

Liberty Insurance Pte Ltd 51 Club Street #03-00 Liberty House Singapore 069428 Tel: 1800-LIBERTY (542 3789) Fax: (65) 5223 6434 Reg. No. 199002791D | GST Reg. No. M2-0093571-3 www.libertyinsurance.com.sg Insured United Agency Pte Ltd 18 Tagore Lane #04-01 Singapore 787477 Tel: (65) 6744 1339 DID: (65) 6316 6613 Fax: (65) 6744 7469 www.insuredunited.com.sg

Proposal Form – Domestic Maid

Please complete all sections to facilitate the processing of your application.

Statement pursuant to Section 25(5) Cap. 142 of the Insurance Act or any subsequent amendments thereof. You are to disclose in the proposal form fully and faithfully all facts which you know or ought to know, otherwise the Policy issued hereunder may be void.

Name of Producer & Producer Code:

INSURED UNITED AGENCY PTE LTD (A1254)

Particulars of Proposer

Name of Proposer:		Gender:	Age:	
Mailing Address:				
		Postal code	()	
NRIC No.:	Contact No.:	Nationality:		
Email:		SB Transmission No	.:	

Particulars of Maid

Name of Maid:		Passport No.:	
Date of Birth:	Nationality:	Work Permit No.:	
Effective Date (DD/MM/YYYY):		From:	

Reimbursement of Indemnity paid to Insurer:	Philippines Embassy Bond:

Remarks:

The Proposer will need to indemnify Liberty Insurance Pte Ltd for all sums that they may incur arising out of the Letter of Guarantee and/or Embassy Bond.

PAYMENT BEFORE COVER WARRANTY (INDIVIDUAL)

Please note that the total premium must be paid and actually received in full by the Company (or the intermediary through whom this Policy was effected) on or before the inception date of the coverage, failing which the Policy shall be deemed to be automatically cancelled and no benefits whatsoever shall be payable by the Company.



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Name of Proposer:

MARKETING OPTION (This is optional - please tick in box if you wish to opt-in)

I opt to have a Free S\$10.00 NTUC FAIRPRICE VOUCHER, compliments of Insured United Agency Pte Ltd. In return for this voucher, I consent to Liberty Insurance Pte Ltd and/or Insured United Agency Pte Ltd contacting me via SMS, telephone calls, post, mobile apps, social media, and email about Liberty's products and services, regardless of my registration with or instructions to the Do Not Call/Text/Fax Registry.

[If you do not mark in the box, we will follow any existing option you may have indicated previously]

This Voucher Promotion is subject to the following terms and conditions:

- a) Voucher must be collected within one month from the inception date of the Policy at Insured United Agency's office, 18 Tagore Lane #04-01, Singapore 787477
- b) We reserve the right to recover the cash value (S\$10) of the Voucher from you if the Policy is cancelled within 6 months from Policy inception date for whatever reason howsoever
- c) Insured United Agency Pte Ltd reserves the right, at their discretion to amend, add to or delete any term of this Voucher Promotion at any time
- d) Insured United Agency Pte Ltd shall have the independent right to enforce and benefit from the terms in this section under common law and the Contracts (Rights of Third Parties) Act (Cap 53B)

DECLARATION

I, the Proposer, do hereby declare and warrant that:

- a) All information provided by me in connection with this application are true, accurate and complete
- b) I agree that this application and declaration shall be the basis of the contract between Liberty and myself
- c) I agree to accept the Company's policy subject to the terms, exclusions and conditions to be expressed therein, endorsed thereon or attached thereto
- d) If I do not fully and faithfully give the facts as I know them or ought to know them, I may receive nothing from the policy
- e) I am aware that this electronic system may reside outside of Singapore and I am the transferor (not Liberty) of all personal data out of Singapore, upon submission
- f) I/We have read & agreed entirely to all terms in Liberty's Data Protection Policy, available on request & also at <u>www.libertyinsurance.com.sg/data-protection-policy</u>, both now & in advance as it may be amended from time to time.

IMPORTANT NOTICE TO SUBMITTER:

If you, the submitter of this form, are submitting this form for another person who is the actual Proposer; and in consideration for Liberty processing this application upon your request:

- a) You agree that you have been validly & legally authorised by the Proposer to do so; and
- b) You warrant that you have shown this entire completed document to the intended Proposer and had obtained his/her agreement to everything; and
- c) You, in your personal capacity, agree to indemnify and keep Liberty Insurance Pte Ltd indemnified against all proceedings, costs, expenses, claims, liabilities, losses or damages if any part of this Notice turns out to be false, howsoever whatsoever, on a **strict liability basis**, that is, even if your state of mind was unintentional, intentional, negligent, inadvertent, accidental, unknowing, etc.



Proposal Form – Domestic Maid

Name of Proposer:

LETTER OF INDEMNITY

In consideration of Liberty Insurance Pte Ltd ("the insurer") agreeing at my/our request to issue a Letter of Guarantee ("the MOM Guarantee") in favor of Ministry of Manpower ("MOM") guaranteeing the payment on demand of any sum or sums not exceeding in total Singapore Dollars Five Thousand (S\$5,000) in lieu of the cash deposit of Singapore Dollars Five Thousand (S\$5,000) that the employer would otherwise have to provide as security under the Security bond executed by the employer in favor of MOM and/or to issue a Letter of Guarantee (hereinafter called the Labatt Guarantee) in favor of the Labor Attache (the Labatt), Embassy of the Philippines for the sum of S\$2,000 or S\$7,000, whichever applicable, (collectively known as the Guarantees) guaranteeing the satisfactory performance and observance of the conditions imposed on the Employer by the Labatt in the Embassy of the Philippines' Standard Employment Contract for Filipino workers in Singapore executed by the Employer in favor of the Labatt, I/we hereby jointly and severally irrevocably and unconditionally agree and undertake for myself/ourselves and my/our heirs executors administrators assigns and successors that

- 1. As a continuing obligation I/We shall indemnify and keep indemnified the insurer from and against all claims, demand, payment, actions, suits, proceedings, losses, expenses including legal costs on an indemnity basis and all other liabilities of whatsoever nature or description which may be made or taken against or incurred by the Insurer in relation to or arising out of the Guarantees and/or this Counter-Indemnity.
- 2. Where any request is made upon the Insurer by MOM and/or the Labatt for payment of any sum pursuant to the Guarantees, ("such request") the insurer shall at its absolute discretion be at liberty to contest or compromise or immediately pay upon such request and such request shall be sufficient authority to the insurer for making any payment thereon without requiring or obtaining any evidence or proof that the amount so claimed or requested is due and payable to MOM and/or the Labatt and without any notice or reference to or further authority from me /us notwithstanding that I/we may dispute the validity of any such claim or request.
- 3. I/We shall not at any time question or challenge the validity legality or otherwise of any payment made by the Insurer to MOM and/or the Labatt pursuant to such request or deny any liability under this Counter-Indemnity on the ground that such payment or any part thereof made by the insurer was not due or payable under the Guarantees or on any other ground whatsoever.
- 4. I/We shall not be discharged or released from this indemnity by any compromise, variation or arrangement made between MOM and/or the Labatt and the Insurer in relation to the obligation undertaken by the insurer under the Guarantees or by any forbearance whether as to payment, time, performance or otherwise given by MOM and/or the Labatt to the insurer.
- 5. My/Our liability hereunder is irrevocable and shall remain in full force and effect until the Insurer's liability under the Guarantees is fully discharged to the Insurer's satisfaction.
- 6. This indemnity shall be governed by and construed in accordance with the laws of Singapore.

IMPORTANT NOTICE TO SUBMITTER:

If you, the submitter of this form, are submitting this Letter of Indemnity for another person who is the actual Guarantor; and in consideration for Liberty processing this application upon your request:

- a) You agree that you have been validly & legally authorized by the Guarantor to do so; and
- b) You warrant that you have shown this entire completed document (not just the Letter of Indemnity) to the Guarantor and had obtained his/her agreement to everything; and
- c) You, in your personal capacity, agree to indemnify and keep Liberty Insurance Pte Ltd indemnified against all proceedings, costs, expenses, claims, liabilities, losses or damages if any part of this Notice turns out to be false, howsoever whatsoever, on a **strict liability basis**, that is, even if your state of mind was unintentional, intentional, negligent, inadvertent, accidental, unknowing, etc.

Date



Summary of Benefits

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\$65,000	S\$70,000	S\$75,000
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	Up to S\$20 per day (maximum 60 days)	Up to S\$30 per day (maximum 60 days)	Up to 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 Section 8	S\$250	S\$300	S\$350	S\$500
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
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



Premium Payable

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 of Indemnity (26 Months)	S\$298.50	S\$318.33	S\$354.97	S\$416.50
Bond, Insurance & Reimbursement of Indemnity (14 Months)	S\$237.25	S\$252.12	S\$279.60	S\$325.75

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

Reimbursement of Indemnity Paid to Insurer	

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

Premiums above include prevailing GST.

In the event that Liberty Insurance is required to make payment under the Security Bond required by Ministry of Manpower, the Proposer will need only reimburse Liberty the "Excess" amount, 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:

- a) S\$250 if this extension of coverage is purchased when the insurance package is first arranged
- b) 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

Cancellation Refund Policy

Period of Cancellation	Within 60 days	Within 61 to 120 days	Within 121 to 180 days	Within 181 to 365 days
26 month policy	80% of Premium	50% of Premium	30% of Premium	20% of Premium
14 month policy	80% of Premium	50% of Premium	No refund	No refund

No premium refund shall be given where a claim has been lodged under the policy.

