

# MaidEase

Absolute coverage, fully sorted out.

Protect your domestic helper by providing reliable coverage from unexpected occurrences.



#### **HOSPITAL AND SURGICAL EXPENSES**

Includes treatment at overseas and local, public and private hospitals.

#### **COMBAT 6 DREAD DISEASES**

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

#### **WORLDWIDE PERSONAL ACCIDENT**

24-hour coverage for accidental death or permanent disablement.

#### **GUARD AGAINST DENGUE FEVER**

Covers outpatient and inpatient medical treatment.

## Sweep away all your worries with *MaidEase*

Constantly taking care of the household may eventually take its toll.

Show your domestic helper you value their loyal service with MaidEase, an innovative insurance plan that takes care of their wellbeing whenever, wherever.



## Highlights

### HOSPITAL AND SURGICAL EXPENSES

Includes treatment at overseas and local, public and private hospitals.

### GUARD AGAINST DENGUE FEVER

Covers medical treatment for dengue fever (inpatient and outpatient).

### COMBAT 6 DREAD DISEASES

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

### CHINESE PHYSICIAN TREATMENTS

Covers medical expenses incurred from treatment by licensed Chinese Physicians due to accident.

### WORLDWIDE PERSONAL ACCIDENT

24-hour coverage for accidental death or permanent disablement.

### INSTANT POLICY ACTIVATION

Coverage activates upon clearance at Singapore's immigration with an In-Principle Approval from Ministry of Manpower or valid work pass.

### PRE-EXISTING CONDITIONS

Covers conditions if continuously insured for more than 12 months under domestic helper insurance policy with any insurer in Singapore.

## BENEFITS AT A GLANCE

Section / Schedule of Benefits	Aggregate Limit per Policy Period			
	Deluxe		Superior	
<b>1. Worldwide Personal Accident</b> (i) Death - Additional indemnity for death from accident in Dwelling  (ii) Permanent Disablement  (iii) Medical Expenses including - Dental treatment resulting from injury due to an accident - Treatment by Chinese Physicians - Treatment for Dengue Fever - Ambulance Services	\$60,000 \$2,500  As per scale stated in the Policy  \$1,000 \$100 per accident \$100 \$100		\$70,000 \$5,000  As per scale stated in the Policy  \$2,500 \$100 per accident \$250 \$100	
<b>2. Repatriation Expenses</b>	\$10,000		\$10,000	
<b>3. Hospital and Surgical Expenses^</b> including Day Surgery, 90 days Pre- and Post-Hospitalisation treatment at • Singapore Public Hospital^ • Private Hospital in Singapore^ • Hospital outside Singapore^ ^ <i>Subject to Annual Limit</i>	\$30,000 subject to \$15,000 per annum (Worldwide) 100% 40% 40%		\$40,000 subject to \$20,000 per annum (Worldwide) 100% 40% 40%	
<b>4. Wages Compensation &amp; Levy Reimbursement (up to 60 days)</b>	\$15 per day		\$30 per day	
<b>5. Alternative Help Benefit (up to 30 days)</b>	N.A.		\$15 per day	
<b>6. Recuperation Benefit for each day of hospitalisation (up to 60 days)</b>	N.A.		\$20 per day	
<b>7. Domestic Helper Liability</b>	\$2,500		\$5,000	
<b>8. Dread Diseases</b>	N.A.		\$2,000	
<b>9. Termination Expenses and Re-Hiring Expenses (up to 90 days)</b>	\$250		\$500	
<b>10. Domestic Helper’s Belongings</b>	\$250		\$500	
<b>11. Special Grant</b>	\$1,000		\$3,000	
<b>12. Fidelity Guarantee</b>	N.A.		\$1,000	
<b>Letter of Guarantee / Waiver of Counter Indemnity</b>				
<b>13. Letter of Guarantee to MOM</b>	\$5,000		\$5,000	
<b>14. Waiver of Counter Indemnity for Letter of Guarantee</b>	\$5,000 subject to excess of \$250		\$5,000 subject to excess of \$250	
<b>Insurance Premium for 26 Months (inclusive of 7% GST)</b>	<b>Below 40 Years Old</b>	<b>40 Years Old &amp; Above</b>	<b>Below 40 Years Old</b>	<b>40 Years Old &amp; Above</b>
Insurance Benefits Only	\$262.15	\$345.61	\$390.55	\$521.09
Insurance + Letter of Guarantee	\$310.30	\$393.76	\$438.70	\$569.24
Insurance + Letter of Guarantee + Waiver of Counter Indemnity	\$363.80	\$447.26	\$492.20	\$622.74

### POLICY VALIDITY, CANCELLATION & REFUND

In the event of termination of the domestic helper's employment contract or work pass 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 Pass Period. We do not charge any premium for the additional two months buffer period required by MOM for the current work pass period. As such, these additional two months cannot be transferred to the next Work Pass renewal or extension period.*

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

\* 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.

- **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 Sompoo 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
- 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 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.

- **Letter of Guarantee to Philippines Embassy**

As requested by The Philippines Overseas Labour Office.

\* For Superior plan only. Please refer to Schedule of Benefits for details.

## BENEFITS FOR DOMESTIC HELPER

- **Worldwide Personal Accident**

- Provides your domestic helper with 24-hour worldwide coverage for accidental death or permanent disablement.
- 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 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 Superior plan only. Please refer to Schedule of Benefits for details.

### 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 your insurer or visit the GIA/LIA or SDIC web-sites ([www.gia.org.sg](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

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