

ABOUT MSIG INSURANCE

MSIG Insurance (Singapore) Pte. Ltd. ("MSIG Singapore"), a member of the MS&AD Insurance Group, is Singapore's leading general insurer. With a local presence of over 100 years, MSIG Singapore offers an extensive range of insurance solutions for commercial and personal risk protection, enabling the security and safety of individuals and businesses. Wholly owned by MSIG Holdings (Asia) Pte. Ltd., MSIG Singapore holds an A+/Stable financial rating by Standard & Poor's.

MS&AD Insurance Group was formed in April 2010 from the business integration of the Mitsui Sumitomo Insurance Group Holdings, Inc., Aioi Insurance Co. Ltd., and Nissay Dowa General Insurance Co., Ltd. Today MS&AD is one of the largest general insurance groups in the world with presence in over 40 countries and regions, 17 of which are in Asia and Oceania. Based in Japan, MS&AD is active in five business domains, namely domestic (Japanese) non-life insurance, domestic (Japanese) life insurance, overseas business, financial services business and risk-related business.

Please refer to msig.com.sg for current information and ratings.

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MaidPlus

Giving your helper the essential protection









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MSIG | Insurance
that sees
the heart
in everything

A Member of **MS&AD** INSURANCE GROUP

Benefits Summary		Basic Plan
		Sum Insured / Limit
1.	Personal Accident	
	Death & Permanent Disablement	\$60,000 per year
	Medical Expenses due to accident including:	\$1,000
	 Dental treatment	\$500 (sub-limit)
	 Treatment by Chinese Physician	\$100 (sub-limit)
	 Dengue Fever - Medical expenses and diagnostic test	\$100 (sub-limit)
2.	Hospital & Surgical Expenses	
	Inpatient expenses incurred in Class B2 or C ward in Singapore government hospital or re-structured hospital 90 days pre and post hospitalisation diagnostic services and treatment	\$15,000 per year
	Day surgery	
	Alternative Domestic Help Benefit Daily allowance for hiring temporary help when your Maid is hospitalised due to an injury or illness	\$50 per day Max 30 days
4.	Wages & Levy Reimbursement Pays you when your Maid is hospitalised due to an injury or illness	\$30 per day Max 30 days
5.	Repatriation Expenses Reimbursement for the cost of transportation for your Maid to return to her home country following Permanent Disablement or Death	\$10,000
6.	Termination Expenses Pays you if your Maid is certified unfit for work by a medical practitioner due to injury or illness	\$300
	Replacement Maid Expenses Pays the hiring fees for a replacement Maid following the termination of your Maid's service due to death, injury or illness	\$500
	Special Grant Lump sum payment following death of your Maid during her employment in Singapore	\$2,000
9.	Liability to Third Parties Covers your legal liability for third party accidental bodily injury or property damage as a result of negligence of your Maid in the course of and arising out of her employment in Singapore	\$5,000
10.	Maid's Personal Belongings Loss or damage to personal effects belonging to your Maid in the event of fire, water or flood damage at your residence	\$300
11.	Insurance Guarantee Bond - Ministry of Manpower, Singapore Letter of Guarantee for a \$5,000 security bond on your behalf to the Ministry of Manpower (MOM)	\$5,000
Basic Plan Premium		\$267.50
Optional Covers		Additional Premium
1.	Additional Hospital & Surgical Expenses Up to \$15,000 Sum Insured	\$53.50 per \$5,000 Sum Insured
2.	Waiver of Counter Indemnity for Insurance Guarantee Bond to MOM Relieves your liability to MOM in the event a demand for payment by MOM (Excess: \$250)	\$53.50
3.	Employer's Liability Covers your legal liability as an employer arising from injury or disease claims by your Maid at Common Law. Choose from 3 different limit options:	
	\$300,000	\$26.75
	\$500,000	\$37.45
	\$1,000,000	\$69.55
4.	Insurance Guarantee Bond - Philippine Overseas Labour Office, Singapore Letter of Guarantee for a \$2,000 or \$7,000 security bond on your behalf to the Philippine Overseas Labour Office, Singapore:	
	\$2,000 - New hire	\$48.15
	\$7,000 - Renewal	\$80.25

Currency: Singapore dollars

All premium quoted are for 26 months' cover including 7% GST. All benefits are for 26 months' cover except for Personal Accident and Hospital & Surgical Expenses benefits.

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation. For more information on the scheme, please visit www.gia.org.sg or www.sdic.org.sg

This document is not a contract of insurance. Full details of the terms, conditions and exclusions of this insurance are provided in the policy and will be sent to you upon acceptance of your application by MSIG Insurance (Singapore) Pte. Ltd.

Information correct as at 1 November 2018.



MaidPlus

MaidPlus is upgraded with new and enhanced benefits to take care of you and your helper with greater protection and peace of mind for the family.



KEY BENEFITS

- Sum Insured for Personal Accident increased to \$60,000 per year (MOM requirement)
- Daily allowance for Alternative Domestic Help Benefit increased from \$20 to \$50 per day
- Medical Expenses enhanced to include dengue fever (includes negative results), dental treatment and Traditional Chinese Medicine (TCM) treatment due to injury
- Lump sum payout in the event of death of your Maid during the course of employment
- Hiring fees for a replacement Maid



Call 6827 7602

(Monday to Friday, 8.45 am - 5.30 pm)
or call your usual insurance advisor



service@sg.msig-asia.com

Frequently Asked Questions

1. Does MaidPlus meet the Ministry of Manpower's (MOM) requirements for foreign workers?

MaidPlus is a comprehensive package of benefits covering accidental death or disablement, hospital and surgical expenses, wages and levy reimbursement, repatriation expenses, guarantee bond and other benefits. These include MOM's requirement of (i) Hospital & Surgical Expenses of \$15,000 a year and (ii) Personal Accident of \$60,000 covering death and permanent disablement for the foreign domestic maid.

2. How does the Insurance Guarantee Bond(s) work?

We will issue a Letter of Guarantee as a security bond on your behalf to the Ministry of Manpower ("MOM").

If you require, we will also issue a Letter of Guarantee to the Philippine Overseas Labour Office in Singapore ("POLO") on your behalf.

If a demand is made by MOM and/or POLO as the case may be, we will first make the payment and recover any paid sums from you under the policy conditions of the section on Insurance Guarantee Bond.

You can purchase the optional cover for the Waiver of Counter Indemnity in respect of the Letter of Guarantee to MOM, paying only \$250 being the excess for your own account.

3. When will the Insurance Guarantee Bond be transmitted to MOM?

The Insurance Guarantee Bond will be transmitted electronically to MOM as follows:

- For a new hire or transfer case - within 14 days before the commencement date of the insurance.
- For renewal - 2 working days after your application is accepted by us.

4. What is the difference between Medical Expenses benefit and Hospital & Surgical Expenses benefit?

Medical Expenses under the Personal Accident section of MaidPlus cover the cost of treatment (including outpatient treatment) due to accidents only. The cover under Hospital & Surgical Expenses is wider as it extends to medical expenses incurred as an inpatient of a Hospital as a result of illnesses or accidents. Medical expenses incurred up to 90 days pre and post hospitalisation and day surgery are also covered under Hospital & Surgical Expenses.

5. How does the Wages & Levy reimbursement benefit work?

MaidPlus pays a fixed sum per day up to 30 days if your Maid is hospitalised as a result of an injury or illness so long as Hospital & Surgical Expenses benefit is payable.

6. How does the Alternative Domestic Help benefit work?

This benefit relieves an employer by reimbursing a fixed daily sum up to 30 days for the cost of hiring alternative domestic help during the period of your Maid's hospitalisation due to a covered injury or illness.

7. Will my Maid be covered when she returns to her home country for holiday?

When your Maid goes on holiday in her home country, she will be covered only for the Accidental Death and Permanent Disablement benefit provided her work permit is not cancelled. All the other benefits will resume cover upon her return to Singapore.

8. Can I buy the Philippine Overseas Labour Office (POLO) Bond midway?

Yes, you can buy the POLO Bond midway if you are an existing MaidPlus policyholder. The cover will end on the same date as the period of insurance of your existing policy. For more information, please call us at 6827 7602 for assistance.

9. Do I get a refund if I cancel my MaidPlus policy?

If you cancel the Policy, you will receive a refund of premium based on the Company's short period rates for the unexpired period of insurance, subject to a minimum charge of \$50. There will be no refund if the cancellation is made 180 days after the commencement date of the insurance.