

What to do if the MOM makes a demand on your Domestic Maid Insurance Bond

- ◆ You should inform us immediately if you receive a Demand on the bond and also contact MOM immediately to find out the reason for the demand.
- ◆ As this is a demand bond, we will have to make payment to MOM upon their demand notwithstanding that investigations are ongoing or that you are in the process of discussing the matter with MOM. Failure to do so will result in additional interest being charged by MOM which we will have to recover from you.

Possible reasons for a demand on the bond:

1. In many cases it is simply a matter of not informing MOM that your **address has changed**. If MOM receives no response from you in reply to their correspondence, they will simply call on the bond. Please remember to update MOM and Sompo if you have changed your address.
2. You have **not complied with the required regular health examination** for your maid. You should write to MOM to explain the reason for the delay and arrange for the health examination immediately for submission to MOM.
3. **The maid has run away**. You should make a police report and attempt to locate the domestic worker. According to the work permit conditions, you shall inform the MOM within 7 days of your knowledge of the worker going missing by cancelling the worker's work permit. The bond will not be forfeited if you are able to locate and repatriate the worker within 1 month from the date of cancellation of the work permit. If the worker is found, you will need to apply for a Special Pass for the worker to facilitate the worker's repatriation – this can be done electronically via WP Online under 'Cancel Work Permit' function. If the worker is not repatriated within 1 month, MOM will forfeit \$2,500 of the bond if you have complied with the work permit condition. Otherwise the full \$5,000 bond will be forfeited.

We will have to make payment of the bond and seek recovery from you if the maid cannot be found. However, if the maid is found within 3 months, you can appeal to the MOM for a refund of the bond. We will in turn refund you any payments made to us should we receive a refund from the MOM. The application form for the refund of the forfeited bond can be downloaded from the MOM's website at www.mom.gov.sg under 'e-Services and Forms'.

4. You have **defaulted in your levy payments**. You should quickly settle any outstanding amounts with the MOM so that they will withdraw the demand. If you are having difficulty with the levy payments, you should consider arranging for the maid to be repatriated as soon as possible and / or arrange for an installment repayment plan on the outstanding levy arrears with MOM to mitigate your loss.
5. The maid is found to be **working outside of the policyholder's residence** as stated in the work permit. In this instance you will likely have to pay a penalty to the MOM and they will also make a demand on the bond. We will then have to recover the amount of the bond paid to the MOM from you.

- ◆ **If we have to make payment of the bond to MOM we will look to you for recovery of the amount paid out. Please co-operate fully with us and keep in contact with us to try to resolve the matter.**

- In many cases early intervention with the MOM results in the matter being resolved and the bond call withdrawn.
- If payment has to be made to MOM, please arrange for the bond amount to be repaid to Sompo in a timely manner to avoid interest being imposed.
- If you have difficulty in repaying the whole amount to Sompo you should contact your claim handler to discuss an installment repayment plan – appropriate interest will apply in this instance.
- Should you fail to respond to our recovery reminders we will have to look at alternative recovery avenues to recover the amount. Any additional costs, expenses and interest incurred in doing so will be added to the amount to be recovered from you.
- We further reserve our right to turn your account over to CreditScan – Singapore's Multi-Industry Credit Bureau upon your failure to respond and/or repay us. The Bureau offers credit information to other credit grantors and may deny you of other credit facilities.

Important Notice

If you have made any false or fraudulent statements or suppressed concealed or falsely stated any material fact whatsoever, your claim may be refused.