

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，本保險只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
每次手術費用的賠償額為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，僱主可獲保費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

重要事項：

1. 家傭受保之年齡：16至65歲。
2. 此保障適用於根據人民入境條例(第一一五章)所訂條款之合約制海外家庭僱傭。
3. 最低保費為港幣伍佰元(再附加費)。

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。

商界展關懷
caringcompany



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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\$)

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

Clinical expenses Maximum Limit (HK\$)

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

Surgical and Hospitalisation expenses Maximum Limit (HK\$)

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

Loss of services cash allowance Maximum Limit (HK\$)

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

Dental expenses Maximum Limit (HK\$)

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

Personal accident benefits Maximum Limit (HK\$)

Accident occurring during the rest days resulting in death or permanent disablement

HK \$ 100,000

Repatriation expenses Maximum Limit (HK\$)

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

Rehiring expenses Maximum Limit (HK\$)

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

Loan Protection Maximum Limit (HK\$)

Uncollected outstanding loan to the Domestic Helper

HK \$ 5,000 per year

Fidelity Guarantee Maximum Limit (HK\$)

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

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

Important Note:

1. Age Limit for Domestic Helper: 16 to 65 years old.
2. This cover is available for overseas domestic helpers who are employed under an Employment Contract as governed by the Immigration Ordinance (Chapter 115).
3. Minimum premium: HK\$ 500 + 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.

Domestic Helper Insurance Application Form

If you are interested to apply for this insurance, please fax to (852)3405 9837 or send it to The Tokio Marine and Fire Insurance Co. (HK) Ltd, 27A, United Centre, 95 Queensway, Hong Kong



東京海上火災保險(香港)有限公司
The Tokio Marine and Fire Insurance Co. (HK) Ltd,
27A, United Centre, 95 Queensway, Hong Kong
Tel: (852) 2529 4401 Fax: (852) 3405 9837
Website: www.tokiomarine.com.hk

Details of Applicant

Name of Policyholder (as on HKID) Mr. Ms.

HKID No

Correspondence Address

Place of Employment (if different from Correspondence Address)

Occupation

Home Tel

Office Tel

Email Address

Domestic Helper's Information

1 Full Name (Mr / Ms - please delete as appropriate)

HKID / Passport No.

Position Helper

Gardener

Others (please specify)

Date of Birth (dd / mm / yyyy)

Country of Origin

2 Full Name (Mr / Ms - please delete as appropriate)

HKID / Passport No.

Position Helper

Gardener

Others (please specify)

Date of Birth (dd / mm / yyyy)

Country of Origin

TMHK/DFHE/2012

Please answer the following questions

Have you ever been refused and/or required special terms (or additional premiums) for any of the insurance sections now proposed? Yes No

If you answer "Yes" to any of the above questions, please give details (Please continues on a separate piece of paper if the space is insufficient):

Insurance Cover

Commencement date

DD MM YY YY

Period of Insurance

One Year
 Two Year

Declaration & Signature

1. I/We have not withheld any material information and I/we accept that this application and declaration shall be the basis of and incorporated in the contract between We and The Tokio Marine and Fire Insurance Co. (HK) Ltd. ("The Company").
2. I/We understand that the liability of the Company does not commence until this proposal has been accepted by the Company and the premium has been paid.
3. I/We understand and agree that the Company will allow brokerage/commission to the intermediary, if any, involved in placing this insurance with the Company.

Personal Information Collection Statement

The information provided by me/us to The Tokio Marine and Fire Insurance Company (Hong Kong) Limited ("the Company") is collected to enable the Company to carry on insurance business and may be used for the purpose of :

1. any insurance or financial related product or service or any alterations, variations, cancellation or renewal of the said products or services;
2. any claim or investigation or analysis of such claim; and
3. exercising any right of subrogation; and may be transferred to:
4. any related company or any other company carrying on insurance or reinsurance related business or an intermediary or a claims or investigation or other service provider providing services relevant to insurance business for any of the above or related purposes;
5. any association, federation or similar organization of insurance companies ("Federation") that exists or is formed from time to time for any of the above or related purposes or to enable the Federation to carry out its regulatory functions or such other functions that may be assigned to the Federation from time to time and are reasonably required in the interest of the insurance industry or any member(s) of the Federation; and

6. any members of the Federation by the Federation for any of the above or related purposes.

Moreover, the Company is hereby authorized to obtain access to and/or to verify any data provided by me/us with the information collected by the Federation from the insurance industry.

I/We understand that I/we have the right to obtain access to and to request correction of any personal information concerning myself/ourselves held by the Company. Requests for such access can be made in writing to the Compliance Officer, 27A, United Centre, 95 Queensway, Hong Kong.

IMPORTANT NOTICE:

The applicant understands, acknowledges and agrees that, as a result of the applicant purchasing and taking up the policy to be issued by the Company, the Company will pay the authorized insurance broker commission during the continuance of the policy including renewals, for arranging the said policy. Where the applicant is a body corporate, the authorized person who signs on behalf of the applicant further confirms to the Company that he or she is authorized to do so.


The applicant further understands that the above agreement is necessary for the Company to proceed with the application.

Applicant's Signature with Company Chop:

Date of Application:

家庭僱傭保險申請表

如欲投保，請傳真至 (852) 3405 9837 或郵寄至東京海上火災保險(香港)有限公司，
香港金鐘道九十五號統一中心二十七樓A室


東京海上火災保險(香港)有限公司
The Tokio Marine and Fire Insurance Co. (HK) Ltd.
香港金鐘道九十五號統一中心二十七樓A室
電話: (852) 2529 4401 傳真: (852) 3405 9837
網址: www.tokiomarine.com.hk

投保人資料

姓名(與香港身份證名稱一致) 先生 女士

香港身份證號碼

通訊地址

工作地點(如與通訊地址不同)

職業

住宅電話

辦公室電話

電子郵箱

家傭資料

1 姓名(先生/女士—請刪除不適用者)

香港身份證號碼/護照號碼

職位 家傭

園丁

其他 (請註明)

出生日期(日/月/年)

國籍

2 姓名(先生/女士—請刪除不適用者)

香港身份證號碼/護照號碼

職位 家傭

園丁

其他 (請註明)

出生日期(日/月/年)

國籍

TMHK04HELD01212

請回答以下問題

閣下所投保的家庭保險曾被保險公司 是 否
拒絕受保或增加條款(增加保費)?

如果以上問題中有任何回答為“是”，請註明詳情(若空位不敷應用，請另加紙張填寫)：

投保期限

生效日期

投保期

日 月 年

1年
 2年

聲明及簽署

- 本人(我們)明白此次投保申請書內的資料就本人(我們)所知所信，全部真實無訛。本人(我們)明白此次投保申請書將成為本人(我們)與東京海上火災保險(香港)有限公司(簡稱“本公司”)簽訂合約的依據。
- 本人(我們)明白及同意此保單將于東京海上火災保險(香港)有限公司核准此申請書並已獲得保費之後方能正式生效。
- 本人(我們)明白及同意若此保險經由中介人安排，並由東京海上火災保險(香港)有限公司承保(簡稱“本公司”)，本公司將會付佣金予該中介人。

有關收集個人資料聲明

本人(我們)提供的資料，為東京海上火災保險(香港)有限公司提供保險業務所需，並可能使用於下列目的：

- 任何與保險或財務有關的產品或服務，或該等產品或服務的任何更改、變更、取消或更新；
- 任何索償，或該等索償的調查或分析；及
- 行使任何代理權；及可能轉授予：
- 任何有關的公司，或任何其他從事與保險或再保險業務有關的公司，或與保險業務有關的中介人或委任或調查或其他服務提供者，以達到任何上述或有關目的；
- 現存或不時成立的任何保險公司協會或聯會或類同組織(「聯會」)以達到任何上述或有關目的，或以使「聯會」執行其監督職能，或其他基於保險業或任何「聯會」會員的利益而不時在合理要求下賦予「聯會」的職能；及
- 透過「聯會」轉授予任何「聯會」的會員，以達到任何上述或有關目的。

此外，在此授權東京海上火災保險(香港)有限公司由「聯會」從保險業內收集的資料中查詢及/或核對閣下任何資料。

本人/我們有權查詢及要求更正由東京海上火災保險(香港)有限公司持有的本人/我們的個人資料，若有此需要可寫信並寄至香港金鐘道九十五號統一中心二十七樓A室向該公司諮詢官員提出。

重要通告：

申請人明白、確知及同意，本公司會就申請人購買及接受其簽署的保單，於保單有效期內(包括續保期)，向負責安排有關保單的獲授權保險經紀支付佣金。假如申請人為法人團體，代表申請人簽署的獲授權人員須向本公司確認他/她已獲該法人團體授權。

申請人明白本公司必須取得申請人以上的同意，才可以處理其保險申請。

申請人簽名：

申請日期：