

MaidSure Domestic Helper Insurance Plan

Cover
Cancer and
Heart Disease



大新保險

DAH SING INSURANCE

Together **We Progress and Prosper**

All-Round Protection for the Family

MaidSure provides you with all-round covers and extended to your family members to give you a peace of mind.

- Worldwide cover for employer's statutory liability
- Cash benefit to protect your loss against the interrupted service if the domestic helper is hospitalised
- Zero excess for all coverage
- Medical expenses incurred for the injured family members due to domestic helper's malicious act
- Financial loss resulting from fraud or dishonest acts of your domestic helper
- Cover domestic helper's clinical expenses, dental expenses and hospitalisation expenses including the cover of cancer & heart diseases
- Cover day case surgical expenses of your domestic helper, per surgery limit to maximise your sum cover
- Cover surgery fees, anaesthetist fees and operating theatre fees

Different Plans Cater for Various Needs

MaidSure offers two plans for providing statutory and comprehensive protection for overseas domestic helper.

Designated Plan for Local Domestic Helper/ Postnatal Care Helper

MaidSure also offers the Employees' Compensation plan which provides the required statutory liability cover for the employers.

Benefit Table

Coverage	Maximum Benefits (HK\$)		
	Standard Plan	Comprehensive Plan	Employees' Compensation Plan
Insured Category	Overseas domestic helper (age 18 – 65 years old)		Local domestic helper/ Postnatal care helper
Employer's Liability The legal liability of an employer for the bodily injury of the insured domestic helper under the insurance category of the Employees' Compensation Ordinance and the Common Law Maximum limit per event	100,000,000 per event	100,000,000 per event	100,000,000 per event
Clinical Expenses* Out-patient medical expenses of the domestic helper incurred in Hong Kong due to sickness or accidental injury. Maximum limit per Policy Year <ul style="list-style-type: none"> • Medical Practitioner Maximum limit per visit per day <ul style="list-style-type: none"> • Bonsetter or physiotherapist Maximum limit per visit per day <ul style="list-style-type: none"> • Maximum limit per Policy Year 	2,000 per Policy Year 100 per visit per day 100 per visit per day 500 per Policy Year	4,500 per Policy Year 150 per visit per day 100 per visit per day 500 per Policy Year	Not applicable
Surgical and Hospitalisation Expenses* Surgical and hospitalisation medical expenses of the domestic helper incurred in Hong Kong due to sickness or accidental injury. Maximum limit per Policy Year Room and board limit per day Hospital miscellaneous services per Hospital Confinement Surgery (including Day Patient surgery or day case procedure) Anesthetist fee Operating theatre fee	30,000 per Policy Year 300 per day 10,000 per event 10,000 per surgery 2,500 per surgery 1,250 per surgery	30,000 per Policy Year 300 per day 10,000 per event 10,000 per surgery 2,500 per surgery 1,250 per surgery	
Dental Expenses* Cover dental expenses such as oral surgery, treatment of abscesses, X-rays, extractions or fillings of domestic helper incurred in Hong Kong due to dental diseases Maximum limit per Policy Year Maximum limit per visit	1,500 per Policy Year 500 per visit per day	1,500 per Policy Year 500 per visit per day	
Repatriation Expenses* Repatriation cost of domestic helper and his or her mortal remains to the home country due to death, serious sickness or bodily injury of the domestic helper resulting in unfit for continue employment Maximum limit per Policy Year	20,000 per Policy Year	20,000 per Policy Year	

Coverage	Maximum Benefits (HK\$)		
	Standard Plan	Comprehensive Plan	Employees' Compensation Plan
Insured Category	Overseas domestic helper (age 18 – 65 years old)		Local domestic helper/ Postnatal care helper
Service Interruption* Allowance for the service interruption to the employer if the domestic helper is hospitalised in Hong Kong for more than 24 consecutive hours Maximum limit per Policy Year Maximum limit per each Day of Hospital Confinement	Not applicable Not applicable	6,000 per Policy Year 200 per day	Not applicable
Fidelity Guarantee Financial loss of the employer resulting from the act of fraud or dishonesty committed by the domestic helper in Hong Kong (Including compensation for unauthorised long distance call) Maximum limit per Policy Year Maximum limit for unauthorised long distance calls per Policy Year	Not applicable Not applicable	10,000 per Policy Year 3,000 per Policy Year	
Domestic Helper Replacement Expenses Administrative expenses incurred for employing a replacement if the domestic helper was repatriated Maximum limit per Policy Year	Not applicable	5,000 per Policy Year	
Lock Replacement Expenses Cover the replacement lock expenses provided a valid claim of Repatriation Expenses or Fidelity Guarantee Maximum limit per Policy Year	Not applicable	500 per Policy Year	
Medical Expenses for Abuse of the Insured or Family Members Medical expenses for bodily injury of the employer's family members caused by the domestic helper's intentional malicious act in Hong Kong Maximum limit per Policy Year	Not applicable	5,000 per Policy Year	
Personal Liability Employer's legal liability to third party's bodily injury or property damage due to the negligence of domestic helper in Hong Kong Maximum limit per Policy Year	Not applicable	100,000 per Policy Year	
Personal Accident Accidental bodily injury of the domestic helper during his or her rest days in Hong Kong resulting in death or permanent disablement Maximum limit per Policy Year	Not applicable	100,000 per Policy Year	

* Waiting period is the duration from the policy effective date within which no claim is payable. Ninety days waiting period applies for loss in relation to cancer, heart diseases and 14 days waiting period applies for other loss except loss in respect of an Accident.

Premium Table

Insured Category	Period of Insurance	Premium per Insured Person* (HK\$)		
		Standard Plan	Comprehensive Plan	Employees' Compensation Plan
Overseas Domestic Helper	1 Year	450	680	N/A
	2 Years	800	1,088	N/A
Local Domestic Helper	1 Year	N/A		300
	2 Years	N/A		500
Postnatal Care Helper	3 Months	N/A		500

Note: With effective from 1 January 2018, all policyholders of new policies, renewal policies or endorsement issued by Dah Sing Insurance Company (1976) Limited must pay the Insurance Authority Premium Levy and/or other Levy(ies) along with their premium payment.

Important Note

To enroll for overseas domestic helpers aged over 65, local or overseas caregivers to aged and disabled, or those performing other duties such as chauffeur or gardener, etc. Please contact Dah Sing Insurance Company (1976) Limited (“Dah Sing Insurance”) for more information.

Major Exclusions

- Accidents caused by war
- Pre-existing conditions within 3 months before the policy inception
- Pregnancy and related complications
- HIV/AIDS and venereal disease
- Suicide
- Any claims incurred outside Hong Kong (except covered under Employer's Liability section)

Notes

- This is only a summary and does not constitute any part of the contract. For full terms, conditions and exclusions of MaidSure, please refer to the policy document.
- Dah Sing Insurance is the insurance underwriter of MaidSure who is solely responsible for all coverage and compensation, and reserves the right of final approval.

Act Now! Contact Us for Enrolment

Dah Sing Insurance Company (1976) Limited

Customer Service Hotline 2808 5000

Monday - Friday
9:00 a.m. - 5:45 p.m.
(except Public Holidays)

Fax 2598 8008

Mail 2703, 27/F, Island Place Tower,
510 King's Road, North Point, Hong Kong

E-mail dsi@dahsing.com

**Please provide
the following on enrolment:**

1. Proposal form
2. Domestic helper's passport copy
(For MaidSure Domestic Helper Standard Plan or
Comprehensive Plan only)

Underwritten by



Dah Sing Insurance Company (1976) Limited

2703, 27/F Island Place Tower, 510 King's Road, North Point, Hong Kong

