



Domestic Maid

Peace of mind for you and your maid



Better protection for your domestic helper

From taking care of your loved ones, to making sure your home is ready for you to come back to, your helper is an integral part of the family.

Benefits at a glance

The Ministry of Manpower (MOM) requires employers of domestic helpers to furnish the following. With Liberty Insurance's Domestic Maid insurance policy, conveniently fulfil all the requirements with one package.



Security deposit of S\$5,000
which can be in the form of an insurance guarantee



Medical Insurance of S\$15,000
covering hospital and surgical expenses



Personal Accident Insurance for S\$60,000

Summary of Benefits

Description of Benefits	Plan 1A	Plan 2A	Plan 3A	Plan 4A
Section 1 Letter of Guarantee to Ministry of Manpower ¹	S\$5,000	S\$5,000	S\$5,000	S\$5,000
Section 2 Personal Accident				
A. Death	S\$60,000	S\$60,000	S\$60,000	S\$60,000
B. Permanent Disablement	As per scale in Policy	As per scale in Policy	As per scale in Policy	As per scale in Policy
C. Medical expenses with licensed TCM extension up to S\$100 per accident	S\$1,000 (exclude TCM treatment)	S\$2,000	S\$2,500	S\$3,500
Section 3 Hospital & surgical expenses with extension to cover ambulance services & medical report fee up to S\$100 per accident	S\$15,000 per annum (Singapore & West Malaysia only)	S\$15,000 per annum (Worldwide)	S\$20,000 per annum (Worldwide)	S\$30,000 per annum (Worldwide)
Section 4 Daily Benefit	Not covered	S\$20 per day (maximum 60 days)	S\$30 per day (maximum 60 days)	S\$50 per day (maximum 60 days)
Section 5 Repatriation Expenses	S\$10,000	S\$10,000	S\$15,000	S\$20,000
Section 6 Wages & Levy Reimbursement	Not covered	Up to S\$20 per day (maximum 60 days)	Up to S\$30 per day (maximum 60 days)	Up to S\$40 per day (maximum 60 days)
Section 7 Re-hiring Expenses	S\$250	S\$300	S\$350	S\$500
Section 8 Outpatient Kidney Dialysis/Cancer Treatment	Not covered	S\$1,000	S\$2,500	S\$5,000
Section 9 Special Grant	Not covered	S\$2,000	S\$2,500	S\$3,000
Section 10 Reimbursement of Indemnity Paid to Insurer	Optional	Optional	Optional	Optional

Summary of Benefits

Description of Benefits	Plan 1A	Plan 2A	Plan 3A	Plan 4A
Extension A Maid's (Insured person) Personal Belongings	S\$250	S\$300	S\$350	S\$500
Extension B Employer's and Maid's Liability	S\$5,000 Any One Accident/ in the aggregate	S\$10,000 Any One Accident/ in the aggregate	S\$50,000 Any One Accident/ in the aggregate	S\$75,000 Any One Accident/ in the aggregate
Extension C Fidelity Guarantee	S\$500	S\$1,000	S\$2,000	S\$5,000

Premiums

Bond & Insurance (26 months)	S\$245.00	S\$264.83	S\$301.47	S\$363.00
Bond & Insurance (14 months)	S\$183.75	S\$198.62	S\$226.10	S\$272.25
Bond, Insurance & Reimbursement (26 months)	S\$298.50	S\$318.33	S\$354.97	S\$416.50
Bond, Insurance & Reimbursement (14 months)	S\$237.25	S\$252.12	S\$279.60	S\$325.75

Reimbursement of Indemnity Paid to Insurer

Additional premium payable (optional)	
Flat Rate	S\$53.50

¹The Insured will need to indemnify Liberty Insurance for all sums that Liberty Insurance may incur arising out of the Letter of Guarantee.

Premiums include prevailing GST.

The information provided here is a summary. Please refer to the actual policy wordings for the terms and conditions.

In the event that Liberty Insurance is required to make payment under the Security Bond required by Ministry of Manpower, the Proposer will need to reimburse Liberty Insurance the "Excess" amount only, provided that the payment is not caused by or resulting from the Proposer's breach of the conditions under the Security Bond.

The "Excess" amount will vary as follows:

- S\$250 if this extension of coverage is purchased when the insurance package is first arranged subject to a waiting period of 30 days from the policy inception date
- S\$500 if this extension is purchased mid-term but within one month of the policy inception date subject to a waiting period of 30 days from the date of inclusion

Notes

1. Persons eligible to apply

The Insured Person must be in the immediate employment of the Insured and hold a valid work permit.

2. Major Exclusions

- Pre-existing conditions
- Illness, disease, mental defect, infirmity or insanity
- AIDS and diseases associated with HIV
- Pregnancy, childbirth, abortion, miscarriage, and or its complications
- Suicide or self-inflicted injury
- Drug or alcohol abuse
- War and nuclear related events
- Participation in under-water activities involving artificial breathing apparatus, hunting, potholing, parachuting, sky diving, mountaineering and rock climbing necessitating the use of guides or ropes
- Flying or other aerial activity except as a fare-paying passenger
- Any kind of speed contest or racing (other than foot) and motor rallies

Underwritten by **Liberty Insurance Pte Ltd** (Registration no. 199002791D)
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