

# 家庭僱傭保險

## 東京海上火災保險〈香港〉有限公司

- 服務香港超過50年

東京海上火災保險(香港)有限公司乃Tokio Marine集團全資附屬公司，為全球最實力雄厚的保險集團其中之一。成立於1879年，日本東京海上日動火災保險株式會社為Tokio Marine集團旗下之旗艦公司並獲兩大國際著名評級機構標準普爾(Standard & Poor's)及穆迪投資(Moody's)評定公司財政評級分別為"AA"及"Aa2"。

本集團在全球超過40個國家擁有卓越的國際網絡，涉及業務多達130項，僱用員工超過21,000名；強大的商業網絡更伸延至亞洲各地包括中國和香港。

東京海上火災保險(香港)有限公司的發展歷史可追溯至1953年。時至今日，我們已成為本港三大貨運保險公司之一，並獲標準普爾(Standard & Poor's)評級為"A+"。

### 產品特點

東京海上火災保險(香港)有限公司的家庭僱傭保險能保障閣下作為一個盡責的僱主於法律上責任，並能給予閣下的家傭特別額外保障，本保險祇提供保障予海外聘請之外籍家庭僱傭。

僱員責任賠償	最高賠償額(HK\$)
保障閣下因家傭在受僱期間由於工作受傷或生病而需承擔的法律責任。	每次HK\$100,000,000
門診費用	最高賠償額(HK\$)
因意外事故導致身體受傷或生病所產生的醫療費用 (包括心臟病及癌症)	每年HK\$3,000 每天每次HK\$200 跌打保障額：每年HK\$500
手術及住院費用	最高賠償額(HK\$)
因意外事故導致身體受傷或生病所產生的手術及住院費用 (包括心臟病及癌症)	每年HK\$30,000 每天住院費及雜費HK\$300 每次因手術而導致身體傷殘的賠償額為HK\$15,000
服務中斷之現金津貼	最高賠償額(HK\$)
家傭因病或受傷住院而未能提供服務，閣下可在家傭住院的第四天起獲得現金津貼 (包括心臟病及癌症)	HK\$6,000 / 年 HK\$200 / 天
牙醫費用	最高賠償額(HK\$)
賠償由於牙科疾病而支付的口腔科、膿腫治療、X光、拔牙或填充的費用	實際費用的2/3， 最多每年HK\$1,500

個人意外保障	最高賠償額(HK\$)
家傭在休假期間因意外造成的死亡或永久傷殘	每人HK\$100,000
送返保障	最高賠償額(HK\$)
家傭因死亡，患重病或嚴重受傷而需送返原居地之交通費用	每年HK\$20,000
補聘家傭費用	最高賠償額(HK\$)
家傭因死亡，患重病或嚴重受傷而需送返原居地，僱主可獲保償重新補聘家傭之費用	每年HK\$10,000
貸款保障	最高賠償額(HK\$)
若家傭於離職後仍有貸款未能償還給僱主，僱主可獲得該貸款之賠償	每年HK\$5,000
忠誠保障	最高賠償額(HK\$)
家傭因欺詐或舞弊而對僱主造成的實際經濟損失	每年HK\$5,000 未經許可而使用的電話費用為HK\$1,000

### 每位家庭僱傭之保費表

外籍家傭/園丁數量	1年保單	2年保單
1位	HK \$ 650	HK \$ 1,170
2位或以上（每位）	HK \$ 580	HK \$ 1,048

外籍家庭司機	1年保單	2年保單
1位	HK \$ 1,150	HK \$ 2,074
2位或以上（每位）	HK \$ 1,046	HK \$ 1,850

\* 最低保費為港幣伍佰元（再加11.3%附加費）

如本單張內之中文內容與英文有異，一切內容將以英文為準。  
本保險之保障詳情，請參閱保單內之條款。

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TOKIO MARINE

# Domestic Helper Insurance 家庭僱傭保險

UPGRADED BENEFITS  
升級保障

## 東京海上火災保險(香港)有限公司

The Tokio Marine and Fire Insurance Co. (HK) Ltd.

27/F., United Centre, 95 Queensway, Hong Kong 香港金鐘道九十五號統一中心二十七樓  
Tel 電話: (852) 2529 4401 Fax 傳真: (852) 3405 9837 Website 網址: www.tokiomarine.com.hk

# Domestic Helper Insurance

## Tokio Marine Hong Kong

- serving Hong Kong for more than 50 years

The Tokio Marine and Fire Insurance Co. (HK) Ltd. ("the Company") is a wholly-owned subsidiary of Tokio Marine Group, one of the largest international insurance groups in the world. The flagship company of Tokio Marine Group is Tokio Marine & Nichido Fire Insurance Co. Ltd. founded in 1879 with credit rating of AA (S&P) or Aa2 (Moody's). The Group has more than 21,000 employees all over the world and a prominent global network of more than 130 operations in over 40 countries and also a strong network in Asia including China and Hong Kong.

Tokio Marine's history in Hong Kong can be dated back to 1953. The business has been growing together with the economy of Hong Kong since then. The Company is now one of the top three Marine Cargo Insurance Companies in Hong Kong with credit rating of A+ (S&P).

### Product Features

Tokio Marine's Domestic Helper Insurance provides comprehensive coverage to cover your legal obligations as a caring and responsible employer. In addition, you and your domestic helper are entitled to extra benefits at no additional cost. Please be noted that this product is designed to cover overseas domestic helper only.

Employees' compensation	Maximum Limit (HK\$)
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Your legal liability for injury or disease suffered by the domestic helper arising out of and in the course of his / her employment	HK \$ 100,000,000 any one event
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Clinical expenses	Maximum Limit (HK\$)
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Medical treatment for sickness or injury resulting from an accident (including heart disease & cancer)	HK \$ 3,000 per year HK \$ 200 per visit per day HK \$ 500 for bonesetter in aggregate
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Surgical and Hospitalisation expenses	Maximum Limit (HK\$)
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Surgery or hospital treatment or sickness or injury resulting from an accident (including heart disease & cancer)	HK \$ 30,000 per year HK \$ 300 per day for room and board charges HK \$ 15,000 per disability for surgical operation
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Loss of services cash allowance	Maximum Limit (HK\$)
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Cash allowance payable from the fourth day of his / her confinement in hospital due to sickness or Injury (including heart disease & cancer)	HK \$ 6,000 per year HK \$ 200 per day
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Dental expenses	Maximum Limit (HK\$)
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Oral surgery, treatment of abscesses , X-ray , extraction or fillings as a result of dental disease	2 / 3 of actual expenses up to HK \$ 1,500 per year
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Personal accident benefits	Maximum Limit (HK\$)
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Accident occurring during the rest days resulting in death or permanent disablement	HK \$ 100,000
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Repatriation expenses	Maximum Limit (HK\$)
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Due to death or serious illness or injury resulting in his / her being unfit to work and leading to the termination of employment contract	HK \$ 20,000 per year
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Rehiring expenses	Maximum Limit (HK\$)
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For employing a new domestic helper if a valid claim is payable under the extension " Repatriation expenses " of this section	HK \$ 10,000 per year
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Loan Protection	Maximum Limit (HK\$)
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Uncollected outstanding loan to the Domestic Helper	HK \$ 5,000 per year
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Fidelity Guarantee	Maximum Limit (HK\$)
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Actual pecuniary loss directly due to fraud or dishonesty committed by the Domestic Helper	HK \$ 5,000 per year HK \$ 1,000 for unauthorised telephone calls
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### Premium per each Domestic Helper inclusive of ECI levy

No. of Foreign Domestic Helper/Gardener	1 year Policy	2 years Policy
One	HK \$ 650	HK \$ 1,170
Two or more (Each)	HK \$ 580	HK \$ 1,048

No. of Foreign Domestic Driver	1 year Policy	2 years Policy
One	HK \$ 1,150	HK \$ 2,074
Two or more (Each)	HK \$ 1,046	HK \$ 1,850

\*Minimum premium: HK\$ 500 + 11.3% ECI Levy

Should there be any discrepancies between the Chinese & English versions, English version shall prevail. Please refer to the policy for complete details. A specimen policy can be made available on request.