



® **Sun Flower Insurance Brokers Limited**

**Placing through Sun Flower Insurance Agency Limited**

Room 1105-08, Hing Yip Commercial Centre, 282 Des Voeux Road Central, Hong Kong

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Thank you for considering Sun Flower to be one of your selected intermediaries.

We are pleased to get in touch should you have any enquiry regarding the captioned insurance.

## **HelperCare Insurance**

(1-Year or 2-Year Policy)

## **家傭全保**

(一年或兩年保單)

## HelperCare Insurance 家備全保

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.

家備全保是一份優越而全面的保險計劃，既保障作為僱主的你需負之法律責任，亦為你及你的家傭提供多項保障，包括如家傭因意外身亡而提供予其家屬之補償，令你安枕無憂！

Product Highlights 產品特點	
Covers your legal liability as employer plus extra benefits for you and your domestic helper 保障僱主所須負上之法律責任，並為你及你的家傭提供額外保障	✓
Change of domestic helper at no extra premium 轉換家傭時，不需支付額外保費	✓
No waiting period will be applied 所有保障不設等候期	✓
Prompt settlement of medical claims by autopay 採用自動轉賬方式繳付醫療費用賠償，方便快捷	✓
A premium discount if you opt for a 2-year period of insurance 投保兩年保單年期計劃，即可獲折扣優惠	✓

### Coverage

Cover	Benefits	Max. Benefits
Section 1	<b>Employer's Liability</b> Indemnify the employer against liability at law including liability under the legislation in the event the domestic helper suffers injury or disease arising out of and in the course of his / her employment.	HK\$100,000,000 per event
Section 2	<b>Hospital &amp; Surgical, Clinical and Other Expenses Hospitalisation &amp; Surgical Expenses</b> Domestic helper is confined in a hospital for surgery or treatment of sickness or injury resulting from an accident. a. Room and Board Charges b. Surgical Operation Expenses  <b>Out-Patient (Clinical) Expenses</b> Medical treatment from a clinic for sickness or injury resulting from an accident a. Out-Patient medical treatment received from registered medical practitioner b. Chinese Bonesetter treatment	HK\$30,000 per year  HK\$350 per day HK\$15,000 per surgical operation  HK\$4,000 per year  HK\$200 per visit (max. one visit per day) HK\$500 per year HK\$100 per visit (max. one visit per day)

Section 3	<b>Dental Expenses</b> Oral surgery, treatment of abscesses, X-ray, extractions or fillings as a result of dental disease provided by a registered dentist.	HK\$2,000 per year 75% of actual expenses per claim
Section 4	<b>Personal Accident</b> In the event of an accident to your domestic helper during his / her rest days resulting in accidental death or permanent disablement occurring within 12 months from the date of such accident : a. Accidental death b. Total and permanent disablement from engaging in or attending to any business or occupation c. Loss of one or more limbs d. Loss of sight in one or both eyes	HK\$120,000 per year  HK\$120,000 HK\$120,000 HK\$120,000
Section 5	<b>Repatriation Expenses</b> 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. 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	HK\$25,000 per year
Section 6	<b>Free Additional Benefits</b> <b>Re-hiring Expenses</b> In the event a valid claim is payable under Section 5 - Repatriation Expenses, this Plan will pay for expenses incurred in securing a replacement helper, including air ticket, agency fees and processing fees. <b>Hospital Cash Subsidy</b> In the event your domestic helper is hospitalised due to sickness or injury, a daily cash allowance commencing from the third day of his / her confinement will be paid. <b>Loan Protection</b> If you make a financial loan with documented evidence 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. <b>Fidelity Protection</b> The actual financial loss directly resulting from the act of fraud or dishonesty committed by your domestic helper.	HK\$10,000 per year  HK\$6,000 per year HK\$200 per day  HK\$10,000 per year  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), nuclear or radioactivity hazards, pre-existing conditions, sexually transmitted diseases, HIV and/or HIV related illness including AIDS, suicide, intentional self-injury, pregnancy, miscarriage, childbirth, infertility, mental or nervous disorder, alcoholism or drug addiction.

### Special Exclusions Applicable to:

#### Section 1 - Employer's Liability

Pneumoconiosis 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 as a passenger in a 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

Overseas domestic helpers who are employed under an Employment Contract as governed by the Immigration Ordinance (Chapter 115).

### Premium Table

Period of Insurance	Premium (HKD)	EC Levy* (HKD)
1 Year	680	10.80
2 Years	1,292	21.60

\*Employees' Compensation Insurance Levy, Government Terrorism Facility Charge & Employees' Compensation Insurers Insolvency Bureau - Contribution  
Insurance levy is not included in the above premium

### Insurance Levy Rate Table

Date of Policy Inception	Rate	Cap (HK\$)
From 1 Apr 2021 onwards	0.100%	5,000

Levy collected by the Insurance Authority has been imposed on relevant policy at the applicable rate. The payment received for such levy will be remitted to the Insurance Authority under the prescribed arrangement. For further information, please visit [bolttechartinsurance.hk](http://bolttechartinsurance.hk) or contact (852) 3123 3344.

### Notes

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.



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## 保障範圍

保障項目	承保範圍	最高保障金額
第一項	<b>僱主責任</b> 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法律賠償責任。	每宗事故 100,000,000港元
第二項	<b>住院及外科手術、診療及其他費用</b> <b>住院及外科手術費用</b> 家傭因生病或意外受傷而需入院接受外科手術或治療之實際費用。  a. 每日住院費 b. 外科手術費  <b>診療(門診)費用</b> 家傭因意外受傷或生病而需接受註冊醫生診治之醫療費用。  a. 門診治療  b. 中醫跌打治療	每年30,000港元  每天350港元 每次15,000港元  每年4,000港元  每次200港元 (每天只限一次)  每年500港元 每次100港元 (每天只限一次)
第三項	<b>牙科費用</b> 家傭因牙齒疾患需接受由註冊牙醫進行的口腔手術、治療膿腫、X光檢查、脫牙或補牙。	每年2,000港元 每次實際費用之75%
第四項	<b>個人意外</b> 家傭在休假期間意外受傷，導致12個月內因傷死亡或永久性傷殘。  a. 意外死亡 b. 完全及永久性傷殘而導致不能從事任何工作 c. 喪失任何肢體 d. 單目或雙目失明	每年120,000港元  120,000港元 120,000港元 120,000港元 120,000港元
第五項	<b>遣送費用</b> 家傭經註冊醫生證明因受傷或疾病不能繼續工作或因死亡而導致僱傭合約被終止。  a. 以國際航機(經濟客位)將家傭送返原居國家;或 b. 將遺體運送返原居國家	每年25,000港元
第六項	<b>額外保障</b> <b>改聘費用</b> 如根據本計劃第五項 - 遣送費用可獲賠償，此額外保障可保障改聘另一名海外家傭替代原來之家傭的費用，包括機票費用、介紹費用及處理費用等。  <b>住院現金津貼</b> 家傭因生病或意外受傷而需入院治療，由第三天起，可獲現金津貼。  <b>償還貸款保障</b> 若你曾向你的家傭作出有證據之私人財務借貸，如家傭因死亡、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。  <b>忠誠保障</b> 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10,000港元  每年6,000港元 每天200港元  每年10,000港元  每年5,000港元

## 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)、核能或放射性風險、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

肺塵埃沉着病、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(以乘客身份搭乘民航機除外)、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。

### 受保年齡

18至60歲

### 投保資格

此計劃只適用於入境條例(第十一章)所訂條例下的合約制海外家傭。

### 保費表

保單年期	保費(港幣)	僱員補償保險微費*(港幣)
1年	680	10.80
2年	1,292	21.60

\* 僱員補償保險微費、恐怖主義活動而引致的索償(「財務安排」)費用及保險公司(僱員補償)無力償債管理局徵款

以上保費並未包括保費微費

### 保費微費表

保單起保日	微費率	最高微費(港幣)
由2021年4月1日之後	0.100%	5,000

保險業監管局已向相關的保單按規定的微費率徵收保費微費。已收取的微費付款會按規定轉付予保險業監管局，詳情請瀏覽 [bolttechinsurance.hk](http://bolttechinsurance.hk) 或聯絡 (852) 3123 3344。

### 注意

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。



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## About boltech Insurance

Boltech Insurance (Hong Kong) Company Limited, previously FWD General Insurance Company Limited, is an established general insurance company authorised by the Hong Kong Insurance Authority. boltech Insurance offers a wide range of general insurance solutions to meet the evolving needs of individual and business customers. In 2023, boltech Insurance was rebranded and renamed as part of the international insurtech group, boltech.

For more information, please visit [boltechinsurance.hk](http://boltechinsurance.hk)

## 關於保特保險

保特保險(香港)有限公司前身為富衛保險有限公司，獲保險業監管局授權的一般保險業務公司。保特保險提供多元化的保險方案，以滿足個人和企業客戶的需求。保特保險於2023年將品牌重塑並易名，是國際保險科技集團保特集團的其中一員。

如需更多資訊，請瀏覽[boltechinsurance.hk](http://boltechinsurance.hk)網站。



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## Personal Information Collection Statement ("PICS") 收集個人資料聲明

Please scan the following QR code for review of Boltech Insurance (Hong Kong) Company Limited's (the "Company") PICS. You can also request a copy of the PICS by calling the Company's Customer Service Hotline at 3123 3344.

請掃描以下二維碼查看保特保險(香港)有限公司(「本公司」)的收集個人資料聲明。您亦可致電本公司的客戶服務熱線 3123 3344 索取收集個人資料聲明副本。



English



中文

### Important Notes

The Applicant (i.e. You are) is required to disclose all material facts which you know Boltech Insurance (Hong Kong) Company Limited (the "Company") 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 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 with the cover you require and may even invalidate the policy altogether.

### 重要事項

申請人(即你)必須提供所有可能影響保特保險(香港)有限公司(「本公司」)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紀錄)，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。

### Boltech Insurance (Hong Kong) Company Limited 保特保險(香港)有限公司

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