

### **What to do when submitting a Domestic Maid claim for consideration**

- ◆ You should notify the Company of your claim **within 21 days** of the happening of any event that may give rise to a claim. You can do so at our office, through your agent or broker or via email at [claimsreport@sompo.com.sg](mailto:claimsreport@sompo.com.sg)
- ◆ You can access our website at [www.sompo.com.sg](http://www.sompo.com.sg) to download a copy of our claim form or submit your claim online. Simply click on the 'Claims' tab and select the appropriate option. Alternatively, do let us know if you would like us to send you a claim form to complete. **Please note that submission of the claim form will be treated as your making a claim under your policy.**
- ◆ Retain and submit all original invoices, bills and any other documents to substantiate your claim.

### **What documents do I need to submit?**

This will vary from case to case depending on the nature of the claim, but common documents to be submitted as applicable include:

- ◆ Fully completed claim form
- ◆ Medical reports and / or In-Patient Discharge Summary Form
- ◆ Original medical bills and final hospital bills for accident claims
- ◆ Final hospital bills for hospitalization claims
- ◆ For death claims please provide police report, death certificate and coroner's report
- ◆ Doctor's Certification for repatriation and termination claims
- ◆ Original bills and supporting documents to evidence payment

### **Useful notes**

- ◆ Please ensure that the hospital bill submitted is the **Final** bill. An interim bill will not give an accurate figure for the hospitalization bill and we will not be able to make payment based on the interim bill.
- ◆ At the minimum you should provide the In-patient Discharge Summary as this will give an indication of the medical condition sustained by the domestic maid. If the information on the IDS is not sufficient we will request for the Medical Certification form to be completed by the attending doctor. The cost of any medical report will be borne by the insured unless otherwise covered under the policy.
- ◆ The policy has a 25% limit (subject also to the maximum limit under the policy) for expenses incurred in a private hospital.
- ◆ If any payment is to be made to a payee who is not the policyholder a Letter of Authorisation duly signed by the policyholder must be provided.
- ◆ If any payment is to be made to the domestic maid under policy terms and conditions, the payment mode will depend on whether she has a local bank account. If she does not have a local bank account payment will be made by cash cheque which must be collected by an authorized person. Alternatively she may authorise payment to be made to the employer who will then reimburse her accordingly – a letter of authorisation duly signed by the domestic maid must be provided in this case.

### **Waiver of Foreign Worker Levy**

You are able to claim for a waiver of the foreign worker levy from the Central Provident Fund Board if your foreign worker was on hospitalization leave (applicable to Singapore hospitals only).

- ◆ You may download Form FWL 12 from the CPF Board website at [www.cpf.gov.sg](http://www.cpf.gov.sg) – Employers / General Information / Foreign Workers Levy / Waiver of FWL. Alternatively you can submit an online application using your SingPass.
- ◆ You will require the original hospitalization leave certificates or the original confirming letter from the Singapore doctor / hospital. You will also require your Employer Reference Number to complete the form. You may find your ERN at **my cpf Online Services – My Messages**
- ◆ The application must be made within one year from the end of the month for which the levy has been paid. The amount waived will be used to offset future payments of the FWL. However, the employer can apply for a refund of the amount waived if he is no longer employing any foreign workers.