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美亞保險香港有限公司（澳門分行）為美國國際集團（AIG）成員。

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Make a Claim
申請索償

This brochure provides only a summary of the policy benefits. Coverage under the policy shall be subject to the terms, conditions and exclusions of the policy.
A copy of the policy is available from AIG Insurance Hong Kong Limited (Macau Branch).
本單張僅提供保單摘要，有關保單條款及不承保事項請參看保單條款及細則。
如需要保單條款及細則，歡迎向本公司索取。

DH MACAU 04/2026

Domestic Helper Protector (Macau)
家傭靈活保(澳門)

Enhanced Version 2026 升級版

- 升級家傭意外及醫療保障
  Enhanced accidental and medical benefits
- 適用於家傭，陪月及兼職傭工
  Cover for foreign and local (part-time) helper and doula (postnatal care)
- 全新計劃等級：卓越，專護計劃
  A new plan level: Super Care and Prime Care Plan

AIG 家傭靈活保(澳門) 保障範圍及賠償額

計劃保障	基本計劃	卓越計劃	專護計劃 全新
	每年最高賠償額 (澳門幣) * *除非另有說明，最高賠償額以年為單位		
1 **工作意外及職業病之統一保險單一般條件**	根據彌補因工作意外及職業病所引致之損害之制度 (一九九五年八月十四日第40/95/M號發令)		
2 **人身意外保障** 賠償家傭休假期間因意外導致之傷亡，包括： 意外身故或斷肢 - 於休息日在澳門期間	不適用	$100,000	$150,000
3 **住院及手術費用賠償（癌症及心臟病除外）** 保障僱主如要履行家傭合約上因家傭按醫生建議而在澳門住院所需支付之住院及手術費 a)每日住院入息賠償 - 每宗意外或疾病最高賠償額為40日 b) 手術費用賠償	不適用	$40,000 $350/日 $20,000 / 每項手術	$60,000 $350/日 $20,000/ 每項手術
4 **住院後費用保障** 保障僱主因家傭在澳門住院後續治療費用 - 每次日最高賠償為澳門幣300元	不適用	不適用	$300 / 次 / 日 每年最多$1,000
5 **送返原居地費用** 賠償僱主因家傭逝世或經由醫生證明健康不宜繼續受聘而需送返遺體或其本人往原居地之費用 a) 因醫療原因不宜繼續履行受僱職責 b) 遺體送返	不適用	$3,000 無限	$3,000 無限
6 **門診保障** 保障僱主因家傭在澳門因意外 / 疾病而由註冊醫生應診之實際門診費用 **門診費用:** -註冊中醫、物理治療師及脊椎按摩師治療 每次日最高澳門幣150元 每年最高總賠償額為澳門幣700元	不適用	$3,250 $200 / 次 / 日	$5,000 $250 / 次 / 日
7 **牙醫費用保障** 保障僱主因家傭在澳門因牙疾而由註冊牙醫應診之實際醫療費用，可獲實際支出之三分之二賠償	不適用	$2,000	$2,000
8 **家傭誠信保障** 保障僱主因所聘之家傭作出不忠實之行為而招致財物有所損失	$5,000	$5,000	$10,000

AIG 家傭靈活保(澳門) 保障範圍及賠償額

計劃保障	基本計劃	卓越計劃	專護計劃 (全新)
	每年最高賠償額 (澳門幣) * *除非另有說明，最高賠償額以年為單位		
9 **家傭法律責任保障** 保障僱主及/或其家傭因家傭於在澳門工作期間內由於疏忽而引致的第三者身體受傷或財物損失之金錢索償	不適用	$100,000	$200,000
10 **轉換家傭保障** 保障僱主需轉換僱傭所須之費用，並已根據項目「5.送返原居地費用」或「8.家傭誠信保障」獲得索償	不適用	$5,000	$10,000
11 **臨時傭工津貼保障** 保障僱主因家傭暫時住院 (需住院超過1日) 而需另聘臨時家傭替代的費用	不適用	$200/日 最高 $3,000	$250/日 最高 $7,500
12 **家屬意外醫療費用賠償** 保障僱主因家傭故意惡意行為而造成意外傷害	不適用	$10,000	$10,000
13 **更換門鎖費用** 保障僱主因家傭不忠實行為，並已根據本保單項目「8.家傭誠信保障」獲得索償，而需更換和安裝大門鎖或鐵閘鎖收的費用	不適用	$1,000	$3,000
自選附加保障			
14 **額外「主要癌症及心臟疾病」保障** 當選擇自選附加主要癌症及心臟病保障後，上述項目「3.住院及手術費用賠償」及「5.送返原居地費用」保障將擴展至涵蓋「主要癌症及/或心臟疾病」	不適用	$100,000	$150,000
15 **八號熱帶氣旋信號保障** 當選擇自選附加後，本保單的承保範圍將延伸至受保傭工於八號或以上的熱帶氣旋信號期間，直接往返居所於工作地點途中發生之意外	適用	適用	適用

*以上資料只供參考之用。有關保障計劃的保障範圍及不承保事項將詳列於保單之內，如有任何差異，均以保單內之條款細則為準。

家傭靈活保(澳門)計劃特點

三種計劃，更具彈性

- 提供三種計劃，適合不同僱主需求
- 保障主要職業: 包括外傭、本地 (兼職) 家務助理、陪月或司機

全新保障

- 住院後費用
- 家傭誠信
- 轉換家傭
- 家屬意外醫療費用賠償
- 更換門鎖費用

全面升級保障

- 住院及手術費用賠償
- 送返原居地費用
- 門診費用
- 牙醫費用
- 家傭法律責任

新家傭免費轉名服務

如在保單年度內需轉換家傭，無需支付額外費用即可將保障轉移至接替的新家傭。

客戶服務

AIG Domestic Helper Protector (Macau) Coverage & Sum Insured

COVERAGES	Basic	Super Care	Prime Care NEW
	Maximum Sum Insured Per Year (MOP)* *Sum Insured is Per Year, unless otherwise stated		
1 **Employees' Compensation Insurance**	According to the Employees Compensation Insurance Ordinance of Macau (Decree-Law N 40/95/M of 14 August 1995).		
2 **Personal Accident Insurance** Protects the Domestic Helper against accidental injury and death during his/her rest days and not in the course of performing any duty for Your benefit whilst in Macau: a) Accidental Death and Permanent Disablement - During rest day in Macau	N/A	$100,000 / policy	$150,000 / policy
3 **Hospitalisation & Surgical Expenses** Protects the employer against his/her contractual liability for the Hospitalization & Surgical charges incurred if the Domestic Helper is confined to any licensed hospital in Macau on the recommendation of a Doctor. a) Daily Hospitalisation Allowance - Up to 40 days per Accident or Illness b) Surgical Expenses	N/A	$40,000 $350/day $20,000/ surgery	$60,000 $350/day $20,000/ surgery
4 **Post Hospitalisation Expenses** Up to MOP300 per visit per day	N/A	N/A	$300 / day, up to $1,000 per year
5 **Repatriation Expenses** Protects the employer against his/her contractual liability to repatriate the Domestic Helper back to his/her country of origin in the event of death or certified medical unfitness for continual employment a) Upon medical unfitness b) For mortal remains	N/A	$3,000 Unlimited	$3,000 Unlimited
6 **Clinical Expenses** Protects the employer against his/her contractual liability for the Clinical Expenses incurred if the Domestic Helper visits any registered medical practitioner in Macau in the event of sickness or accidental injury. **Outpatient Medical Expenses Reimbursement:** Sub-limit: Up to MOP700 per Year and MOP150 per visit per day for Chinese Medicine Practitioner, Physiotherapist and Chiropractor treatments	N/A	$3,250 $200/ visit / day	$5,000 $250/ visit / day

AIG Domestic Helper Protector (Macau) Coverage & Sum Insured

COVERAGES	Basic	Super Care	Prime Care (NEW)
	Maximum Sum Insured Per Year (MOP)* *Sum Insured is Per Year, unless otherwise stated		
7 **Dental Expenses** Protects the employer against his/her contractual liability for the Dental Expenses incurred if the Domestic Helper visits any registered dentist in Macau. Covers oral surgery, treatment of abscesses, X-rays, extractions or filings as a result of dental disease. Reimburses two-thirds of dental expenses incurred by the Domestic Helper - Up to two-thirds of dental Expenses incurred	N/A	$2,000	$2,000
8 **Fidelity Protection** Protects the employer against the financial loss arising from a dishonest act committed by the Domestic Helper.	$5,000	$5,000	$10,000
9 **Domestic Helper Liability** Protects the employer &/or Domestic Helper against legal liability in respect of accidental bodily injury or accidental damage to property of third party, occurring due to the negligence of the Domestic Helper while in the course of and arising out of his/her employment with the employer, within the territory of Macau during the Period of Insurance.	N/A	$100,000	$200,000
10 **Replacement Hire Expenses** Protects the employer against financial loss of replacing the Domestic Helper provided that a valid claim is payable under "Section 5 : Repatriation Expenses" or "Section 8: Fidelity Protection" Benefit	N/A	$5,000	$10,000
11 **Temporary Helper Subsidy** Protects the employer against financial loss of employing a temporary worker, in the event the Domestic Helper is hospitalized for more than one day (24 hours)	N/A	$200 / day, up to $3,000	$200 / day, up to $3,000
12 **Medical Expenses For Family Member** Protects the employer against accidental injury due to intentional malicious act of the Domestic Helper	N/A	$10,000	$10,000
13 **Lock Replacement** Protects the employer against financial loss of replacing the main door or gate lock provided that a valid claim is payable under "Section 8: Fidelity Protection" Benefit.	N/A	$1,000	$3,000
Optional Coverage			
14 **Major Cancer and Heart Disease Extension** If you choose this optional benefit, Section 3 - Hospitalisation Allowance & Surgical Expenses and Section 5 - Repatriation Expenses will be extended to cover Major Cancer & / or Heart Disease suffered by the Domestic Helper Diagnosed by a registered and licenced specialist medical practitioner . Terms and conditions apply.	N/A	$100,000	$150,000
15 **Typhoon No. 8 Protection** If you choose this optional coverage, the policy will cover the insured domestic worker travelling directly between his/her place of residence and place of employment during typhoon signal no. 8 or above.	Applicable	Applicable	Applicable

*The above information provides an overview of the benefits covered in each plan. Please refer to the policy documents for the complete terms and conditions and exclusions. If there is any inconsistency, the terms and conditions in the policy shall prevail. Please read the Terms & Conditions carefully before applying for insurance.

Key Features of AIG Domestic Helper Protector (Macau)

Three flexible plans

- Three plans that meet different employer needs.
- Covers major types of domestic helper: Including foreign domestic helpers, part-time local maid, doula, or chauffeur.

New coverage

- Post Hospitalisation Expenses
- Fidelity Protection
- Replacement Hire Expenses
- Medical Expenses for Family Members
- Lock Replacement

Improved and Upgraded coverage

- Hospitalisation and Surgical Expenses
- Repatriation Expenses for mortal remains
- Clinical Expenses
- Dental Expenses
- Domestic Helper Liability

Free transfer of cover to new domestic helper

During the policy period, you can transfer the coverage to a replacement domestic helper without incurring any additional charge.

Customer Service

保費表*
Premium Table*

計劃 Plan	基本計劃 Basic	卓越計劃 Super Care	專護計劃 Prime Care
1年計劃 (澳門幣) 1 year plan (MOP)	$350	$730	$870
2年計劃 (澳門幣) 2 years plan (MOP)	$665	$1,387	$1,653
自選附加保障 OPTIONAL COVERAGE			
額外「主要癌症及心臟疾病」保障 Major Cancer and Heart Disease Extension			
1年計劃 (澳門幣) 1 year plan (MOP)	N/A	$250	$330
2年計劃 (澳門幣) 2 years plan (MOP)	N/A	$475	$627
八號熱帶氣旋信號保障 Typhoon No. 8 Protection			
1年計劃 (澳門幣) 1 year plan (MOP)	0.25%*年薪 Annual Salary	0.25%*年薪 Annual Salary	0.25%*年薪 Annual Salary
2年計劃 (澳門幣) 2 years plan (MOP)	0.45%*年薪 Annual Salary	0.45%*年薪 Annual Salary	0.45%*年薪 Annual Salary

*請參閱「重要事項」
*Please refer to Important Notes.

重要事項

1. 「卓越計劃」及「專護計劃」只適用於有簽署海外僱傭合約之家庭傭工。
2. 投保年齡 18-64 (61歲或以上須經審核及附加額外保費)
3. 如每年薪金多於澳門幣55,000元或職業為司機， 需附加額外保費。
4. 主要不保項目 : 癌症、心臟病及保單生效前已存在的損傷或疾病。 若選取附加「主要癌症及心臟疾病保障」， 上述項目「3.住院及手術費用賠償」及「5.送返原居地費用」保障將擴展至涵蓋「主要癌症及心臟疾病」。
5. 所有疾病相關保障均設等候期為受保家傭保單生效日期之首14日。 而自選附加「主要癌症及心臟疾病保障」的等候期則由保單生效日之首90日。
6. 此計劃所提供的保障只適用於澳門特別行政區境內發生的受保事故， 除非另有說明。
7. 若投保人在保險期內取消保單， 美亞保險會根據保單條款作部分退還， 但美亞保險會保留澳門幣300元作為最低支付的保費金額。
8. 本小冊子僅供此保障計劃的撮要， 以供參考之用， 有關詳盡條款及所有不保事項， 概以保單為準。 如有查詢請致電美亞保險客戶服務熱線 : 2835-5602。
9. 「AIG 家傭靈活保 (澳門)」 由美亞保險香港有限公司(澳門分行)承保。

Important Notes

1. Super Care and Prime Care Plans will only be available for domestic helpers recruited from outside Macau under a valid Employment Contract.
2. Age Limit : 18-64 (61 and above will be subject to approval and additional loading of premiums)
3. Premium loading applies to Chauffeurs and/or if annual salary more than MOP55,000.
4. Major Exclusions : Cancer, heart disease, all injuries or sickness arising out of the pre-existing conditions will be excluded. If "Major Cancer and Heart Disease Extension" is selected, Section 3 – Hospitalisation Allowance & Surgical Expenses and Section 5 – Repatriation Expenses will be extended to cover Major Cancer & /or Heart Disease suffered by the Domestic Helper Diagnosed by a registered and licenced specialist medical practitioner.
5. 14 days waiting period is applicable from the effective date of insured Domestic Helper for all illness-related benefits.
   If "Major Cancer and Heart Disease Extension" is selected, 90 days waiting period is applicable from the cover start date of the insured Domestic Helper.
6. The coverage is only applicable to insured events occurring within the territory of the Macau, unless otherwise specified.
7. In case of policy cancellation, premium refund will be made according to the Short-Term Premium Refund Table, but subject to AIG Macau retaining a minimum amount of MOP300 from the premium paid (Not applicable for Doula Policy).
8. This brochure is a brief summary of the insurance coverage and is for reference only. Please refer to the policy for the exact coverage details, terms and conditions and the full list of policy exclusions. For more information please call our Customer Service Hotline at 2835-5602
9. "Domestic Helper Protector (Macau) " is underwritten by AIG Insurance Hong Kong Limited (Macau Branch) ("AIG Macau").