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三井住友海上火災保險(香港)有限公司
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For more information,
please call us at
+852 3122 6922 (Hong Kong) /
+853 2892 3329 (Macau) or contact
your Insurance Representative at:
詳情請致電(852) 3122 6922 (香港) /
(853) 2892 3329 (澳門) 或聯絡您的保險代理 / 經紀:

SUN663AG(CP/03-21/03-21/0K)

HELPERSURE 4.0 家傭寶 4.0

Protect Your Helper, Protect Yourself 完善保障您及您的 家務助理



HelperSurance 4.0 Extra protection for you and your domestic helpers

Our domestic helpers simplify many aspects of modern life in Hong Kong. They care for us, our families, and our homes. As responsible employers we should take good care of them in return. HelperSurance 4.0 is a comprehensive insurance package that provides protection against medical bills expenses if your helper gets sick. And provides extra help for you or if you need helper replacement.

Enhanced Coverage For Total Protection

For HK\$750# (one-year) or HK\$1,350# (two-year) per domestic helper, including EC Levy, you and your domestic helper will be protected under a comprehensive cover that includes the following:

- Employees' Compensation
- Clinical Expenses including Chinese medical practitioner and physiotherapist
- Medical Protection for abuse of your family (Child/Elderly)
- Surgical & Hospitalisation Expenses
- Service Interruption
- Dental Expenses
- Personal Accident Benefits
- Repatriation Expenses
- Replacement Helper Expenses
- Fidelity Guarantee
- Replacement and installation cost of main door lock or metal gate lock
- Automatic Extension of Cover
- New optional cover to Cancer and Heart Disease

Age Limit: 16-65 year old

msig.com.hk



For Agent
& Direct
Use Only



Insurance
that sees
the heart
in everything

A Member of MS&AD INSURANCE GROUP

Coverage and Benefit Limit

Sections	Coverage	Maximum Benefit Limits (HK\$)
1. Employees' Compensation	Your liability as an employer under the Employees' Compensation Ordinance.	\$100 million per event
2. Clinical Expenses	Medical treatment from a clinic for sickness or bodily injury resulting from an accident.	\$200 per visit per day
	Chinese medical practitioner and physiotherapist	\$100 per visit per day up to \$500 per year
	Aggregate limit	\$4,000 per year
3. Surgical & Hospitalisation Expenses	Hospital confinement for surgery or treatment of sickness or bodily injury resulting from an accident: • Room & Board Charges • Surgeon's Fees • Anaesthetist Fees • Operating Theatre Charges (Extend to include Day Care Surgery)	\$300 per day \$10,000 per operation 25% of surgeon's fees 12.5% of surgeon's fees
	Aggregate Limit	\$30,000 per year
	4. Service Interruption	Loss of service resulting from the confinement of your domestic helper in a hospital at least one day for surgery or treatment of bodily injury or sickness.
5. Dental Expenses	Dental treatment, including oral surgery, treatment of abscesses, X-rays, extractions or fillings, as a result of dental disease.	Two-thirds of actual expenses up to \$1,500 per year
6. Personal Accident Benefits	Accidents occurring during domestic helper's rest days resulting in death, loss of limbs or sight.	\$100,000 per year
7. Repatriation Expenses	Repatriation of your domestic helper if certified as medically unfit to complete the contract, or in the event of death, the repatriation of his/her mortal remains to the country of residence.	\$20,000 per year
8. Replacement Helper Expenses	Extra expenses reasonably and necessarily incurred for getting a new helper in the event your domestic helper is repatriated due to serious injury, illness or death	\$10,000 per year

Coverage and Benefit Limit

Sections	Coverage	Maximum Benefit Limits (HK\$)
9. Fidelity Guarantee	Pecuniary loss caused by fraud or dishonesty committed by your domestic helper. (Including compensation for unauthorised telephone calls)	\$10,000 per year (up to \$3,000)
10. Replacement and installation cost of main door lock or metal gate lock	Replacement and installation cost of main door lock or metal gate lock following the termination of employment contract with the domestic helper due to discovery of any act of infidelity or repatriation of the domestic helper. (Replacement & installation must be undertaken within 7 days after the termination of employment contract with the domestic helper).	\$500 per year
11. Medical Protection for Abuse of Your Family	Medical expenses for the bodily injury of Child/Elderly caused by helper's malicious acts • Trauma Counselling Expenses	\$10,000 per year \$1,000 per visit per day
12. Automatic Extension of Cover	Cover will be automatically extended free of charge for the period between the termination of one domestic helper & the arrival of a new one.	Max. once a year Max. period of extension: 3 months per year

Optional Benefit Upgrade on Medical Expenses Extends to Cover Heart Disease and Cancer

Extend to cover heart disease and cancer under Surgical & Hospitalisation Expenses, Clinical Expenses and Service Interruption with additional premium as low as HK\$0.3 per day.

Optional Covers	
Optional Cover 1	Extend to cover heart disease and cancer under Surgical & Hospitalisation Expenses, Clinical Expenses and Service Interruption
Optional Cover 2	Besides to extend to cover Cancer and Heart Disease under Surgical & Hospitalisation Expenses, Clinical Expenses and Service Interruption, PLUS an extra indemnity of HK\$70,000 for Surgical & Hospitalisation Expenses.
^ Only applicable for domestic helpers aged below 45 at the time of enrollment	

Annual Premium

Premium Table# & Waiting Period		
Plan Type	Premium (HK\$)	Waiting Period
HelperSurance 4.0	1 year: 750 2 years: 1,350	14-day
Optional Cover 1	1 year: 120 2 years: 200	90-day
Optional Cover 2	1 year: 250 2 years: 450	

Waiting Period from the effective date of the insurance shall be applicable under Clinical Expenses, Surgical & Hospitalisation Expenses, Service Interruption and Dental Expenses for each domestic helper during which no benefits shall be payable.

***Important Note: Collection of Levy on Insurance Premium - The Insurance Authority (IA) has announced the collection of levy on insurance premium under the "Insurance Ordinance" with effect from 1st January 2018. As a result, all premium amounts shown in this product brochure are subject to levy.**

家傭寶 4.0

給您及您的家務助理額外貼心保障

於現今生活繁忙之香港，家務助理照顧我們的家人及安樂窩，的確便利了我們的生活，他們。作為一個盡責的僱主，我們亦應該令家務助理得到妥善的照顧。家傭寶4.0的全面保障計劃於家務助理患病時，提供額外醫療費用保障；如僱主需另聘家務助理以取代現有之家務助理時，更特別為您特設附加保障。

保障範圍更全面 提供完善貼心保障

只需為每位家務助理繳付每年保費港幣750元*或兩年保費港幣1,350元*（包括僱員補償保險徵款），您和您的家務助理將可盡享以下周全保障：

- 僱員賠償保障
- 門診醫療保障 (包括中醫費用及物理治療)
- 受虐家庭成員(小童/老人)醫療費用保障
- 手術及住院醫療保障
- 服務中斷保障
- 牙醫費用保障
- 人身意外保障
- 送返原居地保障
- 補聘家務助理費用保障
- 忠誠保障
- 更換及安裝大門鎖或大閘鎖費用保障
- 自動延長保障期
- 自選醫療保障延伸至心臟病及癌症

年齡規定：本保險計劃適用於任何年齡介乎16至65歲之家務助理。

保障範圍及最高賠償金額

保障項目	保障範圍	最高賠償金額 (港幣)
1. 僱員賠償保障	保障您作為僱主在僱員補償條例下之責任。	每宗事故1億元
2. 門診醫療保障	家務助理患病或意外受傷，須於診所接受治療。 中醫及物理治療 每年賠償總額	每次200元 每次100元 全年總額500元 全年4,000元
3. 手術及住院醫療保障	家務助理患病或意外受傷，須入院進行手術或治療： • 住院及膳食費用 • 外科手術費用 • 麻醉師費用 • 手術室費用 (包括日間手術)	每日300元 每次10,000元 外科手術費用之25% 外科手術費用之12.5% 每年賠償總額
4. 服務中斷保障	家務助理因患病或意外受傷入院超過一日接受治療或進行手術，而導致服務中斷。	每日300元 全年6,000元
5. 牙醫費用保障	家務助理因口腔疾病須接受治療，包括口腔手術、口腔膿瘡、接受X光檢查、脫牙或補牙。	每次實際治療費之三分二 全年1,500元
6. 人身意外保障	家務助理在休息日因意外引致死亡、斷肢或失明。	全年100,000元
7. 送返原居地保障	家務助理經醫生診斷因健康欠佳不能繼續工作而須送返原居地，或因身亡而須將遺體運返原居地之費用。	全年20,000元
8. 補聘家務助理費用保障	因家務助理嚴重受傷、患病或身亡而送返原居地，須另行僱用新家務助理的各項合理及必需之額外費用。	全年10,000元
9. 忠誠保障	因家務助理欺詐或舞弊所引致的金錢損失。 (包括未經許可之電話費用賠償)	全年10,000元 (最高3,000元)
10. 更換及安裝大門鎖或大閘鎖費用保障	因家務助理被揭發有不忠誠行為或送返原居地而須終止僱傭合約，以致其後必須更換及安裝大門或大閘鎖之費用。 (更換及安裝工作須於終止家務助理的僱傭合約後7天之內進行。)	全年500元
11. 受虐家庭成員醫療費用保障	因家務助理之惡意行徑，導致家中的小童或長者身體受傷之所需醫療費用 • 創傷輔導費用	全年10,000元 每日每次1,000元
12. 自動延長保障期	如現任家務助理離職而未能聘得新家務助理，保單的保障期會免費自動獲得相應時間的延長。	每年最多一次， 延長保障期限： 每年最長3個月

自選升級醫療保障 延伸保障至心臟病及癌症

只需每日多付港幣0.3元的保費，便可延伸保障至心臟病及癌症而引致之手術及住院醫療費用、門診醫療費用及導致服務中斷之費用。

自選保障	
自選保障一	延伸手術及住院醫療保障、門診醫療保障及服務中斷保障至心臟病及癌症
自選保障二	除延伸手術及住院醫療保障、門診醫療保障及服務中斷保障至心臟病及癌症外，更可獲額外港幣70,000元之手術及住院醫療費用保障。
*只適用家務助理於投保時年齡為45歲以下	

年度保費

保費表*及等候期		
計劃種類	保費 (港幣)	等候期
家傭寶4.0	一年期: 750 兩年期: 1,350	14日
自選保障一	一年期: 120 兩年期: 200	90日
自選保障二	一年期: 250 兩年期: 450	

等候期：門診醫療、住院醫療、服務中斷及牙醫費用所提供之保障，每位家務助理只可於保單生效等候期完結後始申請索償。

*重要事項：收取保費徵費之新規定 - 保險業監管局 (保監局) 已於《保險業條例》中公佈有關收取保費徵費的新規定，並於2018年1月1日正式生效。因此，本產品小冊子上所列明的保費金額將附加保費徵費。

Appendix: Notice to customers relating to the Personal Data (Privacy) Ordinance (“the Ordinance”)

MSIG Insurance (Hong Kong) Limited (“MSIG”, “we” or “us”) would ask that you take the time to read this privacy policy carefully. In case of discrepancies between the English and Chinese versions of this statement, the English version shall prevail.

PRIVACY POLICY

MSIG takes your privacy very seriously. To ensure your personal information is secure, we communicate and enforce our privacy and security guidelines according to the relevant laws and regulations. MSIG takes precautions to safeguard your personal information against loss, theft, and misuse, as well as against unauthorised access, disclosure, alteration, and destruction. Furthermore, we will not sell your personal information to anyone for any purposes. MSIG imposes very strict sanction control and only authorised staff on a need-to-know basis are given access to or will handle your personal data, and we provide regular training to our staff to keep them abreast of any new developments in privacy laws and regulations.

We will only retain your personal data in our business records for as long as it is necessary for business and tax purposes as permitted by the laws. We will require our agent, contractor or third party who provides administrative or other services on our behalf to protect personal data they may receive in a manner consistent with this policy. We do not allow them to use such information for any other purposes. If you have any questions or inquiries regarding our privacy policy, please feel free to contact us.

We may amend this Privacy Policy at any time and for any reason. The updated version will be available by following the ‘Privacy Policy’ link on our website homepage at msig.com.hk. You should check the Privacy Policy regularly for changes.

Personal Information Collection Statement

Personal information is data that can be used to uniquely identify or contact a single person. As our customers, it is necessary from time to time for you to supply us with your personal data in relation to the general insurance services and products (“the Product”) that we provide to you and in order for us to deliver and improve the customer service. This includes but not limited to the personal data contained in the proposal form or in any documents in relation to the Product or any claim made under the Product.

Your personal data may be used for **obligatory purpose** or **voluntary purpose**. If personal data are to be used for an obligatory purpose, you MUST provide your personal data to MSIG if you want MSIG to provide the Product. Failure to supply such data for obligatory purpose may result in MSIG being unable to provide the Product.

The **obligatory purposes** for which your personal data may be used are as follows:-

- processing and evaluating your insurance application and any future insurance application you may make;
- our daily operation and administration of the services and facilities in relation to the Product provided to you;

- variation, cancellation or renewal of the Product;
- invoicing and collecting premiums and outstanding amounts from you;
- assessing and processing claims in relation to the Product and any subsequent legal proceedings;
- exercising any right of subrogation by us;
- contacting you for any of the above purposes;
- other ancillary purposes which are directly related to the above purposes;
- complying with applicable laws, regulations or any industry codes or guidelines; and
- detecting and preventing fraud (whether or not relating to the policy issued in respect of this application).

The **voluntary purposes** for which your personal data may be used are any sales, marketing, promotion of other general insurance services and products provided by MSIG. The personal data we intend to use for voluntary purposes are your name, your address, your phone number and email address.

If you do not wish MSIG to use your personal data for the voluntary purposes listed above, you should tick the box on the right and send us a copy of this Notice at the address listed below together with the required information which are necessary for us to process your opt-out request. You may also notify us by filling in the General enquiry form - Opt-out from direct marketing activities on our website at msig.com.hk.

In your notification, you must supply the same required information as listed below.

To enable us to process your opt-out request, please provide us below information and send to: The Data Protection Officer at 9/F 1111 King’s Road, Taikoo Shing, Hong Kong.
Full Name:
Contact Number:
HKID Number: <i>(for identification purpose)</i>
Policy / Certificate / Acknowledgement Number <i>(if you have one):</i>
NOTE: This instruction will override all previous instructions relating to direct marketing that have been given to MSIG.

In connection with any of the above purposes, the personal data that we have collected might be transferred to:

- third party agents, contractors and advisors who provide administrative, communications, computer, payment, security or other services which assist us to carry out the above purposes (including medical service providers, emergency assistance service providers, telemarketers, mailing houses, IT service providers and data processors);

- in the event of a claim, loss adjudicators, claims investigators and medical advisors;
- reinsurers and reinsurance brokers;
- your insurance broker;
- our legal and professional advisors;
- our related companies as defined in the Companies Ordinance;
- the Hong Kong Federation of Insurers (or any similar association of insurance companies) and its members;
- the Insurance Complaints Bureau and similar industry bodies; and
- government agencies and authorities as required or permitted by law;
- fraud prevention organizations;
- other insurance companies (whether directly or through fraud prevention organization or other persons named in this paragraph);
- the police; and
- databases or registers (and their operators) used by the insurance industry to analyse and check information provided against existing information.

In order to confirm the accuracy of your personal data, you agree to provide us with authorisation to access to and to verify any of your personal data with the information collected by any federation of insurance companies from the insurance industry.

Under the relevant laws and regulations, you have the right to request access to and to request correction of your personal data held by us. If you wish to exercise these rights, please write to our Data Protection Officer at 9/F 1111 King’s Road, Taikoo Shing, Hong Kong.

If you have any enquiries or require assistance with this Personal Information Collection Statement, please call us at (852) 3122 6922.

Applicant’s Signature

Date _____ (D) _____ (M) _____ (Y)

Declaration 聲明

I/We acknowledge and confirm that I/we have read through and understand all related terms and conditions as stated in this HelperSurance 4.0 Proposal Form and I/we hereby understand that the agent as named below is a licensed insurance agent of MSIG who introduces insurance business to MSIG. I/We understand and agree that SCF Insurance Management Limited ("SCF"), also a licensed insurance agent of MSIG, will be responsible for providing relevant insurance administrative services, including but not limited to client enquiry service, quotation document preparation, policy administration to me/us.

本人/ 我們承認並確認本人/ 我們已閱讀並明白本家備實4.0投保書中所述的所有相關條款和細則條件，並且本人/ 我們明白下述保險代理人為三井住友保險的持牌保險代理人，並為三井住友保險介紹保險業務。本人/ 我們明白並同意，錦豐保險管理有限公司（「錦豐保險」）亦為三井住友保險之持牌保險代理人，將負責向本人/ 我們提供相關保險的行政服務，包括但不限於客戶查詢服務、安排報價文件及保單管理服務。

Name of insurance agent (保險代理) : _____

Code (編號) : _____

Email address (電郵地址) : _____

I/We desire to effect the insurance specified herein and declared that I/We:

- agree that MSIG Insurance (Hong Kong) Limited reserves its right to reject my application.
- warrant that the information given is true and correct to the best of my / our knowledge.
- have not withheld facts likely to influence assessment of this application.
- agree that this application and declaration and other information provided shall form the basis of the contract and agree to accept the terms, limitations, exclusions, conditions, clauses and warranties contained in the policy / policies and / or as modified or extended by any endorsements thereon.
- agree that for the purpose of arranging my Employees' Compensation Cover under Section 1, the required policy limit of liability is HK\$100 million for any one event.

本人(等)特此聲明:

- 同意三井住友海上火災保險(香港)有限公司保留其不受理本人(等)投保書的權利。
- 保證所填報資料及對所載問題的回答，據本人(等)確信，均為正確無訛。
- 並未隱瞞可能影響本投保書評估的事實。
- 同意本投保書，聲明及所提供的其他資料作為合法基礎，並同意接受本保單所載及/或其任何修訂或擴充的條款、限制、不承保事項、條件、條文及保證。
- 同意保障項目「僱員賠償保障」的責任限額訂為每宗事故港幣一億元。

***Important Note: Collection of Levy on Insurance Premium - The Insurance Authority (IA) has announced the collection of levy on insurance premium under the "Insurance Ordinance" with effect from 1st January 2018. As a result, all premium amounts shown in this product brochure are subject to levy.**

***重要事項: 收取保費徵費之新規定 - 保險業監管局(保監局)已於《保險業條例》中公佈有關收取保費徵費的新規定，並於2018年1月1日正式生效。因此，本產品小冊子上所列明的保費金額將附加保費徵費。**

IMPORTANT NOTES: Please refer to the HelperSurance 4.0 Policy (which will be issued to you upon acceptance of your proposal) for the applicable terms, conditions and exclusions.

注意事項: 有關條款細則及不承保範圍，請參閱家備實4.0保單(於接納您的投保申請後奉上)。

附錄：致各客戶有關個人資料(私隱)條例(“條例”)通知書

三井住友海上火災保險(香港)有限公司(下稱「三井住友保險」、「我們」或「本公司」)請您仔細閱讀下列條款與條件。如此聲明的英文版本與中文版本內容有歧異，將以英文版本為準。

私隱政策

三井住友保險極為重視您的私隱。為了保障您的個人資料，我們以有關法例及規例為準則，向公司內部傳達並執行我們定立之私隱及保障指引。三井住友保險採取預防措施以保障您的個人資料免遭受遺失、盜竊、誤用，以及在未經許可之情況下被取用、洩露、更改及破壞。此外，我們均不會出售您的個人資料給任何人。三井住友保險嚴格執行認可管制，只容許獲授權之職員在必需的情況下，取用或處理您的個人資料。我們會向職員定期提供培訓，確保他們知悉任何有關私隱法律及規例的新發展。

我們只會在法律容許並必需用於業務及稅務用途之情況下，保留您的個人資料作為我們的業務記錄。我們會向以本公司之名義提供行政或其他服務之代理、承辦商或第三者，要求他們遵循本政策保護有可能收到的個人資料。本公司不會容許他們使用有關資料於任何其他目的。如您對我們的私隱政策有任何疑問，歡迎聯絡我們查詢。

我們可能不時修改此範本。修改後的範本可於本公司網頁 msig.com.hk 下載。您應定期查閱此範本所修改的內容。

個人資料收集聲明

個人資料是可以用作獨立識別或聯絡個別人士之數據。貴為我們的客戶，您須向我們不時供給與我們提供之一般保險服務及保單產品(下稱「保單」)相關的個人資料，讓我們可向您提供客戶服務及改善服務質素。當中包括但不限於您在申請表填寫或任何與保單有關之文件上或任何透過保單索償上所載之個人資料。

您的個人資料可被用於**強制性**或**自願性**用途。如個人資料是用於強制性用途，而您希望三井住友保險提供有關保單，則您必須向三井住友保險提供有關個人資料，否則三井住友保險將不能向您提供有關保單。

您的個人資料可被用於以下**強制性**之用途：

- 處理及審批您的保險申請或您將來提交的保險申請；
- 向您提供與保單及核保相關之日常運作及行政用途；
- 保單之更改、取消或續保用途；
- 發出繳交保費通知及向您收取保費及欠款；
- 評估及處理透過保單索償及任何繼後法律訴訟之用途；
- 由本公司行使代位權利之用途；
- 就以上用途聯絡您；
- 其他與上述用途有直接關係的附帶用途；
- 遵循適用法律，條例及業內守則及指引；及
- 偵測和防止欺詐行為(無論是否與就此申請而發出的保單有關)所需的目的。

而**自願性用途**則指任何三井住友保險提供的其他一般保險服務及保單產品之銷售、市場營銷及推廣。用作自願性用途之個人資料則為您的姓名、地址、電話號碼及電郵地址。

如您不欲 三井住友保險將您的個人資料用作上述自願性用途，您應於右列方格加上剔號並將此通告之副本連同您要求拒絕服務所必須提供的資料(詳情如下)郵寄至下列地址。

您亦可填妥本公司網頁 msig.com.hk 的一般查詢表格 — 拒絕直銷活動。

為讓我們能夠處理您以上提出的拒絕服務之請求，請提供以下資料並寄至三井住友海上火災保險(香港)有限公司的資料保護主任：香港太古城英皇道1111號9樓。
姓名：
聯絡電話：
香港身份證號碼： (作識別之用)
保單號碼 / 證書編號 / 確認編號(如適用)：
附註:此拒絕服務要求將會取代您先前給予三井住友保險一切關於直接促銷的指示。

- 就任何上述的用途，我們所收集的個人資料可能會被轉移至：
- 向我們提供行政、通訊、電腦、付款、保安及其他服務的第三方代理、承包商及顧問(包括：醫療服務供應商、緊急救援服務供應商、電話促銷商、郵寄及印刷服務商、資訊科技服務供應商及數據處理服務商)；
 - 處理索賠個案的理賠師、理賠調查員及醫療顧問；
 - 再保公司及再保經紀；
 - 您的保險經紀；
 - 我們的法律及專業業務顧問；
 - 我們的關連公司(以《公司條例》內的定義為準)；
 - 香港保險業聯會(或同類的保險公司聯會)及其會員；
 - 保險投訴局及同類的保險業機構；
 - 法例要求或許可的政府機關；
 - 防欺詐組織；
 - 其他保險公司(無論是直接地，或是通過防欺詐組織或本段中指名的其他人士)；
 - 警察；及
 - 保險業就現有資料而對所提供的資料作出分析和檢查的數據庫或登記冊(及其運營者)。

為了確保您的個人資料之準確性，您同意授權本公司查閱並核實任何由保險業界內保險公司聯會所收集有關您的個人資料。

根據有關法例及規例，您有權查閱及更正本公司所持的任何載有您的個人資料之記錄。如您欲行使以上權利，可以書面形式投寄至香港太古城英皇道1111號9樓三井住友海上火災保險(香港)有限公司，通知本公司的資料保護主任。

如您對此個人資料收集聲明有任何疑問或須協助，請致電(852) 3122 6922與我們聯絡。

投保人簽署

日期 _____日 _____月 _____年