

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. For higher coverage and benefit limits, you can choose the Classic or Premier plans for that extra protection.

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 60 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 pays an employer a fixed daily sum for up to 60 days to supplement the cost of hiring alternate domestic help during the period of a 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 during the period. 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 email us at service@sg.msig-asia.com 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 or more after the commencement date of the insurance.

ABOUT MSIG INSURANCE

A leading general insurer with a local presence of over 100 years, MSIG Insurance offers an extensive range of insurance solutions for commercial and personal risk protection, enabling the security and safety of individuals and businesses. MSIG holds an A+/Stable financial rating by Standard & Poor's.

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MSIG is a subsidiary of Mitsui Sumitomo Insurance, and is a member of the MS&AD Insurance Group - one of the largest general insurance groups in the world with presence in over 40 countries and regions, 19 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.

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MaidPlus

Giving your helper the essential protection



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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

- Personal accident protection of \$60,000 (MOM requirement)
- Worldwide cover for hospitalisation and surgical expenses while travelling with you
- Medical expenses includes cover for dengue fever (includes negative results), dental treatment and Traditional Chinese Medicine (TCM) treatment due to injury
- Daily allowance for up to a total of \$3,000 for alternative domestic help benefit
- Up to \$750 replacement maid expenses reimbursement when you need to replace your helper
- Lump sum payout of up to \$3,000 in the event of death of your helper during the course of employment



Call 6827 7602

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



service@sg.msig-asia.com

Benefits Summary		Sum Insured / Limit		
		Standard Plan	Classic Plan ^{NEW}	Premier Plan ^{NEW}
1.	Personal accident			
	Accidental death & permanent disablement	\$60,000	\$60,000	\$60,000
	Medical expenses due to accident including:	\$1,000	\$2,000	\$3,000
	a. Dental treatment due to injury	\$500 (sub-limit)	\$500 (sub-limit)	\$500 (sub-limit)
	b. TCM treatment due to injury	\$100 (sub-limit)	\$100 (sub-limit)	\$100 (sub-limit)
	c. Dengue fever treatment (including medical expenses and diagnostic test)	\$100 (sub-limit)	\$100 (sub-limit)	\$100 (sub-limit)
2.	Hospital & surgical expenses			
	Inpatient expenses charges in Class B2 or C ward in Singapore government hospitals and restructured hospitals or proration of expenses payout for other class of ward or hospital (including hospital and surgical expenses outside Singapore)	\$15,000 per year	\$30,000 per year	\$50,000 per year
	90 days pre and post hospitalisation diagnostic services and treatment			
Day surgery				
3.	Alternative domestic help benefit	\$50 per day	\$50 per day	\$50 per day
	Daily allowance for hiring temporary help when your maid is hospitalised due to an injury or illness	Max 30 days	Max 45 days	Max 60 days
4.	Wages & levy reimbursement	\$30 per day	\$30 per day	\$30 per day
	Pays you when your maid is hospitalised due to an injury or illness	Max 30 days	Max 45 days	Max 60 days
5.	Repatriation expenses	\$10,000	\$15,000	\$20,000
	Reimbursement for the cost of transportation for your maid to return to her home country following permanent disablement or death			
6.	Termination expenses	\$300	\$600	\$600
	Pays you if your maid is certified unfit for work by a medical practitioner due to injury or illness			
7.	Replacement maid expenses	\$500	\$500	\$750
	Pays the hiring fees for a replacement maid following the termination of your maid's service due to death, injury or illness			
8.	Special grant	\$2,000	\$3,000	\$3,000
	Lump sum payment following death of your maid during her employment in Singapore			
9.	Liability to third parties	\$5,000	\$10,000	\$20,000
	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			
10.	Maid's personal belongings	\$300	\$300	\$500
	Loss or damage to personal effects belonging to your maid in the event of fire, water or flood damage at your residence			
11.	Insurance guarantee bond (to Ministry of Manpower)	\$5,000	\$5,000	\$5,000
	Letter of guarantee for a \$5,000 security bond on your behalf to the Ministry of Manpower (MOM)			
Premium		\$267.50	\$363.80	\$417.30
Optional Covers		Additional Premium		
1.	Waiver of counter indemnity for insurance guarantee bond to MOM	\$53.50		
	Relieves your liability to MOM in the event a demand for payment by MOM (Excess: \$250)			
2.	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		
3.	Insurance guarantee bond – Philippine Overseas Labour Office, Singapore	\$80.25		
	Letter of guarantee for a \$7,000 security bond on your behalf to the Philippine Overseas Labour Office, Singapore. This is for domestic workers with or without existing record with Philippine Overseas Employment Administration (POEA)			

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 May 2020.