

## Frequently Asked Questions

**1. What does the Maid Insurance cover?**

It is a comprehensive package of benefits that includes Accidental Death or Permanent Disablement, Hospital & Surgical Expenses, Replacement Maid Expenses, Wages & Levy Reimbursement, Repatriation Expenses, Insurance Guarantee Bond and other benefits.

**2. How does the Maid Insurance meet the Ministry of Manpower's (MOM) requirements for foreign domestic helper?**

The MOM's requirements of Personal Accident cover of S\$40,000, Hospital & Surgical Expenses of at least S\$15,000 and Insurance Guarantee Bond of S\$5,000 for your foreign domestic helper are included in the Maid Insurance.

**3. If my foreign domestic helper is injured and requires outpatient treatment, will the treatment expenses be covered?**

Yes, you can claim up to S\$1,000 per injury (including treatments by registered Chinese Medicine Practitioner or Chiropractor, subject to a maximum of S\$100 per injury) for outpatient treatments due to Accident.

**4. How does the Replacement Maid Expenses benefit work?**

The Policy will pay up to S\$500 for the agency fees incurred in hiring a replacement foreign domestic helper in event of termination of the foreign domestic helper's services due to Accidental Death, Injury from Accident or Illness as certified by a Medical Practitioner, provided the replacement is employed within 90 days from the date of termination.

**5. How does the Wages & Levy Reimbursement benefit work?**

The Policy will pay a fixed sum per day up to 30 days if your foreign domestic helper is hospitalised due to an Accident or Illness except pre-existing condition.

**6. How does the Insurance Guarantee Bond work?**

MSIG Insurance will issue a Letter of Guarantee for the sum of S\$5,000 as a security bond on your behalf to the MOM. As such, you do not need to pay the S\$5,000 cash up front to MOM when you are applying for a foreign domestic helper. MSIG Insurance can also issue a Letter of Guarantee to the Philippine Overseas Labour Office in Singapore ("POLO") on your behalf if you need.

In event that a demand is made by MOM and/or POLO, MSIG Insurance will make the payment first and recover it from you under the Counter Indemnity arrangement of the insurance.

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

The Guarantee details will be transmitted to MOM within 2 working days from date of application.

**8. What can I do if I want to increase the Hospital and Surgical Expenses coverage for my foreign domestic helper?**

You may purchase the optional additional cover of up to S\$15,000 per year with an additional premium.

**9. How does the Waiver of Counter Indemnity work?**

MSIG Insurance will waive their rights to recover the security bond of S\$5,000 paid to MOM against you, subject to the first S\$250 which you have to bear.

**10. How does the Employer's Liability cover work?**

The Policy will pay up to S\$500,000 (depending on the optional cover selected) for legal costs and expenses in the event that you are legally liable for your foreign domestic helper sustaining injuries or disease arising out of and in the course of her employment by you.

**11. Can the Policy be cancelled?**

Either you or MSIG Insurance can cancel the Policy by giving the other party 14 days' notice in writing. If you cancel the Policy, you will receive a short period refund of premium paid for the unexpired period of insurance, subject to a minimum charge of S\$50. There will be no refund of the premium paid if the Policy is cancelled after 180 days of the commencement of insurance.

**12. How do I make a claim?**

Please notify MSIG Insurance in writing of any event giving rise or likely to give rise to a claim under the Policy as soon as possible but in any case within 21 days of the happening of such event. You will need to complete a claim form and provide all information, evidence or supporting documents e.g. receipts, medical certificates or reports at your own expense, which MSIG Insurance may require to assess your claim.

For more claims related enquiries, please call MSIG 24-Hour Claims Hotline at 6827 7660 or email your questions to [claims@sg.msig-asia.com](mailto:claims@sg.msig-asia.com)

**13. What if I have more questions about this insurance?**

Please contact MSIG Insurance Customer Centre at 6827 7607 (Mon – Fri , 8.45am – 5.30pm) or email your questions to [banca\\_d@sg.msig-asia.com](mailto:banca_d@sg.msig-asia.com)