a. Fully cover general physician consultation and 3 days basic medication</p> <p>b. Specialist consultation and 3 days basic medication, co-payment HK\$230 (Subject to referral by panel general physician)</p> <p>c. Physiotherapy, co-payment HK\$150 (Subject to referral by panel general physician)</p> Covers Emergency Out-patient Expenses for your domestic helper in case of emergency treatment in a hospital up to HK\$150 per visit and up to 2 visits per year	25 visits per policy year
		Dental Expenses ²	Cover expenses on oral surgery, treatment of abscesses, X-rays, extractions and/or fillings provided by registered dentist for your domestic helper as a result of dental disease (Two-thirds of expenses are payable for each claim)	3,000
		Repatriation Expenses	Cover the repatriation expenses of your domestic helper to his/her country of residence if he/she is certified to be unfit for work, or in the event of death, post-mortem treatment and return of mortal remains or body ashes	20,000
		Temporary Helper & Replacement Helper Expenses	If your domestic helper is hospitalised, we will reimburse the expenses for employing a temporary domestic helper (Max. HK\$200 per day) If your domestic helper is repatriated due to accident, death or serious illness, we will pay the expenses incurred in employing a replacement helper	5,000
		Domestic Helper Liability	Cover your domestic helper's legal liability in the event of his/her negligence causing third party bodily injury or property damage in the course of employment with you (Excess for third party property damage: HK\$500)	100,000
		Fidelity Protection	Cover loss due to the dishonest act of domestic helper; including a sub-limit of HK\$2,000 per year of unauthorised IDD calls	6,000
		Family Member Medical Expenses	Cover medical expenses for bodily injury (with evidence of police report) to your family members under 3 years of age caused by the domestic helper's intentional act	10,000

Remarks

1. Personal Accident cover is extended free-of-charge to Employees' Compensation benefit (not applicable to Hong Kong permanent resident).
2. A 15-day waiting period is applicable, ie. the first 15 consecutive days from the effective date of the insurance for each domestic helper will not be covered. The condition is not applicable to renewal.
3. Network Out-patient Benefits Items a, b and c is subject to one visit per day. Non-panel doctor consultations are NOT covered under this policy.
4. Local domestic helper and Part-time domestic helper are eligible to Plan I only.

Age Limit: 18 to 60 years old (This limit is not applicable to Employees' Compensation benefit)

Major Exclusions: pre-existing known conditions, routine check-up, self-inflicted injury, pneumoconiosis, mesothelioma or noise-induced deafness, pregnancy and child birth, mental illness, surgery for cosmetic purpose, HIV/AIDS and venereal disease

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。)