



Domestic Helper Protection Insurance

Your home and family are the centre of your life. However, you may be placing their well-being at serious risk if your domestic helper lacks sufficient coverage. Should your helper suddenly fall sick or get hurt under your employment, the entire financial burden will fall on your shoulders. In some cases, the financial impact could be substantial.

Domestic Helper Protection Insurance (the “Plan”) helps you fulfil your legal obligations as required by the Employees’ Compensation Ordinance and protects you and your helper by providing comprehensive medical, accident, and liability coverage. What’s more, two optional riders give you additional security by providing your overseas domestic helper with extra protection against common major illnesses on top of the coverage provided. Whether you hire an overseas domestic helper, a local maid, or a part-time helper, Domestic Helper Protection Insurance allows you, your family, and your helper to enjoy total peace of mind.

Basic Protection

Plan A	Employees’ compensation coverage for all domestic helpers including part-timers
Plan B & Plan C	Comprehensive protection for overseas domestic helpers

- Employer’s liability of up to HK\$100,000,000
- Outpatient benefit of up to HK\$200 per day
- Hospital and surgical benefit
- Loss of service cash allowances
- Dental benefit
- Repatriation expenses
- Personal accident benefit of up to HK\$150,000
- Personal liability of up to HK\$200,000

Insured Items	Maximum Benefits (HK\$)		
	Plan A	Plan B	Plan C
Employer’s Liability ▪ In respect of the legal liability under the Employees’ Compensation Ordinance	100,000,000/event		
Outpatient Benefit ▪ Medical consultation, prescribed medicines, and drugs Limit per day	-	150	200
▪ Bone-setting, physiotherapy, or chiropractic treatment Limit per day Limit per year	-	100 500	100 500
Total limit per year	N/A	3,000	3,000

Insured Items	Maximum Benefits (HK\$)		
	Plan A	Plan B	Plan C
Hospital and Surgical Benefit			
<ul style="list-style-type: none"> Room and Board (including miscellaneous hospital charges) Limit per day 	-	300	300
<ul style="list-style-type: none"> Surgeon's Fee Limit per disability 	-	10,000	10,000
<ul style="list-style-type: none"> Anaesthetist's Fee Limit per disability 	-	25% of the eligible Surgeon's Fee	
<ul style="list-style-type: none"> Operating Theatre Fee Limit per disability 	-	12.5% of the eligible Surgeon's Fee	
Total limit per year	N/A	20,000	25,000
Loss of Service Cash Allowances			
<ul style="list-style-type: none"> Loss of a domestic helper's service due to hospital confinement (from the 4th day of confinement onwards) Limit per day 	-	200	200
Total limit per year	N/A	4,000	6,000
Dental Benefit			
<ul style="list-style-type: none"> Oral surgery, treatment of abscesses, X-rays, extractions, or fillings Limit per day 	-	250	250
Total limit per year	N/A	1,500	1,500
Replacement Helper Expenses			
<ul style="list-style-type: none"> Extra employment agency fee and other replacement expenses due to the death or repatriation of the domestic helper as a result of serious injury or illness 			
Total limit per year	N/A	3,000	10,000
Repatriation Expenses			
<ul style="list-style-type: none"> Repatriation due to serious illness or injury Post-mortem treatment and transportation of mortal remains or body ashes to the country of origin 			
Total limit per year	N/A	20,000	20,000
Personal Accident			
<ul style="list-style-type: none"> Accidental death or permanent total disablement resulting from injury during rest days in Hong Kong 			
Total limit per year	N/A	100,000	150,000
Fidelity Protection			
<ul style="list-style-type: none"> Financial loss from any fraudulent or dishonest act committed by the domestic helper 			
Total limit per year	N/A	3,000	6,000
Personal Liability			
<ul style="list-style-type: none"> Third party liability arising out of negligence of the domestic helper 			
Any one accident/any one period	N/A	N/A	200,000

Optional Riders

Additional coverage for heart diseases, cancers, cysts, tumours, or carcinoma in situ attachable to Plan B or Plan C.

By choosing one of the following optional riders in addition to Plan B or Plan C, your obligation to provide your domestic helper with medical protection under the terms of your employment contract will be amply fulfilled if he/she suffers from common major illnesses including heart diseases, cancers, cysts, tumours, or carcinoma in situ.

Optional Major Disease Benefit – Standard
The outpatient benefit as well as the hospital and surgical benefit under the basic protection will be extended to cover the major illnesses mentioned above.

Optional Major Disease Benefit – Supreme
In addition to an extension of the outpatient benefit as well as the hospital and surgical benefit upon diagnosis of the major illnesses covered, this optional rider offers additional coverage equivalent to the maximum benefits of the hospital and surgical benefit under the basic protection for your enhanced financial security (see below).

Additional Hospital and Surgical Benefit	Maximum Benefits (HK\$)	
	Plan B	Plan C
Room and Board (including miscellaneous hospital charges) Limit per day	300	300
Surgeon's Fee Limit per disability	10,000	10,000
Anaesthetist's Fee Limit per disability	25% of the eligible Surgeon's Fee	
Operating Theatre Fee Limit per disability	12.5% of the eligible Surgeon's Fee	
Total limit per year	20,000	25,000

Excess (each and every claim)

- Hospital and Surgical Benefit: HK\$300
- Personal Liability: HK\$500

Premium Table (HK\$)

Plan	Period of Insurance	Basic Protection	Basic Protection & Optional Major Disease Benefit – Standard		Basic Protection & Optional Major Disease Benefit – Supreme	
			Optional Rider	Total	Optional Rider	Total
Plan A	1-year	300	N/A	N/A	N/A	N/A
	2-year	540	N/A	N/A	N/A	N/A
Plan B	1-year	650	200	850	320	970
	2-year	1,170	360	1,530	576	1,746
Plan C	1-year	750	250	1,000	380	1,130
	2-year	1,350	450	1,800	684	2,034

Major Exclusions

1. War and terrorism.
2. Any liability in respect of loss or losses from exposure to asbestos.
3. Pre-existing injury, illness, sickness, or disease.
4. Physical examinations.
5. Childbirth, pregnancy, miscarriage, abortion, and all complications.
6. Intentional self-inflicted injury or suicide, or any attempt while sane or insane.
7. Intoxication by alcohol, narcotics, or drugs not prescribed by a medical practitioner and treatment in connection with addiction to drugs or alcohol.
8. Acquired Immune Deficiency Syndrome ("AIDS") or AIDS related complex.

Please refer to policy provision for the full list of exclusions.

Sanctions Limitation and Exclusion Clause

Blue Cross shall not be deemed to provide cover (including not to pay any claim or provide any benefit), when the provision of such cover would expose Blue Cross to any, or any risk of, sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, United States of America or any jurisdiction applicable to Blue Cross.

Important Notes

1. Plan A is designed to meet employers' legal obligations under the Employees' Compensation Ordinance. This Plan is not applicable to post-natal care helpers, or domestic helpers who need to perform driving duties or have an annual income exceeding HK\$200,000. The name of the insured helper is NOT required on the application.
2. Plan B and Plan C apply to full-time overseas helpers only.
3. The outpatient benefit, hospital and surgical benefit, loss of service cash allowances, and dental benefit under the basic protection are subject to a 15-day waiting period from the effective date of the basic protection.
4. Outpatient benefit, hospital and surgical benefit under Optional Major Disease Benefit – Standard, and Optional Major Disease Benefit – Supreme are subject to a 15-day waiting period from the effective date of the optional rider.
5. The payment term of the optional rider should correspond to that of the basic protection.
6. A minimum premium of HK\$300 annually will be charged if the basic protection is cancelled.
7. A minimum premium of HK\$100 will be charged if the optional rider is added or cancelled.
8. All plans are available to domestic helpers aged 18 to 60 at the time of application. Policies are renewable for domestic helpers up to the age of 65.
9. Coverage provided by this Plan applies to insured events occurring within the Hong Kong Special Administrative Region only.

This material is for reference only. Please refer to the policy for the exact terms and conditions and the full list of policy exclusions. For more information or a copy of the policy terms and conditions, please contact your nearest BEA branch. Should there be any discrepancy between the English and the Chinese versions of this material, the English version shall apply and prevail. This material is for distribution in Hong Kong only. The distribution of this material is not and shall not be construed as an offer to sell or a solicitation to buy or a provision of any insurance product outside Hong Kong.

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In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between BEA and the customer out of the selling process or processing of the related transaction, BEA is required to enter into a Financial Dispute Resolution Scheme process with the customer; however, any dispute over the contractual terms of the product should be resolved between Blue Cross and the customer directly.

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In 2023, Blue Cross is assigned the Financial Strength Rating of A (Excellent) and the Long-Term Issuer Credit Rating of "a+" (Excellent) by AM Best, a global rating agency and information provider with a unique focus on the insurance industry. For the latest rating, please access www.ambest.com.

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