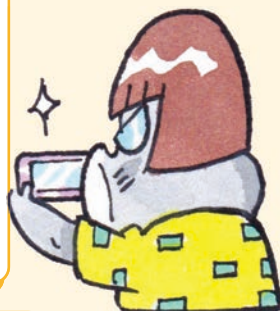




Tips



Apart from taking out the employees' compensation insurance, FDH employers shall consider taking out suitable medical insurance to minimize the liability arising from the medical expenses.



There are different comprehensive FDH insurance products available in the market, with some covering both medical insurance and employees' compensation insurance. Besides, some insurance products offer extra protection when FDHs are pregnant or on maternity leave/sick leave. You may choose the insurance plan that meets your needs.



Enquiries

Hotline: 2717 1771 (handled by "1823")

Website: www.fdh.labour.gov.hk

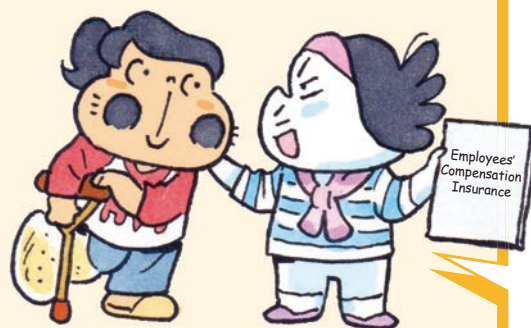


Tips for Employers of Foreign Domestic Helpers

— The responsibilities of taking out **employees' compensation insurance** and providing **free medical treatment**



Requirements under the Employees' Compensation Ordinance ("the Ordinance")



All employers [including the employers of foreign domestic helpers ("FDHs")] are required to take out the employees' compensation insurance to cover their liabilities under the laws (including the common law) for injuries at work in respect of all their employees (including FDHs).

An employer who fails to comply with the Ordinance to secure an insurance cover commits an offence and is liable on conviction to a maximum fine of \$100,000 and imprisonment for two years.



Besides, an employer will not normally be considered eligible to employ an FDH for a period of time where he/she has been convicted of offences relating to an FDH(s) under labour laws.

Requirements under the Standard Employment Contract ("SEC") (ID407)



In the event that the FDH is ill or suffers personal injury during the period of employment (except for the period during which the FDH leaves Hong Kong of his/her own volition and for his/her own personal purposes), the employer shall provide free medical treatment to the FDH, which includes medical consultation, maintenance in hospital and emergency dental treatment. The FDH shall accept medical treatment by any registered medical practitioner as provided by the employer. The employer is advised to appropriately keep a copy of the medical records provided by the FDH.

If an employer fails to provide free medical treatment as stipulated under SEC incurred by his/her FDH, the FDH may approach the Labour Department for assistance or lodge a civil claim against him/her.

