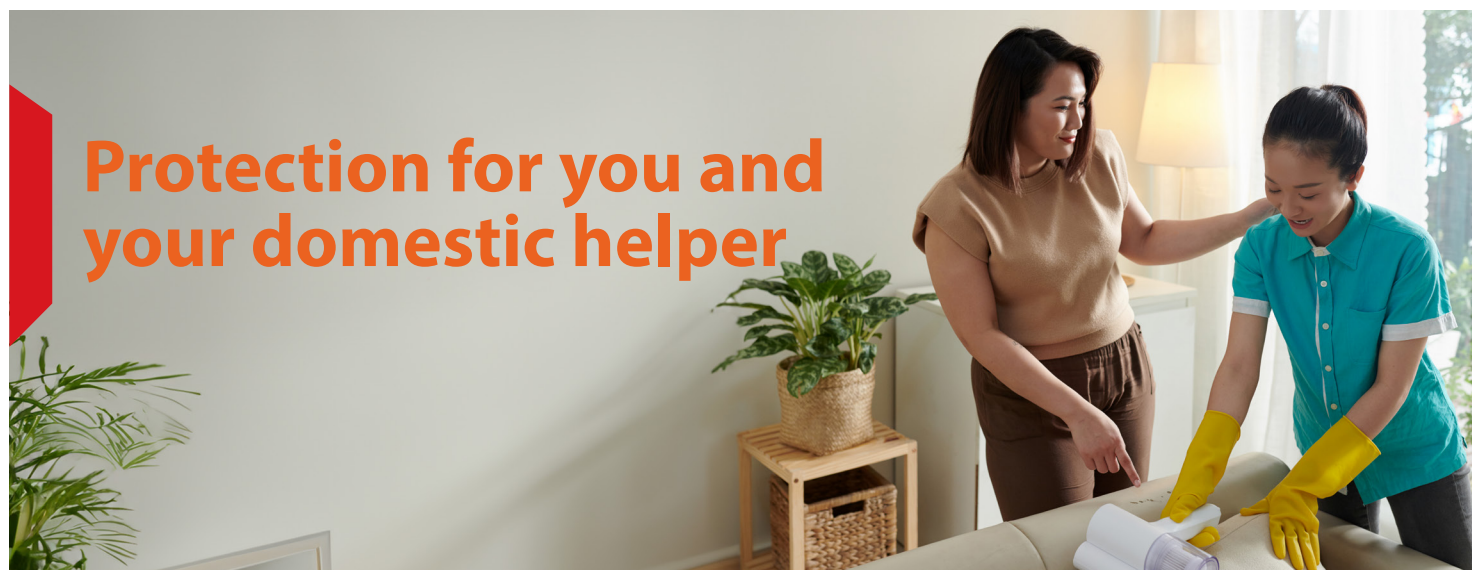


inTrust Domestic Helper Insurance Plan



Protection for you and your domestic helper

Employing domestic helpers can be a hectic process full of frustrations. Rather than just protecting you against legal liabilities as an employer, **inTrust Domestic Helper Insurance Plan** is designed to meet the needs of you and your domestic helper, making your life easier when the unexpected happens.

As an employer, are you concerned with the following?

Resignation or termination of your helper

Your newly hired domestic helper resigns before finishing her contract? Or you have to dismiss her because of serious misconduct, and so you have to pay additional fees to hire a replacement?

Out-of-pocket medical expenses

Paying for domestic helper's medical expenses that add up? Or huge financial burden possibly incurred when she suffers from serious illnesses?

Liability to your helper

Legal liability incurred as an employer when your domestic helper is injured or dead by accident during the course of employment?

With inTrust Domestic Helper Insurance Plan, we offer you and your domestic helper:

Safety net for you when replacement is needed

Replacement expenses would be reimbursed you if your domestic helper

- resigns within three months after inception of his/her first contract; or
- conducts dishonest acts or frauds; or
- has gone missing without any prior notice; or
- causes injuries to your children or elders by intentional malicious act or due to negligence; or
- is repatriated back to his/her country of domicile if deemed medically unfit to continue the employment; and you decide to employ a replacement domestic helper.

Relieve your burden

Daily subsidy to ease your burden if your domestic helper

- is confined in a hospital for treatment or surgery for more than three consecutive days; or
- suffers from cancer or heart disease and requires prolonged medical leave for over five consecutive days.

Medical care for your helper

Flexible medical coverage including

- both network and non-network outpatient medical benefits in one plan;
- no co-payment or claims submission is needed if your helper visits our selected network of general practitioners for consultation;
- flexible choice of specialist, chiropractor, physiotherapist, traditional Chinese practitioner, bone-setter and/or dentist for treatment¹;
- up to HKD 80,000 hospitalization benefit per policy year;
- virtual consultation service² is available as an option for convenience.

Other protections for you

- Cover your legal liabilities as an employer up to HKD 100,000,000 per event.
- Financial loss resulting from frauds or dishonest acts committed by your domestic helper.
- Medical expense benefit for your family members who are injured due to intentional malicious acts of your domestic helper.

Optional benefit – Heart disease and cancer cover

Worried about large medical bills arising from serious illness of your helper? Want to provide better medical care for your loyal helper?

You should add the optional benefit cover.

With additional premium of less than **HKD 0.5 a day**, you can reimburse medical expenses incurred due to heart disease or cancer³.

Employees' Compensation Insurance Plan

Employers hiring local part-time domestic helpers can opt for “**Employees' Compensation Insurance Plan**”. The plan only covers the Employer's Liability Benefit (Section 1 of the Table of benefit).

Table of benefits

Section	Coverage	Maximum amount (HKD)	
1.	Employer's liability	100,000,000 per event	
2.	Replacement expenses	5,000 per policy year	
3.	Service interruption cover	200 per day (maximum 30 days per policy year)	
4.	Fidelity protection	10,000 per policy year	
5.	Medical expenses for family member	5,000 per policy year	
6.	Medical expense for domestic employee		
	a) Outpatient medical expenses	Non-network benefit	Network benefit
	Annual limit/Maximum number of visit per policy year	3,000 per policy year	20 visits per policy year
	Maximum number of visit per day	One visit per day	
	(i) General practitioner	200 per visit	0 co-payment per visit
	(ii) Specialist or chiropractor		250 co-payment per visit
	(iii) Physiotherapist or traditional Chinese practitioner including bone-setting	100 per visit, up to 500 per policy year	100 co-payment per visit
	b) Hospitalization expenses	80,000 per policy year	
	(i) Room and board charges	300 per day	
	(ii) Each hospital confinement or day patient or outpatient surgery	15,000	
7.	Dental expenses	2,000 per policy year	
8.	Personal accident	100,000	
9.	Repatriation cost	10,000 per policy year	
10.	Domestic employee's liability	100,000 per event	
Optional benefit			
11.	Heart disease and cancer cover	Classic Plan: 50,000 per policy year Deluxe Plan: 100,000 per policy year	
	a) Outpatient expenses and hospitalization	Same as the sub-limit of Section 6a and 6b	
	b) Other medical treatments	1,000 per treatment	

Premium table

	Premium ⁴ per domestic helper (HKD)	
	1 year	2 years
InTrust Domestic Helper Insurance Plan	946	1,798
• Optional benefit (Classic)	150	300
• Optional benefit (Deluxe)	300	600
Employees' Compensation Insurance Plan	350	Not applicable

Easy enrollment

Act now! Simply login inMotion App for instant enrolment and immediate policy approval.

Please call **2287 6788** for more details.

Remarks

1. A written referral letter from a medical practitioner is required for treatments with specialist, chiropractor and physiotherapist.
2. Applicable to some network general practitioners only. The medicine delivery fee charged by the medical service provider will not be covered under this plan.
3. A detailed medical report certified by medical practitioner on the diagnosis; and the pre-employment medical check-up report of your domestic employer are required upon submission of claims. Please refer to Section 11 – Optional Benefit – Heart Disease and Cancer Cover under Part 2 – Benefits of the policy terms and conditions for details.
4. Premium including levy.

General exclusions

This policy does not cover any loss or liability directly or indirectly arising as a result of or in connection with:

1. any pre-existing condition and congenital abnormalities;
2. war, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, direct participation in strike, riot or civil commotion or any kinds of participation in any act of terrorism;
3. suicide, attempted suicide, intentional self-injury, insanity or any functional disorder or psychiatric condition of the mind, including but not limited to psychoses, neuroses, depression of any kind, anorexia nervosa, bulimia, gender reassignment, schizophrenia and other behavioral disorders;
4. any condition under the influence of alcohol or drug (other than those prescribe by a qualified medical practitioner), alcoholism, drug addiction or solvent abuse;
5. any condition resulting from childbirth, miscarriage, abortion, pregnancy, including but not limited to pregnancy test, pre-natal care as well as post-natal care and other complications arising from pregnancy, contraceptive or contraceptive devices, infertility or any other method of inducing pregnancy, sterilization of either sex; venereal diseases;
6. any injury or illness known by you or your domestic employee which exists at the time of proposal or for which an operation is pending or treatment is being given at the commencement of this insurance;
7. HIV (Human Immunodeficiency Virus) and/or HIV-related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or any mutant derivative or variations thereof however caused or however named;
8. participation in any illegal activity, including but not limited to robbery, drug abuse or assault;
9. air travel except as a fare-paying passenger in a properly licensed aircraft operated by a licensed commercial air carrier; riding or driving in any kind of motor racing, or engaging in a sport in a professional capacity or where the domestic employee would or could earn income or remuneration from engaging in such sport, trekking at an altitude greater than 5,000 meters above sea level or diving to a depth greater than 40 meters below sea level;
10. any disabilities (except for Section 3 – Service Interruption Cover and Section 8 – Personal Accident) for which compensation is payable under any law, regulation or for which benefits are payable under any other insurance policies underwritten by any other insurer(s) except to the extent that such claim is not fully reimbursed under or pursuant to such law, regulation or other policies;
11. ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel, or from any nuclear weapons material;
12. any cyber act that results in any accident, illness and/or injury; and/or
13. medical treatment and/or surgery for cancer or heart disease (except under Section 11 Optional benefit – heart disease and cancer cover)

For full details of coverage and exclusions, please refer to terms and conditions of policy.

Important notes

1. This policy applies to the domestic helper who is aged between 18 and 60 years. Renewal is allowed up to the age of 65 if the domestic helper resides in Hong Kong.
2. For Employees' Compensation Insurance Plan, only Employer's Liability Benefit will be covered.
3. InTrust Domestic Helper Insurance Plan is only applicable to overseas domestic helper who performs household work and/or domestic duties specified in the employment contract and the application is accepted by Zurich.
4. The waiting period for Section 6 – Medical expense for domestic employee and Section 7 – Dental expenses benefits will be 15 days from the effective date of the policy. During such period, no benefit will be payable for any cause, other than in respect of an accident using non-network benefit.
5. The waiting period for Section 11 – Optional benefit – heart disease and cancer cover will be 90 days from the effective date of the policy. During such period, no benefit will be payable for any cause.
6. Coverage on medical expenses under Section 6(b) – Hospitalization expenses and Section 11 – Optional benefit – heart disease and cancer cover do not cover the first HKD 300 of each and every claim.
7. Section 3 – Service interruption cover does not cover the first three days of hospitalization or first five days of medical leave.
8. Section 7 – Dental expenses covers two thirds of most dental expenses, such as oral surgery, treatment of abscesses, X-rays, extractions or fillings. Dental expenses does not include the following treatment:
 - oral examination
 - scaling, polishing or cleaning
 - crowning and root canal treatment
 - orthodontic treatment of any kind
 - denture and prosthetic services such as bridges and crowns and braces
9. Cancer coverage only covers the diagnosis of a malignant tumour characterized by the uncontrolled growth and spread of malignant cells with invasion and destruction of normal tissue.

10. Zurich Insurance Company Ltd. is the insurance underwriter of the policy, and is solely responsible for all coverage and compensation. Zurich Insurance Company Ltd. is not a subsidiary or an affiliate of China CITIC Bank International Ltd.
11. China CITIC Bank International Ltd. having registered as a licensed insurance agency with the Insurance Authority, is an appointed licensed insurance agency of Zurich Insurance Company Ltd.
12. 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 China CITIC Bank International Ltd. and the customer out of the selling process or processing of the related transaction, China CITIC Bank International Ltd. is required to enter into a Financial Dispute Resolution Scheme process with the customer.

How to make a claim?

Things unexpected could happen in daily life, if you need to make a claim for your loss or accident, Zurich is here to help! With our online services, your claims experience as can be as smooth and effortless as possible.

To learn more on claims procedure and required supporting documents, please visit <https://www.zurich.com.hk/en/make-a-claim/domestic-helper-insurance> to get all the information you need.

While through Zurich's "eClaim" online platform, you can submit a claim easily and conveniently. Simply scan the QR code to browse www.zurich.com.hk/eclaim/en and submit claims, the processing time can be shortened by up to two working days comparing to submission by post/email.

Please note that if you need to claim for your journey, report your claim to us in 30 days.

For claims enquiries, please visit <https://www.zurich.com.hk/contactclaims> for making a reservation, Zurich will get in touch shortly.



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About Zurich Insurance

Zurich Insurance (Hong Kong) is part of the Zurich Insurance Group, with its presence in Hong Kong dating back to 1961. Since then, Zurich Insurance (Hong Kong) has been dedicated to serving the Hong Kong community with a full range of flexible investment, life insurance and general insurance solutions for individuals, as well as commercial and corporate customers — attending to their insurance, protection and investment needs. Zurich Insurance (Hong Kong) is currently top five in the general insurance market¹. Please visit www.zurich.com.hk for more information of Zurich Insurance (Hong Kong).

¹ Annual statistics of the Insurance Authority on Hong Kong General Business from January to December 2022, based on gross premium.

Distributed by



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