

DOMESTIC MAID SUMMARY OF COVER AND PREMIUM

Section	Coverage	Limit
1	Personal Accident	
	(A) Death	S\$40,000
	(B) Permanent Disablement	As per scale in Policy
	(C) Medical Expenses	S\$1,000
2	Hospital & Surgical Expenses	S\$15,000 per annum
3	Recuperation Expenses	S\$10 per day (Maximum 45 days)
4	Repatriation Expenses	Up to S\$10,000
5	Wages & Levy Reimbursement	Up to S\$30 per day (Maximum 45 days)
6	Letter of Guarantee	S\$5,000
	Premium: (incl. 7% GST)	
	Package	S\$ 299.60
	Package excluding Bond	S\$ 235.40

NOTES:

Section 1 : Personal Accident

(A) & (B) - Covers Death and Permanent Disablement in accordance to schedule of benefits to Insured Person sustain bodily injury caused by accidental means
(C) - Medical, surgical, hospital, nursing home expenses incurred resulting from an accident and certified as essential by a registered medical practitioner.

Section 2 : Hospital & Surgical Expenses

We will Reimburse your Hospital and Surgical Expenses necessarily incurred as a result of any accident sickness or disease sustained by the Insured Person

Section 3 : Recuperation Expenses

We will pay the Insured Person a daily recuperation expense amount as stated in the Schedule

Section 4 : Repatriation Expenses

We will reimburse actual Repatriation Expenses in respect of :-

1. Conveyance of the Insured Person to her country of origin as a result of being certified by a registered medical practitioner to be medically unfit to perform her duties as a domestic maid under her contract for the next 6 months from the date of illness or accident.
2. Burial or cremation of the Insured Person and/or conveyance of body or ashes to her country of origin.

Section 5 : Wages and Levy Reimbursement

We will subject to the Terms of this Section pay to you the pro rata wages and Government Levy imposed on foreign domestic helpers up to the limit stated in the Schedule in the event of You suffering the loss of service of the Insured Person whilst being her hospitalization due to illness or accident the expenses of which are insured and payable under Section 1 or 2 of this Policy. Provided always that we shall not be liable for any payment beyond 45 days of the Insured Person's hospitalization.

Section 6 : Letter of Guarantee

Security bond of S\$5,000 to be submitted to Controller of Immigration.

HOW TO APPLY?

We will need:

1. The In-principle Approval Letter from the Work Permit Dept (or Renewal Letter or Transfer Letter)
2. A duly signed and completed Proposal Form and Letter of Indemnity
3. A copy of the Maid's Passport and the Employer's Passport or NRIC