



Tugu Insurance Company Limited 德高保險有限公司

(Incorporated in Hong Kong) (在香港註冊成立)

44/F., Office Tower, Convention Plaza, 1 Harbour Road, Wanchai, Hong Kong. Tel.: (852)2824-2939 Fax: (852)2824-3070
香港灣仔港灣道一號會展廣場辦公大樓四十四樓 電話: (852)2824-2939 傳真: (852)2824-3070

Domestic Helper Insurance Proposal Form

家傭綜合保險投保書

Minimum Premium Per Policy - HK\$500 每張保單之最低保費為港幣伍佰元正
(Cover is not in force until the application has been accepted by the Company)
(有關保險需在敝公司批核後才正式生效)

Name of Proposer (Employer) 投保人姓名(僱主)		Mr./Mdm. 先生/女士	Home/Office Tel.No. 住宅或公司電話號碼	
Occupation 職業	Address 地址			
Name of Employment Agency (if applicable) 僱傭代理公司名稱(如適用)			Tel. No. 電話號碼	
Name of Domestic Helper 家傭姓名		Miss/Mdm./ Mr. 小姐/女士/先生	Date of Birth 出生日期	DD/MM/YYYY 日/月/年
Nationality 國籍		Passport No. 護照號碼		
Contract Period 受僱期限	From 由	DD/MM/YYYY 日/月/年	To 至	DD/MM/YYYY 日/月/年
Period of Insurance 保險期限	From 由	DD/MM/YYYY 日/月/年	To 至	DD/MM/YYYY 日/月/年

Are you aware of any condition for which your Domestic Helper may require medical or surgical treatment?
你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? Yes 是 No 否

If Yes, please give details
如是, 請詳述

Is your Domestic Helper in good health and free from any physical impairment, deformity of disease?
閣下之家傭是否健康良好, 身體並無損傷, 殘缺或疾病? Yes 是 No 否

If No, please give details
如否, 請詳述

Have you had your Domestic Helper insurance declined, cancelled or refused to renew by any insurance company?
閣下之家傭保險曾否被保險公司拒絕接受投保, 取消或拒絕接受續保? Yes 是 No 否

If Yes, please give details
如是, 請詳述

Has your Domestic Helper suffered from Cancer or Heart Disease?
閣下之家傭是否患有癌症或心臟病? Yes 是 No 否

Important Notes 重要事項

You should provide us with all relevant facts which are likely to influence whether we accept your proposal and on what terms and conditions. Failure to do so may not provide you with the cover you want and gives us the right to refuse any claims and void the policy completely. If you are in any doubt about a particular fact, you should tell us or your broker or insurance agent. You should keep a record (including copies of letters) of all information supplied to us in connection with this insurance. We will provide you with a copy of the completed proposal form on request.
若有任何資料或事項可能影響本公司對該項投保的接受或評估, 均必須填報。如未能確定應否填報, 請即通知本公司或閣下的經紀人或保險代理。敬請閣下保存所有提供的資料(包括信件副本)的紀錄, 以便日後參考。為保障閣下本身利益, 務請確保填報全部有關事項。漏報可能使保單不能提供閣下所需要的保險, 甚至使該保單完全失效。

Declaration 聲明

I declare that to the best of my knowledge and belief the information given on this form is true and complete in every respect. I agree that this proposal and declaration will be the basis of the contract between me and Tugu Insurance Company Limited. I agree that the insurance will not be in force until the proposal has been accepted by the Company.
I/We understand that any claim for Accidental Death benefit under Section 6 of the Policy shall be payable to the Domestic Helper's legal representative.
I/We understand that all the personal information collected or held by Tugu Insurance Company Limited (the "Company"), howsoever obtained, may be used by or disclosed to any individual or organization within or outside Hong Kong for the following purposes: (1) to assess and service this application; (2) to process the Direct Debit Authorization; (3) to provide marketing material of the Company or its associated companies and (4) to conduct insurance claims or analysis. The Proposer or the Insured Person shall have the right of access to and to request correction of any personal information concerning themselves held by the Company. A request for such access and correction may be made to The Senior Office Manager of the Company at 44th Floor, Office Tower, Convention Plaza, 1 Harbour Road, Wanchai, Hong Kong.
本人謹此聲明本投保書所列全部資料乃就本人所知一切據實填報。本人明白本投保書及聲明將構成本人與德高保險有限公司之間的合約依據。本人同意有關保險須在該公司接受本投保書後才生效。
本人/吾等明白根據條款第六項作出之意外死亡賠償, 將給與被保人之合法代表人。
本人/吾等明白一切由德高保險有限公司(本公司)所收集或持有的個人資料, 不論以任何方式獲取, 均可供本公司使用或向在香港境內或境外之任何人或機構披露作以下用途: (1)評核此項申請, (2)辦理直接付款授權書, (3)提供本公司及關連機構的推廣資料, (4)處理保險的索償或有關之分析。投保人或被保人有權查閱及要求更改由本公司所持有有關他們任何個人資料。任何關於個人資料查閱或更改之要求, 可向本公司之高級行政經理提出, 地址為香港灣仔港灣道一號會展廣場辦公大樓四十四樓。(本投保書及章程之中文譯本如與英文原文有歧異, 概以英文為準。)

Signature: 投保人簽署 Date: 日期



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THE DOMESTIC HELPER INSURANCE provides you with a comprehensive package covering your helper in the event of illness, visits to the doctor and dentist, as well as stays at a hospital. It also provides you with the insurance coverage you are legally required to provide for your Domestic Helper and against his/her infidelity behaviour.

家傭綜合保險是一項全面的家傭保險計劃，為僱主及家傭提供多項保障，包括：診療、牙科及住院費用，同時亦保障僱主在法律規定下所需履行的勞工賠償責任及家傭的不忠實行為。

BENEFITS 保障利益

1. Employees' Compensation

僱員補償保險

In the event your Domestic Helper suffers injury or disease arising out of and in the course of his/her employment, the policy indemnifies you against liability at law including liability under the Ordinance, to pay compensation, costs and/or expenses. Maximum indemnity for any one Event : HK\$100,000,000.

保障閣下在僱員補償法例規定下，對家傭在受僱期間因工作引起生病，受傷或死亡而須承擔之賠償責任。每宗事故最高賠償額為港幣壹億元。

2. Clinical Expenses

診療費用

The policy pays the actual clinical expenses incurred up to HK\$150 per visit per day for treatment of sickness or injury sustained by your Domestic Helper. For treatment by boneseater or physiotherapist, the policy pays up to HK\$100 per visit per day and maximum HK\$500 for each 12 months period, provided that the medical treatment was received from a legally qualified and registered medical practitioner. The maximum amount payable under this Section is HK\$3,000 for each 12 months period.

你的家傭如因生病或身體受傷需接受正式註冊醫生診治，你所付的實際費用，可獲賠償，每天每次最高賠償額為港幣壹佰伍拾元。如為跌打或物理治療費用，每次最高可獲港幣壹佰元賠償，全年以港幣伍佰元為限。(跌打或物理治療之診療須由註冊認可醫生處理)本項利益每年最高賠償額為港幣叁千元。

3. Surgical and Hospitalization Expenses

外科手術及住院費用

In the event your Domestic Helper is confined in a hospital for surgery or treatment of sickness or injury, the policy pays the actual, necessary and reasonable expenses incurred up to :

- (a) HK\$300 per day for room and board and other hospital miscellaneous services
- (b) HK\$10,000 per surgical operation
- (c) 25% of the amount payable under (b) above for anesthesia and its administration
- (d) 12.5% of the amount payable under (b) above for use of the operating theatre

The maximum amount payable per 12 months period is HK\$30,000.

家傭如因生病或身體受傷而需入住醫院接受外科手術或治療，閣下所支付之實際必須及合理之費用將獲得賠償，但賠償金額不超過下列規定：

- (甲) 住院費每天不超過港幣叁佰元
 - (乙) 每次外科手術費不超過港幣壹萬元
 - (丙) 麻醉師費用不超過(乙)項賠償之百分之二十五
 - (丁) 手術室費用不超過(乙)項賠償之百分之十二點五
- 每年之最高賠償額為港幣叁萬元。

4. Service Interruption Cash Subsidy

中斷服務現金津貼

In the event that your Domestic Helper is hospitalized due to sickness or injury, this policy pays you a daily cash allowances of HK\$200 for the loss of services commencing from the 4th day of the Helper's confinement, subject to a maximum of HK\$6,000 for each 12 months period.

如家傭因病或意外而需入院治療，為補償服務損失，由第四天起計，你每天可獲港幣貳佰元現金津貼，每年最高不超過港幣陸仟元。

5. Dental Expenses

牙科費用

In the event your Domestic Helper requires oral surgery, treatment of abscesses, X-rays, extractions or fillings as a result of dental disease, the policy pays two-thirds of the actual necessary and reasonable expenses incurred up to a maximum of HK\$1,500 for each 12 months period, provided such treatment is received from a legally qualified and registered dentist.

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，將獲得賠償實際及必須支付費用的三分之二，但受保期內之總賠償金額以港幣壹仟伍佰元為限，而所有治療必須由註冊牙科醫生進行。

6. Personal Accident Benefits

個人意外受傷賠償

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 with you and/or not covered by the Ordinance 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\$100,000
Loss of or permanent total loss of use of two or more limbs	HK\$100,000
Loss of sight of both eyes	HK\$100,000
Loss of or permanent total loss of use of one limb and loss of sight of one eye	HK\$100,000
Loss of or permanent total loss of use of one limb	HK\$50,000
Loss of sight of one eye	HK\$50,000

(Loss of limb shall mean physical severance of a hand or foot at or above the wrist or ankle or of an arm or leg at or above elbow or knee. Loss of sight shall mean entire and irrecoverable loss of all sight.)

家傭在休假期間並非因工而身體意外受傷，導致十二個月內因傷死亡或永久性殘廢，將依下列情況賠償：

意外死亡	港幣拾萬元
永久性完全喪失肢體中任何兩肢或以上	港幣拾萬元
雙目失明	港幣拾萬元
永久性完全喪失一肢及一目失明	港幣拾萬元
永久性完全喪失一肢	港幣伍萬元
一目失明	港幣伍萬元

(喪失肢體即在手腕或足踝或以上斷失，而失明即不可復完的永久性視力喪失)



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7. Repatriation Expenses

運送費用

In the event of serious sickness or injury to your Domestic Helper resulting in his/her being certified by a legally qualified and registered medical practitioner as medically unfit to work leading to the termination of his/her employment contract or resulting in his/her death, the policy pays the expenses for:

- (a) the repatriation of the Domestic Helper to his/her country of residence by scheduled flight (economy class) including any transportation for ambulance transfer to and from the airport; or
- (b) the treatment of the Domestic Helper's post-mortem and transportation of the mortal remains to the airport nearest to the place of burial in his/her country of residence. The policy pays the actual, necessary and reasonable expenses incurred under (a) or (b) up to a maximum of HK\$20,000 for each 12 months period.

如家傭經註冊醫生證明受傷或疾病不能工作而導致僱傭合約被終止或因死亡，本計劃將代為支付以下之費用：

- (甲) 以國際航機(經濟各位)將家傭送返原居國家，包括行程起止兩地之機場接送；或
 - (乙) 處理遺體及將遺體運到原居地最近殮葬處的機場。
- 本計劃支付(甲)或(乙)項下之實際，必須及合理之費用，但費用總額不超過港幣貳萬元。

8. Replacement Helper Expenses

重新聘用家傭費用

In addition to the expenses incurred for the repatriation of your Domestic Helper as described in Section 7 above, this policy pays you the expenses reasonably and necessarily incurred for employing a replacement helper, maximum limit is HK\$5,000 per 12 months period.

如閣下於上列第七項保障所述之情況下運送家傭回國，除可獲運送費用賠償外，本計劃將支付閣下因重新聘請家傭所需之實際費用，每年最高賠償額為港幣伍仟元。

9. Fidelity Guarantee

誠信保障

Covers the financial losses arising directly from any proven act of fraud or dishonestly committed by the Domestic Helper up to a maximum of HK\$3,000 for each 12 months period (including outstanding charges for proven unauthorized long distance call made by the Domestic Helper up to a maximum limit of HK\$1,000).

若證明家傭有欺詐或不忠實行為而導致閣下有金錢上之損失，每年最高賠償額為港幣叁仟元(包括僱傭尚未清還之未經許可使用的長途電話費用最高賠償額為港幣壹仟元)。

MAJOR EXCLUSIONS 主要之不保事項

General exclusions applicable to all Sections :

War and allied perils, terrorism, suicide, pregnancy or childbirth, intoxication by alcohol, narcotics or drugs not prescribed by a legally qualified and registered medical practitioner, pre-existing conditions, acquired immune deficiency syndrome (AIDS) or AIDS related complex (ARC) and accidents, sickness or events that occur outside Hong Kong SAR.

所有保障項目之不保事項：

戰爭及有關風險，恐怖主義活動，自殺，懷孕或生育，酗酒，或服用非經醫生處方指定之麻醉品或藥物，愛滋病或其相關的病徵，及在保險生效前已存在的傷病及其他身體狀況，以及在本港境外所發生之意外，疾病或其他事故。

Specific exclusions applicable to:

1. **Employees' Compensation:** Pneumoconiosis, nuclear energy and radiation, any late payment surcharge that the Insured may become liable under the Ordinance.
2. **Clinical Expenses, Surgical and Hospitalization Expenses, and Service Interruption Cash Subsidy :** Nervous or mental disease, venereal disease, congenital anomalies or deformities, infertility, sterilisation, heart disease, cancer, rest cure, physical check-ups and cosmetic or plastic surgery unless to correct an injury covered under the policy.
3. **Dental Expenses :** Routine examination scaling polishing or cleaning, crowning, bridges, braces and dentures.
4. **Personal Accident Benefits :** Injury occurring outside the rest days of the Insured Person and the Insured Person engaging in or taking part in any kind of dangerous activities.
5. **Repatriation Expenses:** Any repatriation or transportation of mortal remains originating outside of Hong Kong SAR.

個別保障項目之特定不保事項：

- 1) **僱員補償保險：**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。
- 2) **診療費用，外科手術及費用，及中斷服務現金津貼：**精神病、性病、先天性異常或畸形、不育、絕育、心臟病、癌病、療養、體格檢查、美容或整形手術(但由本保單範圍內傷損引致之矯形手術除外)。
- 3) **牙科費用：**口腔檢查、洗牙、磨牙、鑲裝牙冠、牙橋、牙箍及假牙等。
- 4) **個人意外受傷賠償：**受保障人休息日以外所遭受的傷害及從事或參與任何形式的危險活動。
- 5) **運送費用：**遺體從香港特別行政區以外地方運返原居地及在香港特別行政區以外地區發生事件引致被保人或其遺體之遣返及運送原居地。

AGE LIMIT: 18-60(Up to 60 for renewal cases)
年齡限制: 18-60(如為續保人仕, 最高限制為 60 歲)

WAITING PERIOD

A 14-Days waiting period from the commencement date of the policy shall be applicable under Sections 2, 3, 4, 5 and 8 for the Insured Person. No benefits shall be payable under these sections in respect of any event occurring during the waiting period.

等候期

由保單開始日起十四天內為等候期，適用於第二，三，四，五及八項。等候期內投保人所支付任何有關第二，三，四，五及八項的費用將不會獲得賠償。

Premium Table (HK\$)
Annual Premium : HK\$660.00
(including Government Levy)

保費表(港幣)
每年保費: 港幣陸佰陸拾元
(已包括政府徵款)

Remarks: This is not a contract of insurance. Please refer to the insurance policy for terms and conditions and other specific details.
注意: 此小冊子只供參考之用，詳情請參閱保險合約內之條款及細則。