

# MaidPlus



## Giving your helper the essential protection.

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

### Coverage Highlights

- **Personal accident protection** of \$60,000 (Ministry of Manpower 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.

Benefits Summary		Sum Insured / Limit		
		Standard Plan	Classic Plan	Premier Plan
1.	<b>Personal accident</b>			
	Accidental death & permanent disablement	\$60,000 per year	\$60,000 per year	\$60,000 per year
	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.	<b>Hospital &amp; surgical expenses</b>			
	Co-payment conditions as mandated by Ministry of Manpower <ul style="list-style-type: none"> <li>• First \$15,000 of eligible claims, no co-payment required</li> <li>• Above \$15,000 of eligible claims and up to sum insured, 25% co-payment applies on this amount</li> </ul>	\$60,000 per year	\$80,000 per year	\$120,000 per year
	Day surgery			
	90 days pre and post hospitalisation diagnostic services and treatment			
3.	<b>Alternative domestic help</b> 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

Benefits Summary		Sum Insured / Limit		
		Standard Plan	Classic Plan	Premier Plan
<b>4.</b>	<b>Wages &amp; levy</b>			
	<b>Inpatient hospitalisation</b> - Compensates you for your maid's wages and levy if she is hospitalised due to an injury or illness	\$30 per day Max 30 days	\$30 per day Max 45 days	\$30 per day Max 60 days
	<b>Compassionate home leave</b> - 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 14 days	\$30 per day Max 14 days	\$30 per day Max 14 days
<b>5.</b>	<b>Repatriation expenses</b> 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
<b>6.</b>	<b>Termination expenses</b> 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
<b>7.</b>	<b>Replacement maid expenses</b> 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
<b>8.</b>	<b>Special grant</b> Pays a lump sum benefit following death of your maid during her employment in Singapore	\$2,000	\$3,000	\$3,000
<b>9.</b>	<b>Liability to third parties</b> 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
<b>10.</b>	<b>Maid's welfare</b>			
	<b>Personal belongings</b> - Pays for loss or damage to personal effects belonging to your maid in the event of fire, water or flood damage at your residence	\$300	\$300	\$500
	<b>Compassionate travel expenses</b> - 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	\$400	\$500
<b>11.</b>	<b>Insurance guarantee bond (to Ministry of Manpower)</b> 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
<b>Premium for maids aged 50 years old and below</b>		<b>\$585.33</b>	<b>\$644.19</b>	<b>\$728.12</b>
<b>Premium for maids aged 51 to 60 years old</b>		<b>\$1,127.06</b>	<b>\$1,239.33</b>	<b>\$1,400.65</b>
<b>Optional Covers</b>		<b>Additional Premium</b>		
<b>1.</b>	<b>Waiver of counter indemnity for insurance guarantee bond to MOM</b> Relieves your liability in the event MOM makes a demand for security bond payment (Excess: \$250)		\$54.50	
<b>2.</b>	<b>Employer's liability</b> Covers your legal liability as an employer arising from injury or disease claims by your maid at Common Law			
	\$300,000		\$27.25	
	\$500,000		\$38.15	
	\$1,000,000		\$70.85	
<b>3.</b>	<b>Reduction of co-payment for Section 2 - Hospital &amp; surgical expenses</b> 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%	\$58.86	\$64.31	\$73.03
	0%	\$155.87	\$171.13	\$192.93
	For maids aged 51 to 60 years old, reduce the co-payment by policyholder to:			
	10%	\$112.27	\$124.26	\$140.61
	0%	\$298.66	\$329.18	\$371.69

All premium quoted are for 26 months' cover including GST. All sums insured are per policy basis (26 months), unless otherwise stated.

**BUY ONLINE NOW**

*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. This policy is protected under the Policy Owners' 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 limits of coverage, where applicable, please contact MSIG or visit the GIA or SDIC websites.*