

家 傭 全 保

HELPER CARE
INSURANCE

ING General Insurance Company Limited

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Company Profile

ING Group is one of the first integrated financial service providers in the world resulting from a full merger of the largest insurance company in the Netherlands with one of the country's largest banks. Its roots could be traced back to the year 1845 when The Netherlands Insurance Company was established. The Group is active in the fields of banking, investments, life insurance and retirement services in more than 40 countries. With its substantial worldwide experience and over 107,000 employees, ING Group provides a full range of integrated financial services to more than 85 million customers globally and has total assets of EUR 1,164 billion*.

Its business operations in Hong Kong include:

- General Insurance** - Established in 1989, ING General provides quality services and offers most types of non-life insurance products to individuals and businesses in the local market. The company's extensive scope of insurance products which includes property, employees' compensation, motor vehicles, medical, personal accident, travel and marine, etc., - is tailored to meet the needs of individuals and business alike.
- Life Insurance** - Since its establishment in 1984, ING Life has always been committed to offering customers a comprehensive range of quality insurance products and services.
- Pension Trust** - ING Pension Trust is committed to contributing its expertise to provide quality pension trust services to corporate customers.
- Financial Planning** - Established in 2002, ING Financial Planning is committed to setting the standard as a market leader in Independent Financial Advice, and attracting the best financial advisors in the industry to deliver quality financial planning advice to clients. The customer-centric focus of INGFP ensures that clients receive the best solution from advisors, based on a broad suite of products from many companies.

* Source: ING Group Annual Report 2009

公司簡介

ING集團乃全球首批提供綜合性金融服務機構之一，由荷蘭最大的保險公司與荷蘭最大的銀行之一合併組成，其根源可追溯至1845年荷蘭保險公司之成立。集團於逾40個國家提供服務，活躍於銀行、投資、壽險及退休服務。透過其豐富的環球經驗及超過107,000名員工，ING為全球超過8,500萬名顧客提供綜合金融服務；其資產總值達11,640億歐元*。

其在港經營多元化業務，當中包括：

- 一般保險** - 成立於1989年，致力為本港之企業及個人客戶提供多元化的保險產品和優質服務。所提供的保險產品包羅萬有，包括財產險、僱員賠償險、汽車險、醫療險、個人意外、旅遊及水險等等，充份照顧企業及個人客戶不同之需要
- 人壽保險** - 自1984年成立至今，致力為客戶提供全面及優質的保險產品及服務
- 退休金信託** - 致力以其豐富經驗及專才為機構客戶提供優質的退休金計劃信託服務
- 財務策劃** - 成立於2002年，致力確立作為獨立理財意見市場領導者的標準，以及吸納行業中最優秀的財務專才，為客戶提供具質素的財務策劃意見。其「以客為本」的服務理念，確保客戶從多家機構所提供之一系列理財產品中，獲得最佳的理財方案。

* 資料來源：ING集團2009年報

HelperCare Insurance is a competitive and comprehensive package of benefits developed to meet the needs and obligations of individual employer as yourself. It offers many attractive benefits for you and your domestic helper as well as protection for his/her family in the event of his/her accidental death.

PRODUCT HIGHLIGHTS

1. Covers your legal liability as Employer plus extra benefits for you and your domestic helper
2. Change of domestic helper at no extra premium
3. No excess or waiting period will be applied
4. Timely settlement of medical claims by autopay

BENEFITS

Section 1 - Employer's Liability

In the event your domestic helper suffers injury or disease arising out of and in the course of his/her employment, this Plan indemnifies you against liability at law including liability under the legislation, to pay compensation costs and/or expenses up to HK\$100,000,000 for any one event.

Section 2 Hospital & Surgical, Clinical and Other Expenses

Hospitalisation & Surgical Expenses

In the event your domestic helper is confined in a hospital for surgery or treatment of sickness or injury resulting from an accident, this Plan pays the actual, necessary and reasonable expenses incurred up to:

- (a) HK\$350 per day for room & board
- (b) HK\$15,000 per surgical operation

The maximum amount payable is HK\$30,000 per year.

Out-Patient (Clinical) Expenses

In the event your domestic helper requires medical treatment from a clinic for sickness or injury resulting from an accident, this Plan pays the actual, necessary and reasonable expenses incurred up to HK\$200 per visit (maximum one visit per day), provided such treatment is received from a registered medical practitioner.

If your domestic helper chooses to consult a bonesetter for treatment, this Plan will cover the expenses up to HK\$100 per visit (maximum one visit per day) with a limit of HK\$500 per year.

The maximum amount payable is HK\$4,000 per year.

Section 3 - Dental Expenses

In the event your domestic helper requires oral surgery, treatment of abscesses, X-ray, extractions or fillings as a result of dental disease, this Plan pays 75% of the actual, necessary and reasonable expenses incurred up to a maximum of HK\$2,000 per year, provided such treatment is received from a registered dentist.

Section 4 - Personal Accident

In the event of an accident to your domestic helper during his/her rest days not in the course of and arising out of employment resulting in accidental death or permanent disablement occurring within 12 months from the date of such accident, the following compensation shall be payable:

Accidental death -----	HK\$120,000
Total and permanent disablement from engaging in or attending to any business or occupation -----	HK\$120,000
Loss of one or more limbs -----	HK\$120,000
Loss of sight in one or both eyes -----	HK\$120,000

Section 5 - Repatriation Expenses

In the event of serious sickness or injury to your domestic helper resulting in his/her being certified by a registered medical practitioner as medically unfit to work leading to the termination of his/her employment contract or resulting in his/her death. This Plan pays the actual, necessary and reasonable expenses incurred under (a) or (b) up to a maximum of HK\$25,000 per year for:

- (a) the repatriation of your domestic helper to his/her home country by scheduled flight (economy class);or
- (b) the transportation of the mortal remains to his/her home country.

Section 6 - Free Additional Benefits Re-hiring Expenses

In the event of your domestic helper becoming medically unfit to finish a contract or in the event of death in service, this Plan will pay up to HK\$10,000 per year for expenses incurred in securing a replacement helper, including air ticket, agency fees and processing fees.

Hospital Cash Subsidy

In the event your domestic helper is hospitalised due to sickness or injury, this Plan pays you a daily cash allowance of HK\$200 for the loss of services commencing from the third day of his/her confinement, subject to a maximum of HK\$6,000 per year.

Loan Protection

If you make a financial loan with documented evidence/proof to your domestic helper which cannot be repaid due to the death of the helper, or his/her being medically unfit to continue employment, this Plan will reimburse the amount of the loan outstanding, up to a limit of HK\$10,000 per year.

Fidelity Protection

This Plan covers your actual financial loss directly resulting from the act of fraud or dishonesty committed by your domestic helper up to a limit of HK\$5,000 per year.

MAJOR EXCLUSIONS

The following is only a summary of the major exclusions. Please refer to the policy for details.

General Exclusions

War, act of terrorism, accident or sickness sustained or contracted outside Hong Kong (except Employer's Liability Cover), pre-existing conditions, sexually transmitted diseases, HIV and/or HIV related illness including AIDS, suicide, intentional self-injury, pregnancy, miscarriage, childbirth, mental or nervous disorder, alcoholism or drug addiction.

Special Exclusions Applicable To:

Section 1 - Employer's Liability

Asbestos, nuclear hazards or any late payment surcharge that the employers may become liable under the legislation.

Section 2 - Hospital & Surgical, Clinical and Other Expenses

Cosmetic surgery unless due to injury covered under this Plan, routine physical examination or any expenses incurred outside Hong Kong.

Section 3 - Dental Expenses

Routine examination, scaling, cleaning, polishing, crowning, bridges, braces, dentures, dental prosthetics or any expenses incurred outside Hong Kong.

Section 4 - Personal Accident

Air travel (except fully licensed passenger carrying aircraft), mountaineering, rock climbing, underwater activities necessitating the use of breathing apparatus, motor cycling, racing (other than on foot or swimming), dangerous sports or activities.

AGE LIMIT

18 to 60 years of age

ELIGIBILITY

This Plan is available for overseas domestic helpers who are employed under an Employment Contract as governed by the Immigration Ordinance (Chapter 115).

ANNUAL PREMIUM

HK\$680 + HK\$10.80 (Employees' Compensation Insurance Levy, Government Terrorism Facility Charge & Employees' Compensation Insurers Insolvency Bureau Contribution)

This brochure gives only an outline of the terms and conditions of the insurance cover and any information given herein is subject to the precise terms and conditions in our Policy, a specimen copy of which will be furnished to you on request.

IMPORTANT NOTES

You are required to disclose all material facts which you know ING General Insurance Company Limited as an insurer would regard them as likely to influence the acceptance and assessment of this proposal. If you are in doubt whether certain facts are material you should disclose them. We recommend you to keep a record (including a copy of the completed proposal) for your future reference of all information given. Providing correct answers and making sure we are informed is for your own protection, as 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 altogether.

家傭全保是一份優越而全面的保險計劃，既保障作為僱主的您在法律規定下所需負之責任，亦為您及您的家傭提供多項保障利益，包括如家傭因意外身亡而提供予其家屬之補償，令閣下安枕無憂！

產品特點

1. 保障作為僱主的您所須負之法律責任，另外再為您及您的家傭提供額外保障。
2. 轉換家傭時，不需付額外保費。
3. 所有保障不設任何自負金額或等候期。
4. 採用自動轉賬方式繳付醫療費用賠償，方便快捷。

保障利益

第一項 - 僱主責任

家傭在受僱期間因工作引致生病、受傷或死亡而導致僱主須承擔之賠償責任。每次事故最高賠償額為HK\$100,000,000。

第二項 - 住院及外科手術、診療及其他費用

住院及外科手術費用

家傭如生病或因意外導致身體受傷而需入住醫院接受外科手術或治療，所支付之實際、必須及合理費用將獲得賠償，但賠償金額不超過下列規定：

- (a)住院費每天不超過HK\$350
- (b)外科手術費每次不超過HK\$15,000

每年之最高賠償額為HK\$30,000。

診療（門診）費用

家傭如因意外引致身體受傷或生病而需接受註冊醫生診治，其實際、必須及合理支付之醫療費用將獲得賠償，但賠償金額以每次診療不超過HK\$200（每天只限一次）為限。

若您的家傭選擇接受跌打治療，所支付之跌打費用亦可獲得賠償。每次診療賠償金額最高可達HK\$100（每天只限一次），每年之跌打賠償額最高為HK\$500。

每年之最高賠償額為HK\$4,000。

第三項 - 牙科費用

家傭如因牙齒疾患需接受口腔手術、治療膿腫、X光檢查、脫牙或補牙，將獲得賠償實際、必須及合理支付費用之75%，每年之總賠償金額以HK\$2,000為限，而所有治療必須由註冊牙醫進行。

第四項 - 個人意外

如家傭在假期期間並非因工作而身體意外受傷，導致12個月內因傷死亡或永久性傷殘，將依下列情況賠償：

意外死亡	HK\$120,000
完全及永久性傷殘而導致不能從事任何工作	HK\$120,000
喪失任何肢體	HK\$120,000
一目或雙目失明	HK\$120,000

第五項 - 遣送費用

如家傭經註冊醫生證明因受傷或疾病不能工作或因死亡而導致僱傭合約被終止，本計劃將支付(a)或(b)項之實際、必須及合理之費用，但賠償總額每年以不超過HK\$25,000為限。

- (a)以國際航機（經濟客位）將家傭送返原居國家；或
- (b)將遺體運返原居國家

第六項 - 額外保障

改聘費用

如家傭在受僱期間因死亡、受傷或疾病而不能繼續工作，此計劃保障您改聘另一位替代此家傭之費用，包括機票費用、介紹費及處理費用等，每年之最高賠償額為HK\$10,000。

住院現金津貼

如家傭因生病或意外受傷而需入院治療，為補償服務損失，由第3天起，可獲每天HK\$200之現金津貼，每年最高不超過HK\$6,000。

償還貸款保障

若您曾向您的家傭作出有證據之私人財務借貸，若家傭因死亡、受傷或疾病而不能繼續工作導致未能償還，其尚欠之借貸餘款將可獲得賠償，每年之最高賠償額為HK\$10,000。

忠誠保障

本計劃提供保障予因家傭作出一些欺詐或不誠實行為引致僱主的金錢損失，每年之最高賠償額為HK\$5,000。

主要不保事項

以下為不保事項之概略，詳細內容請參閱保單。

一般不保事項

戰爭、恐怖主義活動、在香港以外地方發生之傷病或意外（僱主責任保障除外），受保前已存在之傷病、性病、愛滋病、自殺、自我傷害行為、懷孕、流產、分娩、不育、精神病、酗酒或濫用藥物。

適用於個別保障利益之不保事項：

第一項 - 僱主責任

肺積塵病、核能放射或法例下僱主因不依期作工傷賠償而須付之罰款。

第二項 - 住院及外科手術、診療及其他費用

美容或整形手術（因本計劃保障範圍內損傷所引致者除外）、例行體格檢查或在香港以外地方的治療費用。

第三項 - 牙科費用

例行口腔檢查、洗牙、磨牙、鑲裝牙冠、牙橋、牙箍、假牙或在香港以外地方的治療費用。

第四項 - 個人意外

飛行（民航機除外）、攀山、攀石、供氧設備輔助呼吸之水中活動、駕駛或乘坐電單車、速度競賽（跑步、游泳除外）、高危運動或活動。

年齡限制

18至60歲

投保資格

此計劃只適用於人民入境條例（第一一五章）所訂條例下的合約制海外傭。

每年保費

HK\$680 + HK\$10.80（僱員補償保險徵款，恐怖活動保障費用及保險公司〈僱員補償〉無力償債管理局供款）

本小冊子乃保障條款及規定之摘要，僅供參考之用。有關保障條款及規定一概以保單內容為準。如閣下需要保單樣本，請向本公司索取。

重要事項

申請人必須提供所有可能影響ING General Insurance Company Limited接受承保及評估之重要事實，如未能確定這項事實是否具有實質性的關係，應將該等事實填報，我們建議你將有關的資料（包括此投保書副本）作記錄，以備日後作參考之用，為確保你的利益，你應如實呈報所有有關資料，否則此保單將可能無法提供你所需的保障，甚至可能會導致此保單無效。

HELPERCARE INSURANCE PROPOSAL FORM

家傭全保投保書

Please complete in BLOCK LETTERS 請以英文正楷填寫
*Please delete whichever is inappropriate 請刪去不適用

Proposer's Information 投保人資料	
Name of Proposer (Employer) 投保人(僱主) 姓名 *Mr./Miss/Madam *先生/小姐/女士	
Occupation 職業	Contact No. 聯絡電話
Correspondence Address 通訊地址	
Period of Insurance required 要求保單生效日期 From由 _____ D日/ _____ M月/ _____ Y年 for one year 起一年	
Bank Name and Account No. for claim settlement (Account-Holder must be the Proposer) 賠償時用之銀行名稱及賬戶號碼(戶口持有人之姓名必須與投保人吻合) Bank Name 銀行名稱	
Bank Code 分行編號	Account No. 賬戶編號
Domestic Helper's Information 家傭資料	
Name of Insured Person (domestic helper) 被保人(家傭) 姓名 *Mr./Miss/Madam *先生/小姐/女士	Date of Birth 出生日期
Passport No. / HKID Card No. 護照號碼/香港身份證號碼	Nationality 國籍
Address of Employment 僱用地址	
Please tick appropriate box 請在適當空格內 ✓	
1. Have you ever had any domestic helper insurance refused? 閣下曾否在投保其他家傭保險計劃時被拒絕?	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
2. Are you aware of any condition for which your domestic helper may require medical or surgical treatment? 閣下是否知道上述家傭可能因某種病症而需要接受治療或手術? If " YES " ,please give details 如 " 是 " , 請詳細說明:	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否

PERSONAL INFORMATION COLLECTION STATEMENT 收集個人資料聲明

The information you provide to ING General Insurance Company Limited ("ING") is collected to enable ING to carry on insurance business and may be used for the purpose of

- any insurance or financial related product or service or any alterations, variations, cancellations or renewal of such product or service;
 - any claim or investigation or analysis of such claim; and
 - exercising any right of subrogation; and may be transferred to:
 - 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; and
 - any related company 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;
 - any members of the Federation by the Federation for any of the above or related purposes.
- Moreover, ING is hereby authorised to obtain access to and/or to verify any of your data with the information collected by the Federation from the insurance industry.
You have the right to obtain access to and to request correction of any personal information concerning yourself held by ING. Requests for such access can be made to the Corporate Data Protection Officer at 1/F, ING Tower, 308 Des Voeux Road Central, Hong Kong.

閣下提供的資料，為ING General Insurance Company Limited ("ING")提供保險業務所需，並可能使用於下列目的：

- 任何與保險或財務有關的產品或服務，或該等產品或服務的任何更改、變更、取消或續期；
- 任何索償、或該等索償的調查或分析；及
- 行使任何代位權；及

可能移轉予：

- 任何有關的公司，或任何其他從事與保險或再保險業務有關的公司，或與保險業務有關的中介人或索償或調查或其他服務提供者，以達到任何上述或有關目的；
- 獨立或不時成立的任何保險公司的協會或聯會或類同組織（「聯會」），以達到任何上述或有關目的，或以使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；及
- 或透過聯會移轉予任何聯會的會員，以達到任何上述或有關目的。

此外，在此授權ING由聯會從保險業內收集的資料中查閱及/或核對閣下任何資料。
閣下有權查閱及要求更正由ING持有有關閣下的個人資料，如有此項要求，可向ING之資料保護主任提出，地址為香港中環德輔道中308號安泰金融中心1樓。

DECLARATION 聲明

I hereby declare that the particulars and statements given above are, to the best of my knowledge and belief, true and complete. I agree that this proposal shall be the basis of the contract between me and ING.

本人聲明上列資料乃本人所知一切據實填報，本人同意此投保書及聲明將構成本人與ING之間的合約根據。

Signature of Proposer 投保人簽署 _____ Date 日期 _____

Name of Agent / Broker 代理人/經紀 _____ Account Code 賬戶號碼 _____

* The company has no liability until this proposal has been formally accepted.
* 本投保書在未獲得正式接納前，本公司不會負上任何保險責任。

Payment Method 付款方法

Cheque should be crossed and made payable to 劃線支票抬頭請寫

"ING General Insurance Company Limited"

Cheque 支票 VISA MasterCard

Credit Card No. 信用卡號碼

Cardholder's Name 持卡人姓名

Card Expiry Date 信用卡有效期至

_____ M月 _____ Y年

I hereby authorise ING General Insurance Company Limited to charge my above credit card account for the premium of this insurance.

本人茲授權ING General Insurance Company Limited從本人上述之信用卡賬戶支取此保險所應繳之保費。

Cardholder's Signature 持卡人簽署 _____ Date 日期 _____