

ABOUT SOMPO

Sompo is a member of SOMPO HOLDINGS*, a trusted and established insurance and risk solutions provider in Japan for over a century. Today, SOMPO HOLDINGS serves its customers in more than 30 countries and regions.

Since 1989, Sompo has been providing companies and individuals with premium yet affordable insurance in Singapore.

At the heart of what we do is our commitment to deliver our best service to our customers. More than just providing comprehensive coverage, we aim to be our customers' trusted partner when it comes to protecting what they value and treasure most. Because, above all, their well-being is what we collectively work for.

**SOMPO HOLDINGS is the abbreviated name representing Sompo Japan Nipponkoa Holdings and Sompo Japan Nipponkoa Group.*

Important Note

- This product write-up is not a contract of insurance. Full details of the terms, conditions and exclusions are provided in the Policy. Please visit sompo.com.sg for 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 visit sompo.com.sg/FAQ or GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

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Enhanced
Benefits!

MaidEASE

Protection
from mandatory and
unexpected costs of
hiring domestic help



When domestic help is an important part of your household, any disruption can bring you stress and unexpected costs. Make sure you and your family are protected with MaidEase, an insurance plan that not only takes care of you but your domestic helper too.

With MaidEase, you will be more than a responsible employer. That's our promise.

HIGHLIGHTS

NEW!

- **Alternative Help Benefit** pays a daily cash allowance in the event the maid is hospitalised due to injury or illness[^]

NEW!

- **Special Grant** pays a lump sum compensation to the maid's legal representative in the event of death of the maid as a result of an illness

NEW!

- **Fidelity Guarantee** indemnifies the employer against the loss of money, household contents, valuables

ENHANCED

- **No waiting period.** Coverage starts after the maid has cleared the Immigration of Singapore with an In-Principle Approval from MOM or holds a valid work permit

ENHANCED

- **PRE-EXISTING conditions** covered if maid has been continuously insured under domestic maid insurance policy for >12 months with any insurer in Singapore.

ENHANCED

- **Hospital and Surgical Expenses** include treatment at
 - Singapore Public Hospital
 - Private Hospital in Singapore
 - Hospital outside Singapore

ENHANCED

- **Worldwide Personal Accident** provides 24-hour coverage for accidental death or permanent disablement including travelling to and from home country while on home leave

EXCLUSIVE!

- **Dread Diseases** cover pays a lump sum to the maid upon diagnosis of the 6 dread diseases covered in the policy[^]
- Medical treatment for **dengue fever (inpatient and outpatient)**
- Medical expenses incurred from treatment by **licensed Chinese Physicians**
- **Wage Compensation and Levy Reimbursement (up to 60 days)**

[^] Applicable for selected plan only. Please refer to Schedule of Benefits for details.

BENEFITS AT A GLANCE (S\$) (Inclusive of GST)

SECTION / SCHEDULE OF BENEFITS	AGGREGATE LIMIT PER POLICY PERIOD	
	DELUXE	SUPERIOR
1. Worldwide Personal Accident (i) Death OR Death from Home Accidents Sustained in Insured's Residence (ii) Permanent Disablement (iii) Medical Expenses including - Dental treatment resulting from injury due to an accident - Treatment by Chinese Physicians ENHANCED - Treatment for Dengue Fever - Ambulance Services	\$40,000 \$42,500 As per scale stated in the Policy \$1,000 \$100 per treatment \$100	\$25,000 \$55,000 As per scale stated in the Policy \$2,500 \$150 per treatment \$250 \$100
2. Repatriation Expenses	\$10,000	\$10,000
3. Hospital and Surgical Expenses[^] ENHANCED including Day Surgery, 90 days Pre and Post-Hospitalisation treatment at • Singapore Public Hospital [^] • Private Hospital in Singapore [^] • Hospital outside Singapore [^] [^] Subject to Annual Limit	\$30,000 subject to \$15,000 per annum (Worldwide) 100% 80% 80%	\$40,000 subject to \$20,000 per annum (Worldwide) 100% 100% 100%
4. Wages Compensation & Levy Reimbursement (up to 60 days)	\$15 per day	\$30 per day
5. Alternative Help Benefit (up to 30 days) NEW!	N.A.	\$15 per day
6. Recuperation Benefit for each day of hospitalisation (up to 60 days)	N.A.	\$20 per day
7. Domestic Helper Liability	\$2,500	\$5,000
8. Dread Diseases	N.A.	\$2,000
9. Termination Expenses and Re-Hiring Expenses (up to 90 days)	\$250	\$500
10. Domestic Helper's Belongings	\$250	\$500
11. Special Grant NEW!	\$1,000	\$3,000
12. Fidelity Guarantee NEW!	N.A.	\$1,000
LETTER OF GUARANTEE / WAIVER OF COUNTER INDEMNITY		
13. Letter of Guarantee to the Ministry of Manpower	\$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
INSURANCE PREMIUM (inclusive of 7% GST)		
Insurance Benefits Only	\$224.70	\$283.65
Insurance + Letter of Guarantee	\$272.85	\$331.70
Insurance + Letter of Guarantee + Waiver of Counter Indemnity	\$326.35	\$385.20

POLICY VALIDITY, CANCELLATION & REFUND

In the event of termination of the Domestic Maid's employment contract or work permit in Singapore, cover ceases automatically from the date of the Letter of Discharge from the Ministry of Manpower.

A short period refund will be payable for the Policy Cancellation within 365 days from the inception date in accordance with the scale of refund indicated on the right.

CANCELLATION WITHIN NO. OF DAYS	SCALE OF REFUND
60 days	80% of Policy Premium
61 to 90 days	60% of Policy Premium
91 to 120 days	40% of Policy Premium
121 to 180 days	30% of Policy Premium
181 to 365 days	20% of Policy Premium
After 365 days	No Refund

No Refund shall be given where a claim has been lodged under the policy.

Our Premium rating is computed for 24 months 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.

BENEFITS FOR THE EMPLOYER

- **Letter of Guarantee to The Ministry of Manpower**
With the Letter of Guarantee, you need not place a physical S\$5,000 security deposit with the Ministry of Manpower.
- **Waiver of Indemnity**
Limits your liability to S\$250 (instead of S\$5,000) if you are required to reimburse Sompo 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
 - Medical Report Fees
- **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 indemnifies 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 pays a daily cash allowance in the event the maid is hospitalised due to injury or illness*
- **Letter of Guarantee to Philippines Embassy** **OPTIONAL**
As requested by The Philippines Overseas Labour Office.

* Only for selected plan, please refer to Schedule of Benefits for details.

BENEFITS FOR THE MAID

- **Worldwide Personal Accident**
 - Provides your domestic helper with 24-hour worldwide coverage for accidental death or permanent disablement including travelling to and from home country whilst on home leave.
 - Covers medical expenses including:
 - Dental treatment resulting from injury due to an accident
 - 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***
 - Major Cancers
 - Stroke
 - Coronary Artery Bypass Surgery
 - Heart Attack
 - Kidney Failure
 - Major Organ/Bone Marrow Transplant
- **Special Grant**
A lump sum compensation is paid to the maid's legal representative in the event of death of the maid as a result of an illness.

* Only for selected plan, please refer to Schedule of Benefits for details.