

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.

A testament to its growing strength and influence, MSIG has garnered numerous awards for delivering digitally innovative and customer-centric solutions.

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, 18 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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QMA130124

MAIDPLUS

Giving your helper the essential protection

**FULFILS MOM'S LATEST
ENHANCEMENTS FOR
POLICIES STARTING
FROM 1 JUL 2023**



msig.com.sg

**MSIG** | Insurance
that sees
the heart
in everything

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

MaidPlus

Enjoy greater protection and peace of mind with MaidPlus - enhanced to meet MOM's latest medical insurance requirements, such as increased hospital and surgical cover and direct payment by insurer to the hospital for admissible claims.



KEY BENEFITS

- Personal accident protection of \$60,000 (MOM requirement)
- High annual limit of up to \$120,000 for hospitalisation and surgical charges including pre and post hospitalisation treatment of 90 days
- Option to reduce your co-payment for your share of Section 2 - Hospital & Surgical Expenses
- Cover compassionate travel expenses for your helper to return home due to the passing of her legal parent, spouse or child
- Cover up to \$20,000 for repatriation expenses in the event of permanent disablement or death of your helper

Frequently Asked Questions

1. Does MaidPlus fulfil MOM's latest requirements and which plan should I buy?

All three of our MaidPlus plans issued with period of insurance starting from 1 July 2023 fulfil MOM's latest requirements. We offer higher tiered Classic and Premier plans for those who prefer more coverage and better protection.

2. How do I determine the period of insurance start date for my maid policy?

The start date is dependent on the type of maid you are hiring:

Maid Type	Period of insurance start date
New maid	On or before the maid's arrival date in Singapore.
Transfer maid	The agreed transfer date which is also the day you apply for issuance of the maid's new work permit.
Renewal maid	One day after the expiry date of the current work permit.

3. How does the first \$15,000 of cover and 25% co-payment under Section 2 – Hospital & Surgical Expenses (H&S Expenses) work?

We will pay for the first \$15,000 of the hospital bill. For claim amount above \$15,000, the co-payment is 25% by the employer and 75% by insurer up to the covered sum insured under Section 2. Please see the example below on how these are applied.

Maid's hospital bill = \$40,000 Standard plan H&S Expenses limit \$60,000	
MSIG pays the first \$15,000	
Remaining \$25,000 hospital bill	
MSIG pays 75% = \$18,750	Employer pays 25% = \$6,250
Total payments made	
MSIG pays \$33,750 (First \$15,000 + \$18,750)	Employer pays \$6,250

In the event the hospital bill is larger than the sum insured for Section 2 – Hospital & Surgical Expenses, the employer would have to pay the 25% co-payment share and any remaining uninsured portion of the hospital bill.

For more examples, please see the FAQs on our website.

4. How can I reduce my 25% co-payment for hospital bill amount which exceeds \$15,000?

MaidPlus offers the option to reduce the 25% co-payment to 10% or 0%. This option can be added into any of the three plans.

The reduction of co-payment option will help to reduce the cash amount which you have to fork out for hospital bills which is above the first \$15,000 up to the sum insured.

If you have selected to reduce your co-payment to 0%, using FAQ 3's example, you would not have to bear any part of the bill. In the event the hospital bill is larger than the sum insured for Section 2 – Hospital & Surgical Expenses, the employer would have to pay the 25% co-payment share and any remaining uninsured portion of the hospital bill.

You can select "Reduction of co-payment" option only at the point of purchase and this option cannot be amended once the period of insurance has started.

5. Is the first \$15,000 cover under Section 2 – Hospital & Surgical Expenses on per hospitalisation or per policy year basis?

The first \$15,000 cover is on a per policy year basis. It is re-set annually based on the period of insurance start date.

Take for example, your maid policy's period of insurance starts on 1 January.

In February, your maid was admitted to the hospital for injury and incurred a bill of \$15,000. We pay the entire bill as it falls within the first \$15,000.

In November of the same year, your maid was once again admitted to hospital for another injury and incurred a bill of \$10,000. The co-payment would apply immediately for the second bill where we would pay 75% (\$7,500) and employer would pay 25% (\$2,500).

On 1st January of the following year, the first \$15,000 cover will re-set and we will pay the first \$15,000 for any new hospital bills incurred in the new policy year.

6. How does the Maid Insurance Guarantee Bond and waiver of counter indemnity work?

We will issue a Letter of Guarantee for a \$5,000 security bond on your behalf to MOM. If MOM makes a demand, we will first make the payment and recover the payment from you under the policy conditions of the section on the Maid Insurance Guarantee Bond.

You can purchase the optional cover for Waiver of Counter Indemnity to reduce your liability to re-pay us for the bond payment to \$250.

7. Does MaidPlus pay for COVID-19 related medical bills?

MaidPlus covers for inpatient treatment for COVID-19.

8. Will my helper's pre-existing medical condition be covered when I apply for MaidPlus which includes MOM's latest enhancements or if I upgrade her to a higher MaidPlus plan during the renewal of her work permit?

Hospital and surgical expenses for pre-existing condition is covered after your maid's first 12 months of employment with you. This is subject to the following limits under Section 2 – Hospital & Surgical Expenses, applicable to all plans:

- a) Sum insured up to \$60,000 and
- b) 25% co-payment borne by the employer for the portion of eligible claim amount which is above \$15,000.

The above is subject to policy terms and condition such as permanent exclusion for birth defects, congenital abnormalities, hereditary conditions and their associated conditions.

9. How do I make a claim?

Please contact our Claims Department as soon as possible after any event giving rise or likely to give rise to a claim and complete a Claim form to facilitate the claim process. Written proof of the accident, such as a police report, doctor's report, original medical receipts, invoices and all supporting documents, must be furnished as proof of claim.

For medical expenses claims arising from hospital admission, we will assess your claims submission and notify you of the outcome. Thereafter, we will make direct payment to the hospital for our share of the hospital expenses if it is an admissible claim.



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	Premier Plan
1.	Personal accident Accidental death & permanent disablement Medical expenses due to accident including: a. Dental treatment due to injury b. TCM treatment due to injury c. Dengue fever treatment (including medical expenses and diagnostic test)	\$60,000 per year \$1,000 \$500 (sub-limit) \$100 (sub-limit) \$100 (sub-limit)	\$60,000 per year \$2,000 \$500 (sub-limit) \$100 (sub-limit) \$100 (sub-limit)	\$60,000 per year \$3,000 \$500 (sub-limit) \$100 (sub-limit) \$100 (sub-limit)
2.	Hospital & surgical expenses Co-payment conditions as mandated by Ministry of Manpower • First \$15,000 of eligible claims, no co-payment required • Above \$15,000 of eligible claims and up to sum insured, 25% co-payment applies on this amount Day surgery 90 days pre and post hospitalisation diagnostic services and treatment	\$60,000 per year	\$80,000 per year	\$120,000 per year
3.	Alternative domestic help Pays you for the cost for hiring temporary help when your maid is hospitalised due to an injury or illness	\$50 per day Max 30 days	\$50 per day Max 45 days	\$50 per day Max 60 days
4.	Wages & levy Inpatient hospitalisation - Compensates you for your maid's wages and levy if she is hospitalised due to an injury or illness Compassionate home leave - Compensates you for your maid's wages and levy if she has to travel back to her home country due to the passing of her legal parent, spouse or child	\$30 per day Max 30 days \$30 per day Max 14 days	\$30 per day Max 45 days \$30 per day Max 14 days	\$30 per day Max 60 days \$30 per day Max 14 days
5.	Repatriation expenses Pays for the transportation expenses to send your maid back to her home country following permanent disablement or death	\$10,000	\$15,000	\$20,000
6.	Termination expenses Pays for the necessary expenses to terminate your maid's service if she is certified unfit for work due to injury or illness	\$300	\$600	\$600
7.	Replacement maid expenses Pays the hiring fees for a replacement maid following the termination of your maid's service due to injury, illness or death	\$500	\$500	\$750
8.	Special grant Pays a lump sum benefit following death of your maid during her employment in Singapore	\$2,000	\$3,000	\$3,000
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	\$10,000	\$20,000
10.	Maid's welfare Personal belongings - Pays for loss or damage to personal effects belonging to your maid in the event of fire, water or flood damage at your residence Compassionate travel expenses - Covers for your maid's travel expenses if she need to travel back to her home country due to the passing of her legal parent, spouse or child	\$300 \$300	\$300 \$400	\$500 \$500
11.	Insurance guarantee bond (to Ministry of Manpower) Letter of guarantee for a \$5,000 security bond issued on your behalf to the Ministry of Manpower (MOM)	\$5,000	\$5,000	\$5,000
Premium for maids aged 50 years old and below		\$585.33	\$644.19	\$728.12
Premium for maids aged 51 to 60 years old		\$1,127.06	\$1,239.33	\$1,400.65
Optional Covers		Additional Premium		
1.	Waiver of counter indemnity for insurance guarantee bond to MOM Relieves your liability in the event MOM makes a demand for security bond payment (Excess: \$250)	\$54.50		
2.	Employer's liability Covers your legal liability as an employer arising from injury or disease claims by your maid at Common Law \$300,000 \$500,000 \$1,000,000	\$27.25 \$38.15 \$70.85		
3.	Reduction of co-payment for Section 2 - Hospital & surgical expenses Option to reduce the standard 25% co-payment which you have to bear for eligible claims amount above \$15,000 For maids aged 50 years old and below, reduce the co-payment by policyholder to: 10% 0% For maids aged 51 to 60 years old, reduce the co-payment by policyholder to: 10% 0%	\$58.86 \$155.87 \$112.27 \$298.66	\$64.31 \$171.13 \$124.26 \$329.18	\$73.03 \$192.93 \$140.61 \$371.69

Currency: Singapore dollars

All premium quoted are for 26 months' cover including GST. All sums insured are per policy basis (26 months), unless otherwise stated. Protected up to specified limits by SDIC. 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 January 2024.