

SUN SUPERIOR HOUSEMAID INSURANCE



Total Protection For
Your Local Helpers



亞洲保險
ASIA INSURANCE
www.asiainsurance.hk

SUN SUPERIOR HOUSEMAID INSURANCE

Home assistants and postnatal care helpers are inseparable companions in many Hong Kong families. Sun Superior Housemaid Insurance offers your home assistant or postnatal care helper comprehensive protection with an attractive price, fulfilling your legal obligation under the Employees' Compensation Ordinance as an employer. The plan provides full coverage ranging from accidents to in-hospital medical expenses, creating a secure environment for your home assistant or postnatal care helper to work in. It also takes the benefits of the employer into account, compensating any pecuniary loss caused by the employee's dishonest act.

Fair Pricing

As low as less than HK\$1.1 per day for total care

Total Care

Comprehensive coverage from employer's liability, medical expenses of your home assistant or postnatal care helper to potential financial loss of the employer

Swift Transfer

Fully transferable cover to your new employee immediately and automatically without any handling charges

Fast and Simple

Name of your employee is not required for application

Great Flexibility

Flexible Period of Insurance specially designed for part-time postnatal care helpers with a relatively short contract period

Exclusive Protection

Free Fidelity Guarantee protection to the employer for any pecuniary loss caused by the employee's dishonest act

Who Is Eligible

Local home assistant or postnatal care helper who is a legal resident of Hong Kong aged 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
Postnatal Care Helper	2 Months	HK\$590
	3 Months	HK\$790

SCF Insurance Management Limited (License no.: FA2147) is acting as the 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 8833.

BENEFITS

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	\$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

Remarks:

- 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.

Important Notes:

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.)

永明卓越家務助理保

家務助理與陪月員，是不少香港家庭不可多得的左右手。永明卓越家務助理保以相宜價錢為您和您的家務助理或陪月員提供保障，以關懷回饋無微不至的服務，並履行僱主應有之法律責任。此計劃貼心照顧每個範疇，涵蓋工傷意外及住院醫療費用等，讓您的家務助理或陪月員安心工作。僱主的權益亦同時受到保障，因家務助理或陪月員的欺詐行為而引致的金錢損失可獲補償。

價錢相宜

最低每日不到 1.1 港元，即可獲得全面保障

簡單便捷

無須提供僱員姓名

全面保障

保障範圍包括僱主之僱員補償責任、家務助理或陪月員之醫療費用以至僱主之財務損失

靈活彈性

靈活保險期特為聘用期短之陪月員而設

自動轉移

家務助理或陪月員離職時，原有全部保障將自動轉移至新聘員工而無須手續費

獨有保障

僱主專享免費忠誠保障

誰可申請

18 至 65 歲、具香港合法居民身份的本地家務助理或陪月員

保費

工作性質	投保年期	保費 (每人)
全職、兼職家務助理	一年	395 港元
陪月員	一個月	395 港元
	二個月	590 港元
	三個月	790 港元

此保險計劃由錦豐保險管理有限公司 (牌照號碼: FA2147) 代理，亞洲保險有限公司為承保公司。如有任何查詢，歡迎致電錦豐客戶服務熱線 (852) 3658 8833。

保障

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

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。

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。)

永明卓越 家務助理保



妥善保障您的
本地家務助理



亞洲保險
ASIA INSURANCE
www.asiainsurance.hk

SUN SUPERIOR HOUSEMAID INSURANCE PROPOSAL FORM 永明卓越家務助理投保書

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。



亞洲保險
ASIA INSURANCE

7/F & 8/F, 118 Connaught Road West, Sheung Wan, Hong Kong
香港干諾道西118號7樓及8樓
Tel: (852) 3606 9933 | Fax: (852) 2810 0218 | Email: mailbox@afh.hk
asiainsurance.hk

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	Email Address 電郵地址
Home Tel 住宅電話	Mobile Tel 手提電話	Occupation 職業	
Home Address 住宅地址			
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。(如此項聲明有任何不確，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 all terms & conditions and 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條款細則及收集個人資料聲明。
- I understand and agree that ******* is a licensed insurance agent who will introduce business to the Company whilst SCF Insurance Management Limited ("SCF"), also a licensed insurance agent, will be responsible for providing relevant insurance administrative services, including but not limited to client enquiry, quotation document preparation, policy administration services to the Company. 本人明白及同意 ******* 為持牌保險代理人及為亞洲保險介紹業務，而錦豐保險管理有限公司(「錦豐保險」)亦為持牌保險代理人，將負責為亞洲保險向客戶提供相關保險行政服務，包括但不限於客戶查詢，安排報價文件及保單管理服務。

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

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Date 日期：

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. 閣下必須盡己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 where the Proposer 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。

ASIA INSURANCE COMPANY LIMITED – PERSONAL INFORMATION COLLECTION STATEMENT ("PICS")

- Your personal information and particulars may be required by Asia Insurance Company Limited (the "Company") in connection with our services and products. Failure to provide the necessary information and particulars may result in the Company being unable to provide or continue to provide these services and products to you.
- The Company may also generate and compile additional personal data using the information and particulars provided by you. All personal data collected, generated and compiled by the Company about you from time to time is collectively referred to in this PICS as "Your Personal Data".
- "Your Personal Data" will also include personal data relating to your beneficiaries, dependents, authorised representatives and other individuals in relation to which you have provided information. If you provide personal data on behalf of any person you confirm that you are either their parent or guardian or you confirm that you have obtained that person's consent to provide that personal data for use by the Company for the purposes set out in this PICS.
- As detailed in this PICS, Your Personal Data may also be processed by the Company's subsidiaries, holding companies, associated or affiliated companies and companies controlled by or under common control with the Company (collectively, "the Group").
- The Company may use the personal data the Company collect about you for the following purposes:
 - processing and assessing of applications or requests for any insurance products and daily operation of the related services;
 - administering your insurance policy and providing services in relation to your insurance policy;
 - investigating, analyzing, processing and paying claims made under your insurance policy;
 - exercising any right under the insurance policy including right of subrogation, if applicable;
 - detecting and preventing fraud (whether or not relating to the policy issued in respect of this application);
 - developing insurance and other financial services and products;
 - developing and maintaining credit and risk related models;
 - carrying out and/or verifying any eligibility, credit, physical, medical, security, underwriting and/or identity checks in connection with our services and products;
 - for statistical or actuarial research undertaken by the Company or any member of the Group;
 - complying with the requirements under any law and regulation, industry codes, guidelines, requests from regulators, industry bodies, government agencies and court order;
 - contacting you for any of the above purposes;
 - other ancillary purposes which are directly related to the above purposes.
- Your Personal Data may be transferred or disclosed to the following parties in Hong Kong or overseas for the purposes set out in the above paragraph:
 - any insurance adjusters, agents and brokers, employers, healthcare professionals, hospitals, advisors, contractors or third party service providers who provide administrative, telecommunications, computer, payment, debt collection, security, data processing or storage or related services or any other company carrying on insurance or reinsurance related business, or an intermediary, or a claim or investigation or other service provider providing services relevant to insurance business, for any of the above or related purposes;
 - organisations that consolidate claims and underwriting information for the insurance industry;
 - fraud prevention organisations;
 - other insurance companies (whether directly or through fraud prevention organisation 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;
 - any association, federation or similar organisation of insurance companies ("Federation") that exists or is formed from time to time for any of the above or related purposes or to enable the Federation to carry out its regulatory functions or such other functions that may be assigned to the Federation from time to time and are reasonably required in the interest of the insurance industry or any member(s) of the Federation;

- any members of the Federation by the Federation for any of the above or related purposes;
- regulators;
- lawyers;
- accountants, financial advisors, auditors;
- other members of the Group;
- any assignee, transferee, participant or sub-participant of all or any substantial part of the Company's business;

The Company undertakes to keep the information confidential and solely for the purposes set out in the above paragraph.

- If you do not agree to the use of Your Personal Data for above purposes, it would not be possible for the Company to process your policy and/or claim application and render the services.
- You have the right to ascertain the Company policies and practices in relation to personal data, obtain access to and to request correction of any personal information concerning yourself held by the Company and the Company has the right to charge you a reasonable fee for processing your data access request. Requests for such access or correction can be made in writing to the Personal Data Protection Officer, Asia Insurance Company Limited, 8/F, 118 Connaught Road West, Sheung Wan, Hong Kong SAR.
- In case of any discrepancies between the English and Chinese versions of this PICS, the English version shall apply and prevail.
- The Company reserves the right, at any time effective upon notice to you, to add to, change, update or modify this PICS.

亞洲保險有限公司 — 收集個人資料聲明

- 亞洲保險有限公司(「本公司」)可能會要求閣下就本公司提供的服務及產品提供個人資料及詳情。如未能提供所需資料及詳情,可能會導致本公司無法向閣下提供或繼續提供有關服務及產品。
- 本公司亦可以利用閣下提供的資料及詳情製作及匯編額外的個人資料。本公司不時收集、製作及匯編的所有個人資料,以下統稱為「閣下的個人資料」。
- 「閣下的個人資料」亦包括由閣下提供有關閣下的受益人、受養人、獲授權代表及其他人士的資料。如閣下代表他人提供個人資料,代表閣下確認閣下乃是該等人士之父母或監護人或閣下確認已取得該等人士同意提供其之個人資料予本公司作本聲明之用途。
- 如本聲明所述,閣下的個人資料亦可能被本公司的附屬公司、控股公司、聯營或聯屬公司或本公司控制的公司或與本公司受共同控制的公司(統稱「本集團」)處理。
- 本公司將所收集閣下的個人資料,可能用作下列的用途:
 - 處理及評估任何保險產品之申請或要求,及有關服務之日常運作;
 - 管理閣下的保單及為閣下的保單提供相關服務;
 - 閣下保單索償的調查、分析、處理及賠償;
 - 行使有關保險單賦予的任何權利包括代位權,如適用;
 - 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;
 - 發展保險及其他金融服務及產品;
 - 發展及維持本公司信貸及風險之相關模型;
 - 就本公司之服務及產品作出資格、信貸、身體、醫療、擔保、承保及/或身份核証;
 - 作本公司或本集團的任何成員的統計或精算研究;
 - 遵守及符合任何法例及條例規定的要求、行業手則、指引、監管機構、相關行業認可機構、政府機構及法庭頒令的要求;
 - 為上述任何用途與閣下聯絡;
 - 與上述用途直接有關之其他附帶的目的。
- 閣下的個人資料可能會轉移或披露予下列各方在香港或海外單位作前段所述的用途:
 - 任何保險理算人、代理和經紀、僱主、醫護專業人士、醫院、顧問、諮詢人、承辦商或提供行政、電訊、電腦、付賬、債務追討、保安、數據處理或儲存或有關服務的第三者服務供應人或任何其他從事與保險或再保險業務有關的公司,或中介人,或索償或調查或其他提供與保險業務有關的服務供應人,以達到任何上述或有關的用途;
 - 整合保險業申索和承保資料的組織;
 - 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;和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);
 - 現存或不時成立的任何保險公司協會或聯會或類同組織(聯會),以達到任何上述或有關的用途,或以便聯會執行其監管職能,或其他基於保險業或任何聯會會員的利益而不時在合理要求下賦予聯會的職能;
 - 或透過聯會提供予任何聯會的會員,以達到任何上述或有關的用途;
 - 監管機構;
 - 執業律師;
 - 會計師、財務顧問、認可核數師;
 - 本集團的其他成員;
 - 任何承讓人、受讓人、本公司業務的任何實質部分的參與人或次參與人;本公司承諾將資料保密並純粹用作上述的用途。
- 如果閣下不同意本公司使用閣下的個人資料於上述用途上,本公司可能不能處理閣下之保單及/或索償申請及為閣下提供服務。
 - 閣下有權查明本公司就個人資料的政策和實務,並有權要求查閱及更正由本公司持有有關閣下的個人資料,及本公司有權就處理閣下的查閱資料要求而收取合理費用。有關查閱或更正的要求,可致函香港上環干諾道西一百一十八號八樓亞洲保險有限公司的個人資料保護主任提出。
 - 中英文版本如有差異,將以英文版本為準。
 - 本公司保留隨時增補、更改、更新及修訂本聲明之權利,任何更改將於發出通知時起生效。



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