

MAIDPLUS INSURANCE

Benefits Summary

The Benefits Summary below sets out the maximum amounts we will pay under the applicable plan. Sub-limits and cover restrictions apply. Please refer to the Policy for full details of the limits, terms, conditions and exclusions of this insurance. All sums are in Singapore Dollars.

Benefits		Sum Insured / Limit		
		Standard Plan	Classic Plan	Premier Plan
1	Personal accident			
	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	Hospital & surgical expenses			
	Co-payment conditions as mandated by Ministry of Manpower <ul style="list-style-type: none"> • 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 	\$60,000 per year	\$80,000 per year	\$120,000 per year
	Day surgery	\$60,000 per year	\$80,000 per year	\$120,000 per year
	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	\$30 per day Max 30 days	\$30 per day Max 45 days	\$30 per day Max 60 days
	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 14 days	\$30 per day Max 14 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

Benefits		Sum Insured / Limit		
		Standard Plan	Classic Plan	Premier Plan
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	\$300	\$300	\$500
	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	\$400	\$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
Optional Cover (additional premium is required)				
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)	Available	Available	Available
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	\$300,000 \$500,000 \$1,000,000	\$300,000 \$500,000 \$1,000,000
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:	0% - 10%	0% - 10%	0% - 10%
	For maids aged 51 to 60 years old, reduce the co-payment by policyholder to:	0% - 10%	0% - 10%	0% - 10%

Disclaimer:

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.