

COMPREHENSIVE COVER TO SAFEGUARD YOUR HELPER'S WELLBEING

MaidEase Insurance



Protect your domestic helper from unexpected expenses

Key Highlights

- **Hospital and surgical expenses**
includes day surgery, 90 days pre- and post-hospitalisation treatment at both public and private hospitals, in Singapore and abroad.
- **Dread diseases cover**
Lump sum payout if diagnosed with a major cancer, stroke, heart attack etc.
- **Worldwide personal accident**
24-hour coverage for accidental death or permanent disability.
- **Pre-existing conditions**
Covers conditions if continuously insured for more than 12 months under any domestic helper insurance policy in Singapore.
- **Guard against dengue fever**
Covers medical treatment for dengue fever (inpatient and outpatient).
- **Chinese physician treatments**
Covers medical expenses for treatment by licensed Chinese physicians due to accident.
- **Instant policy activation**
Coverage activates upon clearance at Singapore's immigration with an in-principle approval from the Ministry of Manpower (MOM) or a valid Work Permit.



Benefits

	Aggregate Limit per Policy Period (S\$)		
	Standard	Prestige	Prestige Plus
1. Accidental Death and Permanent Disability			
Accidental Death	\$60,000	\$70,000	\$70,000
- Additional indemnity for death from accident in Dwelling	\$5,000	\$5,000	\$5,000
Permanent Disability	As per scale stated in the Policy	As per scale stated in the Policy	As per scale stated in the Policy
Medical Expenses due to injury including	\$2,000	\$3,000	\$4,000
a) Treatment by Chinese Physicians	\$100 per accident	\$100 per accident	\$100 per accident
b) Treatment for Dengue Fever	\$150	\$250	\$250
c) Ambulance Services	\$100	\$100	\$100
2. Repatriation Expenses	\$10,000	\$10,000	\$10,000
3. Hospital and Surgical Expenses subject to:	\$120,000	\$140,000	\$160,000
Annual Limit	\$60,000	\$70,000	\$80,000
Co-payment conditions as mandated by MOM			
- First \$15,000 of eligible annual claim amount, no co-payment required			
- Above \$15,000 of eligible annual claim amount and up to Annual Limit, 25% co-payment applies on the amount			
4. Wages Compensation & Levy Reimbursement (up to 60 days)	\$30 per day	\$30 per day	\$40 per day
5. Alternative Help Benefit (up to 30 days)	\$10 per day	\$15 per day	\$20 per day
6. Recuperation Benefit for Each Day of Hospitalisation (up to 60 days)	\$20 per day	\$30 per day	\$30 per day
7. Domestic Helper Liability	\$5,000	\$10,000	\$20,000
8. Dread Diseases Cover	N.A.	\$2,500	\$2,500
9. Termination Expenses and Re-Hiring Expenses (up to 90 days)	\$300	\$500	\$500
10. Domestic Helper's Belongings	\$300	\$500	\$500
11. Special Grant	\$2,000	\$2,500	\$3,000
12. Fidelity Guarantee	N.A.	\$3,000	\$5,000
Letter of Guarantee /Waiver of Counter Indemnity			
13. Letter of Guarantee to MOM (not applicable for Malaysian Helpers)	\$5,000	\$5,000	\$5,000
14. Waiver of Counter Indemnity for Letter of Guarantee	\$5,000 subject to excess of \$250	\$5,000 subject to excess of \$250	\$5,000 subject to excess of \$250

Premium for 26 Months (S\$) (inclusive of GST)

	Standard	Prestige	Prestige Plus
Insurance Benefits Only			
• 50 Years Old and Below	\$530.95	\$815.95	\$993.95
• Above 50 Years Old	\$768.95	\$1,191.00	\$1,455.95
Insurance + Letter of Guarantee			
• 50 Years Old and Below	\$580.00	\$865.00	\$1,043.00
• Above 50 Years Old	\$818.00	\$1,240.05	\$1,505.00
Insurance + Letter of Guarantee + Waiver of Counter Indemnity			
• 50 Years Old and Below	\$634.50	\$919.50	\$1,097.50
• Above 50 Years Old	\$872.50	\$1,294.55	\$1,559.50
Optional Cover for 26 Months (subject to additional premium)			
Waiver of 25% Co-payment for Section 3			
- Hospital and Surgical Expenses			
• 50 Years Old and Below	\$70.70	\$111.90	\$137.90
• Above 50 Years Old	\$106.05	\$167.75	\$206.75

Policy Validity, Cancellation & Refund

In the event of termination of the domestic helper's employment contract or Work Permit in Singapore, cover ceases automatically from the date of the Letter of Discharge from MOM.

A short period refund will be payable for the Policy Cancellation within 180 days from the inception date in accordance with the scale of refund indicated on the right.

No refund shall be given where a claim has been lodged under the policy. Our premium rating is computed for a 24-month period in line with the Work Permit Period. We do not charge any premium for the additional two months buffer period required by MOM for the current Work Permit Period. As such,

these additional two months cannot be transferred to the next Work Permit renewal or extension period.

Cancellation Period	Scale of Refund
Within 60 days	70% of Policy Premium
Within 61 to 120 days	50% of Policy Premium
Within 121 to 180 days	30% of Policy Premium
After 180 days	No Refund

Note: For policy where the Period of Insurance is less than 26 consecutive months, no refund will be given where cancellation is more than 90 days after policy inception.

Benefits For Employer

- **Letter of Guarantee to MOM**

With the Letter of Guarantee, you need not place a physical S\$5,000 security deposit with MOM.

- **Waiver of indemnity**

Limits your liability to S\$250 (instead of S\$5,000) if you are required to reimburse Sompo Insurance due to your domestic helper's unexplained disappearance not caused by your deliberate act or omission.

- **Repatriation expenses**

We cover you for reasonable expenses incurred for conveyance of your domestic helper to her home country upon accidental bodily injury, sickness or disease of whatsoever nature.

- **Hospital & surgical expenses[^]**

If your domestic helper is hospitalised due to an accident or sickness, we will reimburse you for:

- Hospital and Surgical Expenses including Day Surgery
- 90 days Pre- and Post-hospitalisation Treatment
- Ambulance Services

- **Wages compensation & levy reimbursement**

We cover you against financial loss for the domestic helper's wages as well as the government levy payable when the domestic helper is hospitalised due to accident, sickness or disease.

- **Termination expenses**

We cover you for expenses incurred in respect of termination of your domestic helper's service due to her permanent total disability or inability from attending to any occupation or employment as a result of an accident, sickness or disease of whatsoever nature.

- **Domestic helper liability**

We cover your legal liability to compensate a third party for accidental bodily injury or accidental property damage as a result of your domestic helper's negligence in the course of her employment with you in Singapore.

- **Re-hiring expenses**

We will reimburse you for the agency fees incurred in hiring a replacement domestic helper as a result of termination of services due to Death & Permanent Disablement arising from accident or illness provided the replacement is made within 90 days from the date of termination.

- **Fidelity guarantee^{*}**

We indemnify the employer against the loss of money, household contents, valuables as the direct result of any act of fraud or dishonesty committed by the maid.

- **Alternative help benefit**

We pay a daily cash allowance in the event the maid is hospitalised due to injury or illness.

^{*} For selected plan only.

[^] The final claim amount for hospital and surgical expenses you will receive is subject to the relevant pro ration factor on the eligible expenses being claimed and co-payment (where applicable), up to the annual limit.

Benefits For Domestic Helper

- **Accidental death and permanent disability**

- Provides your domestic helper with 24-hour worldwide coverage for accidental death or permanent disability.
- Covers medical expenses including:
 - Treatment by Chinese Physicians
 - Treatment for Dengue Fever
 - Ambulance Services

- **Domestic helper's belongings**

Your domestic helper will be covered for loss or damage to her personal effects contained in your home caused by fire and related perils including theft following forcible and violent entry.

- **Recuperation benefits** (in Hospital)

A daily recuperation allowance is payable to your domestic helper if she is hospitalised provided that a valid claim is also made under Hospital and Surgical Expenses section.

- **Dread diseases***

Lump sum payout if diagnosed with a major cancer, stroke, heart attack, etc.

- **Special grant**

A lump sum payout is paid to the domestic helper's legal representative in the event of death of the domestic helper as a result of an illness.

** For selected plan only.*

Pre-Contract Disclosure

Sompo MaidEase is compliant with MOM's enhanced Medical Insurance requirements. Please scan or click on the QR code for more information.



Important Note

This product brochure is not a contract of insurance. The specific terms, conditions and exclusions are set out in the policy. Please refer to our website should you require a specimen copy of the policy wording.

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact us or visit the GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

Learn more at www.sompo.com.sg

Sompo Insurance Singapore Pte. Ltd.

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