

Helper Comprehensive – Table of Benefits

Section	Coverage	Maximum benefits	
1	EMPLOYER'S LIABILITY per Event	HK\$100,000,000	
2	HOSPITAL AND SURGICAL EXPENSES	Overall Limit Per Policy Year	HK\$45,000
		(a) Room & Board per day*	HK\$300
		(b) Surgeon's Fee per disability*	HK\$10,000
		(c) Anaesthetist's Fee per disability*	HK\$2,500
		(d) Operating Theatre Fee per disability*	HK\$1,250
		(e) Excess per disability	HK\$300
*The maximum benefits for 2(a), (b), (c) and (d) will be increased by 50% in case of cancer and/or heart disease			
3	CLINICAL/ MEDICAL EXPENSES	Overall Limit Per Policy Year	HK\$2,500
		General Practitioner per visit per day	HK\$140
		Physiotherapist or Bonesetter per visit per day	HK\$140
4	EMERGENCY DENTAL EXPENSES per Policy Year (60% reimbursement)	HK\$1,000	
5	PERSONAL ACCIDENT per Policy Year	HK\$100,000	
6	LIABILITY TO THIRD PARTY per Policy Year	HK\$100,000	
7	REPATRIATION EXPENSES per Policy Year	HK\$20,000	
8	LOSS OF SERVICE CASH SUBSIDY per Policy Year (Maximum HK\$200 per day)	HK\$6,000	
9	RE-HIRING EXPENSES	Overall Limit Per Policy Year	HK\$5,000