

Sun Superior Housemaid Insurance

永明卓越家務助理保障計劃



- Short Period of Insurance for Postnatal Care Helper
- Name of Home Assistant/Postnatal Care Helper is not required
- Free Fidelity Guarantee protection to employer

- 專為聘用短期陪月員而設之特短保險期
- 計劃簡單，無須提供家務助理/陪月員姓名
- 僱主專享免費忠誠保障

Underwritten by:



亞洲保險
Asia Insurance

承保公司：



亞洲保險
Asia Insurance

Sun Superior Housemaid Insurance

Be a Responsible & Caring Employer — Act Now!

Nowadays in Hong Kong, many families hire home assistants to ease the workload by taking care of the daily household chores. Besides, it is very common for many parents to hire professional postnatal care helper in the postnatal period. However, many employers may not be aware that they have legal obligation towards home assistants/postnatal care helpers under the Employees' Compensation Ordinance.

Sun Superior Housemaid Insurance helps to meet your obligations as a responsible and caring employer with attractive price. Whether you hire full-time/part-time local home assistant or postnatal care helper, Sun Superior Housemaid provides you full coverage to comply with your legal liabilities as an employer, to pay the in-hospital medical expenses for your home assistant/postnatal care helper, and to compensate your pecuniary loss caused by the act of her dishonesty.

Distinctive Features

- Premium as low as HK\$395
- Comprehensive cover from employer's liability, home assistant's/postnatal care helper's medical expenses to employer's financial loss
- Flexibility in Period of Insurance for postnatal care helper works in part-time basis with relatively short contract period
- Simple that name of home assistant/postnatal care helper is not required
- Convenient that if change of home assistant/postnatal care helper, cover is fully transferable to new employee immediately and automatically without any handling charges
- Free Fidelity Guarantee protection to employer

Eligibility

This plan is only available for home assistant/postnatal care helper who is a legal resident of Hong Kong

Age Limit

The eligible local home assistant/postnatal care helper should be between 18-65 years old.

Policy Premium

Job Nature	Period of Insurance	Premium (per person)
Full-Time / Part-Time Home Assistant	1 Year	HK\$395
	1 Month	HK\$395
	2 Months	HK\$590
Postnatal Care Helper	3 Months	HK\$790

- N.B.
- Premium is applicable to (i) local home assistant who carries out general household work only, excluding driver and gardener; and (ii) local postnatal care helper.
 - Premium loading applies if monthly salary more than HK\$30,000.
 - Minimum premium per employee is HK\$395.
 - No refund for cancellation of cover for postnatal care helper.
 - Premium is inclusive of EC Insurance levy/surcharge.
 - Premium Levy payable to the Insurance Authority by policyholders has been imposed on relevant policy at the applicable rate and would be collected through insurance companies. For further information, please visit www.asiainsurance.hk or contact: (852) 3606 9933. All the premiums listed in this leaflet exclude Premium Levy.

Basic Cover	Maximum Limit (HK\$)
Employees' Compensation Insurance Protects you against legal liability as an employer under the Employees' Compensation Ordinance and at Common Law if your home assistant/postnatal care helper suffers an injury or disease arising out of and in the course of employment with you.	\$100 million per event
Extra Free Cover	Maximum Limit (HK\$)
In-hospital Medical Expenses Additionally pays for in-hospital medical expenses if your home assistant/postnatal care helper is confined to hospital for surgery or treatment of bodily injury resulting from an accident whilst at work.	\$5,000 per year
Personal Accident Benefits Provides the following benefits if your home assistant/postnatal care helper suffers accidental bodily injury whilst at work <ul style="list-style-type: none">• Accidental death• Permanent total disablement• Total loss of two or more limbs or sight of both eyes• Total loss of one limb and sight of one eye• Total loss of one limb or sight of one eye The maximum amount payable for each home assistant/postnatal care helper	<ul style="list-style-type: none">\$30,000 per year\$30,000 per year\$30,000 per year\$30,000 per year\$15,000 per year\$30,000 per year
Fidelity Protection Compensates you for your pecuniary loss caused by fraud or dishonesty committed by your home assistant/postnatal care helper.	\$3,000 per year

IMPORTANT NOTICE:

This leaflet is only a brief description of products features and does not constitute any part of the insurance contract. Please refer to the policy document for details of insurance terms, conditions and exceptions. We reserve the right of final approval and decision.

(If there is any conflict between the English version and the Chinese version of this document, the English version shall prevail.)

SCF Insurance Management Limited as an agent of this Insurance plan which is underwritten by Asia Insurance Company Limited. If you have any queries, please call SCF Customer Hotline at (852) 3658 8828.

永明卓越家務助理保障計劃

做個負責任及關懷僱主的僱主 —— 立即行動！

現今香港人生活繁忙，不少家庭都聘請家務助理料理日常繁瑣的家務。此外，聘請專業陪月員協助媽媽產後護理及照顧初生寶寶亦十分普遍。可是，很多僱主並未知悉在香港法例規定下，必須為家務助理/陪月員在受僱期間因意外受傷或死亡而須承擔之法律責任。

永明卓越家務助理保障計劃以相宜的保費助您成為一個負責任及關懷僱主的僱主。無論聘請本地全職、兼職家務助理或陪月員，此計劃可讓您免受家務助理/陪月員因工受傷引起的法律責任的困擾，又為您支付家務助理/陪月員的住院醫療費用，更可補償您因家務助理/陪月員的欺詐行為而引致的金錢損失。

卓越保障

- 保費低至395港元
- 全面保障包括僱主之僱員補償責任、家務助理/陪月員之醫療費用以至僱主之財務損失
- 靈活保險期特為聘用期短的陪月員而設
- 計劃簡單，無須提供家務助理/陪月員姓名
- 更換家務助理/陪月員，原有保障自動轉移至新聘的家務助理/陪月員而無須手續費
- 僱主專享免費忠誠保障

申請條件

家務助理/陪月員必須為香港合法居民

受保年齡

家務助理/陪月員之年齡須為18至65歲

保費

工作性質	投保年期	保費 (每人)
全職、兼職 家務助理	1年	395港元
陪月員	1個月	395港元
	2個月	590港元
	3個月	790港元

- 註：
- 保費只適用於 (i) 本地家務助理 (只負責一般家務工作，不包括汽車司機、花匠、園丁)；(ii) 陪月員。
 - 如每月薪金多於30,000港元，需附加額外保費。
 - 每位受保僱員的最低收費為395港元。
 - 取消陪月員保單，不設退款。
 - 僱員補償保險徵款已包括在保費之內。
 - 保監局將透過保險公司向保單持有人根據訂明的徵費率按保單保費收取保費徵費。如要進一步資料，請瀏覽本公司網頁 www.asiainsurance.hk 或致電 (852) 3606 9933。本小冊子內列出的所有保費並不包括保費徵費。

基本保障	最高賠償金額 (港元)
僱員補償保險 保障您作為僱主在《僱員補償條例》及《普通法》下，對您的家務助理/陪月員在其受僱期間因工作引起生病、受傷或死亡而須承擔之法律責任	每宗事故 100,000,000元
附加免費保障	最高賠償金額 (港元)
住院醫療費用 額外支付您的家務助理/陪月員在其工作期間因意外導致身體受傷，而須入住醫院接受手術或治療之費用	全年5,000元
人身意外保障 若您的家務助理/陪月員在工作期間因意外導致身體受傷，將可依下列情況獲得賠償： <ul style="list-style-type: none">• 意外死亡• 永久完全傷殘• 完全喪失任何兩肢或以上或雙目視力• 完全喪失一肢及單目視力• 完全喪失一肢或單目視力 每位家務助理/陪月員每年最高賠償總額	全年30,000元 全年30,000元 全年30,000元 全年30,000元 全年15,000元 全年30,000元
忠誠保障 補償您因家務助理/陪月員欺詐或舞弊引致的金錢損失	全年3,000元

重要事項：

本小冊子概述的保障資料只供參考之用，並不構成保險合約的一部份，有關此項保障計劃的詳細內容、條款和細則及不承保範圍，請參閱正式保單，如有任何差異，均以保單內的條款細則為準，本公司保留最終批核和決定權。

(本小冊子的中文內容力求符合英文原意，若有任何爭議，概以英文版本為準。)

此保險計劃由錦豐保險管理有限公司為代理，亞洲保險有限公司為承保公司。如有任何查詢，歡迎致電錦豐客服熱線 (852) 3658 8828。

Head Office: 16/F, Worldwide House, 19 Des Voeux Road Central, Hong Kong.
 Business Centre: 8/F, 118 Connaught Road West, Sheung Wan, Hong Kong.
 Email: mailbox@afh.hk Website: www.asiainsurance.hk

總公司：香港德輔道中19號環球大廈16樓
 營運中心：香港上環干諾道西118號8樓

Tel: +852 3606 9933
 Tel: +852 3606 9933

Fax: +852 2810 0225
 Fax: +852 2810 0218

Please complete the form in block capitals and tick ☒ the appropriate boxes. 請以英文正楷填寫，並在適當的空格內填上 ☒ 號。

Details of Proposer (Employer) 申請人(僱主)資料			
Surname 姓		Given Name 名	
		<input type="checkbox"/> Mr 先生 <input type="checkbox"/> Ms 女士	
Home Tel 住宅電話		Mobile Tel 手提電話	
Home Address 住宅地址		Occupation 職業	
Place of Employment of Home Assistant/Postnatal Care Helper (if different from the above) 家務助理/陪月員工作地址 (如與上址不同)			

Details of Insurance 投保資料					
Proposed Effective Date: 建議保險生效日期：	From 由	dd 日	mm 月	yr 年	
Job Nature 工作性質	No. of Employee 僱員人數	Monthly Salary (per person) 月薪 (每人)	Coverage Period 投保年期	Total Salary (per person) 總薪金 (每人)	Premium (per person) 保費 (每人)
<input type="checkbox"/> Full-Time / Part-Time Home Assistant 全職、兼職家務助理		HK\$ 港幣	<input type="checkbox"/> 1 Year 一年	HK\$ 港幣	HK\$港幣395元
<input type="checkbox"/> Postnatal Care Helper 陪月員		HK\$ 港幣	<input type="checkbox"/> 1 Month 一個月	HK\$ 港幣	HK\$港幣395元
			<input type="checkbox"/> 2 Months 二個月	HK\$ 港幣	HK\$港幣590元
			<input type="checkbox"/> 3 Months 三個月	HK\$ 港幣	HK\$港幣790元

» Premium is applicable to (i) local home assistant who carries out general household work only, excluding driver and gardener; and (ii) local postnatal care helper. 保費只適用於 (i) 本地家務助理 (只負責一般家務工作，不包括汽車司機、花匠、園丁)；(ii) 陪月員。

» Premium loading applies if monthly salary more than HK\$30,000. 如每月薪金多於港幣30,000元，需附加額外保費。

» Minimum premium per employee is HK\$395. 每位受保僱員的最低收費為港幣395元。

» No refund for cancellation of cover for postnatal care helper. 取消陪月員保單，不設退款。

» Premium is inclusive of EC Insurance levy/surcharge. 僱員補償保險徵款已包括在保費之內。

» Premium Levy payable to the Insurance Authority by policyholders has been imposed on relevant policy at the applicable rate and would be collected through insurance companies. For further information, please visit www.asiainsurance.hk or contact: (852) 3606 9933. All the premiums listed in this leaflet exclude Premium Levy. 保監局將透過保險公司向保單持有人根據訂明的徵費率按保單保費收取保費徵費。如要進一步資料，請瀏覽本公司網頁 www.asiainsurance.hk 或致電 (852) 3606 9933。本小冊子內列出的所有保費並不包括保費徵費。

Please answer the following questions 請回答以下問題：	
(1) Are you at present insured by another insurance company for Employees' Compensation Insurance in respect of your liability to your Home Assistant/Postnatal Care Helper? 閣下現在是否已為家務助理/陪月員投保僱員補償保險？	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
(2) Have you lodged any insurance claim, due to accident occurred to your Home Assistant/Postnatal Care Helper at work during the past 3 years? 在過去3年內，閣下是否曾就家務助理/陪月員因工作意外受傷而向保險公司索償？	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
If the answer to any of the above questions is "Yes", please supply details. 在上述問題中，若有答案為「是」者，請詳加說明。	

Declaration 聲明

- I declare that the proposed Home Assistant/Postnatal Care Helper is now in good health and free from any physical impairment or physical deformity. (If this declaration is not accurate, please attach full details on a separate sheet.)
本人聲明該投保家務助理/陪月員現在身體健康良好，並無任何傷殘或缺陷。(如這項聲明有任何不確，請另紙詳述。)
- I declare that the proposed Home Assistant/Postnatal Care Helper is not a member of my family permanently residing at my home and is legally employed under the law of Hong Kong.
本人聲明該投保家務助理/陪月員並非本人之同住親屬及是在符合香港法例下所受僱的。
- I hereby apply to Asia Insurance Co., Ltd. ("the Company") for insurance on the terms as set out in the Company's Sun Superior Housemaid Insurance policy. I warrant that the particulars and statements I supply in this Proposal are complete and correct and further agree that this Proposal shall be the basis of the contract between me and the Company.
本人現依據永明卓越家務助理保障計劃保單內之條款及條件投保該項保險。謹此聲明在本投保書內填報的資料均屬正確無誤，本人同意以本投保書作為本人與亞洲保險有限公司(「亞洲保險」)保險合約之根據。
- I confirm having read and understood the Company's Personal Information Collection Statement as accompanied with this Proposal.
本人確認已閱讀及明白隨本投保書附上有關亞洲保險的收集個人資料聲明。

Signature of Proposer (Employer) 申請人(僱主) 簽署

Date 日期

Name of Agent/Broker 保險代理/經紀名稱

Important Notes to Proposer 申請人注意事項

- Any other facts known to you which are likely to affect acceptance or assessment of this insurance cover must be disclosed. If you have any doubt about what you should disclose, do not hesitate to check with the Company or your insurance agent/broker.
Failure to disclose such information may mean that your policy will NOT provide you with the cover you require and may even invalidate the policy together.
閣下必須盡已所知呈報可能影響亞洲保險於接納或釐定此保單條款的資料，如對資料應否透露有任何疑問，請即向亞洲保險或閣下的保險代理/經紀查詢。
閣下應如實呈報有關資料，否則此保單將可能無法提供閣下所需的保障，甚至可能導致此保單無效。
- Incomplete Proposal Form will delay your application.
未經填妥之投保書會延誤閣下之申請。
- This insurance will not be effective unless the Proposal has been officially accepted by the Company.
投保須經批核，方可生效。
- The Home Assistant's /Postnatal Care Helper's age limit is 18-65 (at last birthday).
家務助理/陪月員年齡限制：18至65歲(以上次生日為準)。
- The Proposer understands, acknowledges and agrees that as a result of the purchasing and taking up this policy issued by the Company, the Company will pay the authorized insurance broker commission during the continuance of the policy including renewals, for arranging the said policy. Where the applicant is a body corporate, the authorized person who signs on behalf of the Proposer further confirms to the Company that he or she is authorized to do so.
The Proposer further understands that the above agreement is necessary for the Company to proceed with the application.
申請人明白、確知及同意，亞洲保險會就申請人購買及接受其簽發的保單，於保單有效期內(包括續保)向負責安排有關保單的獲授權保險經紀支付佣金。假如申請人為法人團體，代表申請人簽署的獲授權人員須向亞洲保險確認他/她已獲該法人團體授權。
申請人亦明白亞洲保險必須取得申請人以上的同意，才可以處理其保險申請。
- This leaflet is not a policy of insurance. Please refer to the policy document for full details of terms, conditions and exceptions.
此小冊子並非保單，詳情請參閱保單之條款細則及不承保範圍。

Personal Information Collection Statement 收集個人資料聲明

It is the policy of Asia Insurance Co., Ltd. ("Asia Insurance") to safeguard and keep confidential the personal data of all our customers. Asia Insurance shall at all times observe and ensure our staff strictly adhere to all the requirements under the Personal Data (Privacy) Ordinance ("the Ordinance").

1. Personal Data collected and/or held by Asia Insurance

Personal data such as first name, last name, HKID Card, date of birth, email address, telephone number, policy number, medical and health records, and question or comment will be collected by us when you make enquires or submit any forms for products or services provided by Asia Insurance.

2. Importance of Personal Data Collection

From time to time, you will be requested to provide your personal data to Asia Insurance. Provision of personal data to Asia Insurance by you is voluntary. However, Asia Insurance may not be able to provide or continue to provide products and services to you if you fail to provide your personal data as requested by us.

3. Purposes of Personal Data Collection and Usage

Your personal data held by Asia Insurance may be used for the following purposes:-

- Administration of insurance or reinsurance related business, which include underwriting, processing and evaluation of applications, identity and credit checking, suitability checking, policy servicing, claims processing, investigation, account/debt collection, litigation, communications, preparing statistics, data analysis and research, internal and external audit, maintaining quality services, sales and marketing; and
- Make disclosure to any applicable regulators, governmental bodies or industry recognized bodies as required by any law, rule, regulation, code of practice or guideline, binding on Asia Insurance or our affiliates including without limitation the laws and regulatory requirements of Hong Kong SAR.

4. Personal Data Confidentiality

The personal data you provide to Asia Insurance will be kept confidential, except that it may be shared with following parties:-

- Any insurance broker, independent financial advisor acting on your behalf for any of the purposes set out in section 3a;
- Any subsidiary, holding company, associated company or affiliates of Asia Insurance for any of the purposes set out in section 3a and b;
- Any agent, contractor or third party service provider, including but not limited to providers of risk intelligence, loss adjusters, private investigators, letter shopping service providers and debt collectors who provides administrative, telecommunications, computer, internet, payment or other services to Asia Insurance for any of the purposes set out in section 3a;
- Any actual or proposed reinsurers of Asia Insurance for any of the purposes set out in section 3a;
- Any co-branding partners and our business partners for any of the purposes set out in section 3a and b; and
- Any person to whom Asia Insurance is under an obligation to make disclosure under the requirement of any law or regulation binding on or applicable to Asia Insurance or any of our group companies.

5. Personal Data Access / Correction Request

- You have the right to check whether Asia Insurance holds personal data about you and of access to and correction of your personal data;
- Asia Insurance has the right to charge a reasonable fee for the processing of any personal data access request; and
- Requests shall be made in writing to our Personal Data Protection Officer, Asia Insurance Company Limited, 16/F, Worldwide House, 19 Des Voeux Road Central, Hong Kong SAR.

6. We reserve the right to change this Statement.

維護和保密所有客戶的個人資料是亞洲保險有限公司(「本公司」)的政策。本公司會一直遵守和確保員工嚴格遵守《個人資料(私隱)條例》(「條例」)的所有規定。

1. 本公司所收集及/或持有的個人資料

在閣下查詢或提交由本公司提供的產品或服務的表格時，本公司將會收集個人資料如姓名、身份證、出生日期、電郵地址、電話號碼、保單號碼、醫療及健康紀錄、以及問題或意見。

2. 個人資料收集的重要性

本公司會不時地要求提供閣下的個人資料。向本公司提供閣下的個人資料是自願的。若閣下沒有按照本公司的要求提供該等資料，可能會令本公司無法向閣下提供或繼續提供保險產品及服務。

3. 個人資料收集及使用的目的

閣下的個人資料可能會用於以下目的:-

- 保險管理或再保險業務有關的用途，其中包括承保、處理和評估申請、身份和信用檢查、適用性檢查、保單服務、理賠處理、調查、賬戶/債務追收、訴訟、通訊、編制統計、數據分析和研究、內部/外界審計、保持優質的服務、銷售和營銷；及
- 在對本公司或其附屬機構具有約束力的任何法律、法規、規例、實務守則或指引的要求下(包括但不限於香港法例及監管的要求)，向任何適用的監管機構、政府機構或相關行業的認可機構進行披露。

4. 個人資料保密

本公司會對閣下的個人資料加以保密，但可能會與下列各方透露該等資料:-

- 任何代表閣下的保險經紀、獨立財務顧問作在第3a段中所列出的任何用途；
- 任何本公司的附屬公司、控股公司、聯營公司或聯屬公司作在第3a和b段中所列出的任何用途；
- 任何本公司的代理人、承包商或會向本公司提供行政、電訊、電腦、網際網路、付款或其他服務的第三方服務供應商(包括但不限於風險分析顧問、公證行、私人調查員、信函裝封服務機構及收數公司)作在第3a段中所列出的任何用途；
- 任何本公司的實際或建議再保險公司作在第3a段中所列出的任何用途；
- 任何品牌合作伙伴及本公司生意伙伴作在第3a和b段中所列出的任何用途；及
- 在對本公司或其任何集團公司具有約束力或適用性的任何法律或法規的要求下而使本公司有責任對其進行披露的任何人士。

5. 個人資料的查閱/改正要求

- 閣下有權查詢本公司是否持有關於閣下的個人資料及查閱這些資料及改正不準確的資料；
- 本公司有權就處理任何個人資料查閱要求收取合理的費用；及
- 有關要求須以書面提交香港德輔道中19號環球大廈16樓亞洲保險有限公司的個人資料保護主任。

6. 我們保留更改本聲明的權利。