

## About Domestic Helper Insurance

### What is Domestic Helper Insurance?

By law in Hong Kong, all employers must provide employees' compensation insurance coverage for their employees, which covers employers' liability should their helper fall ill or incur an injury while working. **The insurance should be in place by the time the two year contract with your helper commences (visa release date for helpers processing in Hong Kong and arrival date to Hong Kong for helpers processing overseas).**

There are many options for helper insurance in Hong Kong, and each insurance company's policies differ slightly. While some employers choose to obtain only employees' compensation insurance for their domestic helpers, others choose more extensive plans that will provide more protection. We recommend comparing helper insurance policies between companies in order to find the policy which best fits your needs and budget. We do not recommend any policy in particular. Please find, for reference only, a comparison chart of helper insurance policies on the following page. **Please contact the insurance companies directly for the most updated prices and coverage.**

The minimum insurance cover when taking out employees' compensation insurance (for fewer than 200 employees) is \$100,000,000/event. The least expensive and most basic forms of helper insurance provide this minimum requirement. More extensive helper insurance plans can cover, in addition to the government minimum requirement, benefits such as:

- Health insurance
- Repatriation expenses
- Personal accident insurance
- Fidelity coverage
- Dental insurance
- Replacement expenses
- Temporary worker subsidy

## Insurance Plans

	HSBC		AIG (online purchase 10% off)		AXA	Allied World Insurance		
	Basic Plan	Comprehensive Plan	Super Care Plan (when monthly salary is \$4630)	Extra Care Plan (when monthly salary is \$4630)	Comprehensive Plan	Plan I	Plan II	Plan III
<b>Cost</b>	\$759/year	\$1,221/year	\$647.1/year	\$342/year	\$680/year	\$477/year	\$740/year	\$893/year
<b>Employee's Compensation</b>	\$100,000,000 Per event	\$100,000,000 Per event	\$100,000,000 Per event	\$100,000,000 Per event	\$100,000,000 Per event	\$100,000,000 Per event	\$100,000,000 Per event	\$100,000,000 Per event
<b>Personal Accident</b>	n/a	\$200,000 (death or injury caused by robbery)  \$100,000 (death or injury caused by other accident)	\$120,000 (Accidental Death & Dismemberment)  \$20,000 (Emergency Medical Expenses)	\$120,000 (Accidental Death & Dismemberment)  \$20,000 (Emergency Medical Expenses)	\$100,000	\$150,000	\$150,000	\$150,000
<b>Hospitalization / Surgical Expenses</b>	\$25,000/year, \$300/day for room	\$35,000/year, \$300/day for room	\$30,000/year, \$350/day for room, \$16,000/operation	\$30,000/year, \$350/day for room, \$16,000/operation	\$30,000/year, \$350/day for room, \$15,000/operation	n/a	\$80,000/year, \$300/day for room, \$20,000/disability	\$80,000/year, \$300/day for room, \$20,000/disability
<b>Repatriation Expenses</b>	\$20,000	\$20,000	\$3,000 (medical unfit),	\$3,000 (medical unfit),	\$20,000	n/a	n/a	\$20,000



			\$15000 (death)	\$15000 (death)				
<b>Personal Effects</b>	\$10,000	\$10,000	\$3,000	\$3,000	n/a	n/a	n/a	n/a
<b>Fidelity Coverage</b>	\$2,000	\$12,000	\$4,000	\$4,000	\$8,000	n/a	n/a	\$6,000
<b>Clinic Expenses</b>	n/a	\$3000/year, \$300/visit/ per day	\$4,000	n/a	\$3,600 per year  \$180/visit/day (out-patient visit)  \$500(\$100/visit/day ) (Bonesetter)	n/a	n/a	25 visits/year Fully cover general physician consultation and 3 days basic medication \$150/ visit 2 visits/ year (Emergency expenses)
<b>Dental Expenses</b>	n/a	2/3 of actual expenses up to 1,800/year	\$2,000	n/a	\$2,500 per year, \$200/visit/day	n/a	n/a	\$3,000 2/3 of actual expenses
<b>Domestic Worker Liability</b>	\$50,000 per event	\$200,000 per event	\$100,000	n/a	\$100,000 per event	n/a	n/a	\$100,000
<b>Replacement Expenses</b>	n/a	\$5000/year	\$6,000	n/a	\$8,000	n/a	n/a	\$5,000 Max \$200/day
<b>Unauthorised use of IDD</b>	n/a	\$3,000/year	n/a	n/a	n/a	n/a	n/a	\$3,000
<b>Temporary helper allowance</b>	n/a	\$6,000/year at \$200/day	\$7500	n/a	n/a	n/a	n/a	\$200/day

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<b>Lock replacement (due to infidelity or repatriation of helper)</b>	\$500/year	\$1,500/year	n/a	n/a	\$1,000	n/a	n/a	n/a
<b>How to Apply</b>	<a href="http://www.hsb.com.hk">www.hsb.com.hk</a> 2867 8678		<a href="http://www.aig.com.hk">www.aig.com.hk</a> 3666 7033		<a href="http://www.axa.com.hk">www.axa.com.hk</a> 2523 3061	<a href="http://www.awac.com.hk">www.awac.com.hk</a> 2968 1636		

	<b>HongLeong</b>	<b>Zurich</b>	<b>FWD</b>	<b>Blue Cross</b>		
	<b>Basic Plan</b>	<b>Basic Plan</b>	<b>Basic</b>	<b>Plan A</b>	<b>Plan B</b>	<b>Plan C</b>
<b>Cost</b>	\$300/year	\$946/year	\$680/year	\$350/year	\$650/year	\$750/year
<b>Employee's Compensation</b>	\$100,000,000 Per event	\$100,000,000 Per event	\$100,000,000 Per event	\$100,000,000 Per event	\$100,000,000 Per event	\$100,000,000 Per event
<b>Personal Accident</b>	\$200,000	\$100,000	\$120,000	n/a	\$100,000	\$150,000
<b>Hospitalization /Surgical Expenses</b>	\$25,000/year, \$300/day for room, \$15,000/operation	\$80,000/year \$300/day for room, \$10,000/operation	\$30,000/year, \$350/day for room, \$15,000/operation	n/a	\$20,000/year, \$300/day for room, \$10,000/operation	\$25,000/year, \$300/day for room, \$10,000/operation
<b>Repatriation Expenses</b>	\$20,000	\$10,000	\$25,000	n/a	\$20,000	\$20,000
<b>Personal Effects</b>	\$10,000	n/a	n/a	n/a	n/a	n/a
<b>Fidelity Coverage</b>	\$10,000	\$10,000	\$5,000	n/a	\$3,000	\$6,000

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<b>Clinic Expenses</b>	\$3,000 per year, \$180/visit/day	\$3,000 per year, \$200/visit/day	\$4,000 per year, \$200/visit/day (max. one visit per day)	n/a	\$3,000 per year, \$150/visit/day	\$3,000 per year, \$200/visit/day
<b>Dental Expenses</b>	2/3 of actual expenses up to \$1,500/year	2/3 of actual expenses up to \$2,000/year	75% of actual expenses up to \$2,000/year	n/a	\$1,500	\$1,500
<b>Domestic Worker Liability</b>	\$100,000	\$100,000	n/a	n/a	n/a	\$200,000
<b>Replacement Expenses</b>	\$5,000	\$5,000	\$10,000	n/a	\$3,000	\$10,000
<b>Temporary helper allowance</b>	n/a	\$200/day	n/a	n/a	n/a	n/a
<b>Unauthorised use of IDD</b>	\$3,000	n/a	n/a	n/a	n/a	n/a
<b>How to Apply</b>	<a href="http://www.hl-insurance.com">www.hl-insurance.com</a> 2961 2266	<a href="http://www.zurich.com.hk">www.zurich.com.hk</a> 2968 2288	<a href="http://www.fwd.com.hk">www.fwd.com.hk</a> 3123 3344	<a href="http://www.bluecross.com.hk">www.bluecross.com.hk</a> 3608 2988		

	<b>Prudential</b>	<b>QBE</b>	<b>Dah Sing Bank</b>	
	<b>Comprehensive Plan</b>	<b>Basic Plan</b>	<b>Standard Plan</b>	<b>Comprehensive Plan</b>
<b>Cost</b>	\$730/year	\$750/year	\$450/year	\$680/year
<b>Employee's Compensation</b>	\$100,000,000 Per event	\$100,000,000 Per event	\$100,000,000 Per event	\$100,000,000 Per event



<b>Personal Accident</b>	\$200,000	\$200,000	n/a	\$100,000
<b>Hospitalization /Surgical Expenses</b>	\$30,000/year, \$400/day for room, \$18,000/operation	\$30,000/year, \$300/day for room, \$10,000/operation	\$30,000/year, \$300/day for room, \$10,000/operation	\$30,000/year, \$300/day for room, \$10,000/operation
<b>Repatriation Expenses</b>	\$30,000	\$20,000	\$20,000	\$20,000
<b>Personal Effects</b>	\$2,500	n/a	n/a	n/a
<b>Fidelity Coverage</b>	\$6,000	\$3,000	n/a	\$10,000
<b>Clinic Expenses</b>	\$4,000 per year, \$210/visit/day	\$4,000 per year, \$200/visit/day	\$2,000 per year, \$100/visit/day	\$4,500 per year, \$150/visit/day
<b>Dental Expenses</b>	2/3 of actual expenses up to \$2,000	2/3 of actual expenses up to \$1,500/year	\$1,500	\$1,500
<b>Domestic Worker Liability</b>	\$100,000	\$500,000	n/a	\$100,000
<b>Replacement Expenses</b>	\$15,000	\$10,000	n/a	\$5,000
<b>How to Apply</b>	<a href="http://www.prudential.com.hk">www.prudential.com.hk</a> 3656 8362	<a href="https://www.qbe.com/hk">https://www.qbe.com/hk</a> 2828 1998	<a href="http://www.dahsing.com">www.dahsing.com</a> 2808 5000	