


Migrant Domestic Worker Insurance & Bond Package

Section	Coverage	Basic	Standard	Deluxe 	Premier
1	Letter of Guarantee to MOM	S\$5,000			
	Personal Accident				
	(A) Death	S\$60,000	S\$60,000	S\$60,000	S\$70,000
	(B) Permanent Disablement	As per scale in Policy			
	(C) Medical Expenses	S\$500	S\$1,500	S\$3,500	S\$4,000
2	Hospital & Surgical Expenses (Worldwide)	S\$120,000 (Annual Limit: S\$60,000)	S\$120,000 (Annual Limit: S\$60,000)	S\$160,000 (Annual Limit: S\$80,000)	S\$200,000 (Annual Limit: S\$100,000)
	Co-Insurance applicable for claimable amount beyond first S\$15,000 per year	25%	0%	0%	0%
3	(A) Recuperation Expenses (Max 60 Days)	Nil	S\$10 / day	S\$20 / day	S\$30 / day
	(B) Temporary Help Benefit (Max 30 Days)	Nil	S\$10 / day	S\$20 / day	S\$30 / day
4	Repatriation Expenses	Up to S\$10,000			
5	Wages & Levy Reimbursement (Max 60 Days)	Nil	S\$30 / day	S\$40 / day	S\$50 / day
6	Termination / Re-Hiring Expense	Nil	S\$500	S\$600	S\$700
7	Outpatient Kidney Dialysis / Cancer Treatment	Nil	S\$5,000 (Policy Limit)		
8	Special Grant	S\$1,000	S\$2,000	S\$3,000	S\$4,000
9	Maid & Household Liability	S\$5,000	S\$50,000		
10	Fidelity Guarantee	Nil	S\$1,000	S\$3,000	S\$5,000
Premium	14-month (Incl GST)	S\$283.40	S\$381.50	S\$436.00	S\$490.50
	26-month (Incl GST)	S\$425.10	S\$566.80	S\$654.00	S\$730.30
Reimbursement of Indemnity paid to insurer (excess S\$250)					
If purchased with Policy (Incl GST)		S\$54.50			
If purchased subsequently (Incl GST)		S\$87.20			

Key Benefit Highlights:

- Worldwide coverage, including whilst your maid is on home leave (with valid work permit)
- Treatment by Licensed TCM registered with MOH
- Day Surgery hospital expenses
- Communicable diseases or illness covering hospitalisation expenses for quarantine or isolation e.g. for Covid-19, SARS, Tuberculosis, H1N1, Dengue Fever, MERS
- Direct settlement with hospitals upon the admissibility of claim (less 25% co-payment if any)
- Covers first occurrence of mental conditions including self-inflicted injuries arising from attempted suicide
- Personal Accident Medical Expenses limit applies on a per accident basis, no maximum annual or policy limit

Refund Policy:

Cancellation Period	Within 60 days	Within 61 to 120 days	Within 121 to 180 days	Within 181 to 270 days	After 270 days
14-month Policy	70% of Premium	50% of Premium	No Refund	No Refund	No Refund
26-month Policy	70% of Premium	50% of Premium	30% of Premium	20% of Premium	No Refund

This Policy is protected under the Policy Owner's 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 websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg)