

Date April 30, 2021

Dear valued partner,

Zurich Insurance Company Ltd
(a company incorporated
in Switzerland with limited liability)

Increasing the levels of compensation under the Employees' Compensation Ordinance (ECO) effect from April 15, 2021

Thank you for partnering with Zurich.

25-26/F, One Island East
18 Westlands Road
Island East, Hong Kong

Telephone: +852 2968 2222
Fax: +852 2968 0988
Website: www.zurich.com.hk

Please be informed that the Legislative Council passed a resolution recently to increase the amounts of nine compensation items under the Employees' Compensation Ordinance with effect from April 15, 2021. Please refer to the appendix for details.

To comply with the Ordinance, the policies of our mutual customers will be extended with effect from April 15, 2021, with coverage up to the full levels of compensation under the Ordinance, provided that an additional premium of 2.052% of the original premium calculated proportionately up to the expiry date of the policy is paid.

We value relationship with our customers and are pleased to inform you that Zurich will waive the additional premium for the policies with additional premium below HKD 600. If additional premium is required for any of your customers, you will receive the Endorsement together with the Debit Note sent by us separately.

In addition, we will adjust the premium rate to reflect the impact due to the increasing benefits. The new rate will be applied for renewal customers as from July 2021 to March 2022.

If you have any questions, please contact your Zurich business representative.

Yours faithfully,
For and on behalf of
Zurich Insurance (Hong Kong)



Jacob Choy
Chief Distribution Officer

2021年4月30日

親愛的業務夥伴：

蘇黎世保險有限公司
(於瑞士註冊成立之有限公司)

香港港島東華蘭路18號
港島東中心25-26樓

電話：+852 2968 2222
傳真：+852 2968 0988
網址：www.zurich.com.hk

提升《僱員補償條例》補償金額由2021年4月15日起生效

感謝您對蘇黎世的支持。

我們謹此通知，就立法會最近通過決議，由2021年4月15日起將《僱員補償條例》中九個項目的補償金額提升，詳情請參閱附件。

為了遵守條例中強制保險的規定，由2021年4月15日起，我們會為客戶增加其保單中的補償金額以符合條例規定。因此，客戶就有關補償金額提升須繳交之附加保費為原有保費的2.052%，並由生效日期至保單終止日按比例增收。

本著以客為本的精神，若額外保附加費為600港元以下，我們誠意免除收取附加保費。如您的客戶未能符合以上條件，您會隨後收到我們發出之批單及收費單據。

另外，由於補償金額的提升，我們亦會調整現有的費率。由2021年7月起開始至2022年3月的續保客戶，我們會作出相應的加幅。

如有任何查詢，請絡您的蘇黎世業務代表。

蘇黎世保險（香港）

首席營銷總監

蔡嘉康 謹啟

Appendix 附件

Adjusted Levels of Compensation under ECO with effect from April 15, 2021

《僱員補償條例》下獲上調的補償金額 (由2021年4月15日起開始生效)

	Items under ECO 《僱員補償條例》的項目	Previous Level (HKD) 舊有的金額 (港元)	New Level with effect from April 15, 2021 (HKD) 由2021年4月15日起 新生效的金額 (港元)
1	Ceiling of the monthly earnings (for calculating compensation for death and permanent total incapacity) 每月收入上限(用以計算死亡及永久完全喪失工作能力的補償)	30,530	35,600
2	Minimum amount compensation for death 死亡補償的最低金額	440,200	473,610
3	Minimum amount of compensation for permanent total incapacity 永久完全喪失工作能力補償的最低金額	499,840	537,780
4	Compensation for employees requiring attention by another person 給予需要別人照顧的僱員的補償	599,230	644,710
5	Minimum amount of surcharge on late payment of compensation 過期支付補償的最低附加費 <ul style="list-style-type: none"> • Initial surcharge 初次附加費 • Further surcharge 進一步附加費 	710 1,430	760 1,540
6	Maximum amount of funeral expenses 殯殮費上限	87,330	92,670
7	Maximum amount of the cost of supplying and fitting a prosthesis or surgical appliance 供費及裝配義製人體器官或外科器具的最高費用	41,750	44,300
8	Maximum amount of the cost of the repair and renewal of a prosthesis or surgical appliance 維修及更換義製人體器官或外科器具的最高費用	126,490	134,220
9	Minimum monthly earnings (for calculating periodical payments during work injury sick leave) 每月最低收入(用以計算工傷病假期間的按期付款)	4,500	5,310