



# MaidCare

Peace of mind, for you and your helper



## Comprehensive protection designed for your helper

A domestic helper offers welcomed assistance in many a busy household, almost becoming a member of the family in some instances. That is why Liberty Insurance's comprehensive MaidCare plan is here to ensure that your domestic helper has sufficient insurance coverage in times of accident or illness.

### Benefits at a glance



Meets Ministry of Manpower's (MOM) requirement for Security Bond, Personal Accident, and Hospitalisation & Surgical Expenses



Same day transmission to MOM



Immediate acknowledgement



Quick turnaround time

# Summary of Benefits

Section	Description of Benefits	
1	Letter of Guarantee to Ministry of Manpower <sup>1</sup>	S\$5,000
2	Personal Accident	
	A. Death	S\$60,000
	B. Permanent Disablement	As per scale in Policy
	C. Medical Expenses	S\$2,000
3	Hospital & Surgical Expenses (Co-insurance of 25% applies to bills exceeding S\$15,000)	S\$60,000 per annum
4	Daily Benefit	S\$20 per day (maximum 60 days)
5	Repatriation Expenses	S\$10,000
6	Wages & Levy Reimbursement	Up to S\$30 per day (maximum 60 days)
7	Re-hiring Expenses	S\$350
8	Outpatient Kidney Dialysis/Cancer Treatment	S\$2,500
9	Special Grant	S\$1,000
10	Reimbursement of Indemnity Paid to Insurer	Optional
Extension A	Maid's (Insured person) Personal Belongings	S\$250
Extension B	Employer's and Maid's Liability	S\$20,000 (Any One Accident/ in the aggregate)

<sup>1</sup> The Proposer will need to indemnify Liberty Insurance Pte Ltd for all sums that Liberty Insurance may incur arising out of the Letter of Guarantee.

# Premiums

Premium payable	
For 26 months (Include prevailing GST)	S\$550.80
For 14 months (Include prevailing GST)	S\$413.10

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

More information about MaidCare is available at [www.libertyinsurance.com.sg](http://www.libertyinsurance.com.sg).

## Reimbursement of Indemnity Paid to Insurer

Additional premium payable (optional)	
Flat Rate (Include prevailing GST)	S\$54.00

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 policy inception date

## Notes

### 1. Persons eligible to apply

- The Insured Person must be in the immediate employment of the Insured and holds a valid work permit
- Age 64 years old and below

### 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

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 the limits of coverage, where applicable, please contact us ([servicecenter@libertyinsurance.com.sg](mailto:servicecenter@libertyinsurance.com.sg)) or visit the GIA/LIA or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

# Pre-contract disclosure for medical insurance plans for Work Permit and S Pass Holders

This product provides coverage for the following features that comply with the Ministry of Manpower's (MOM) enhanced Medical Insurance (MI) requirements:

	Yes/No
Annual claim limit of at least \$60,000, inclusive of a first-dollar cover of \$15,000	Yes
For portion of the bill above \$15,000, the employer must co-pay up to 25% (to the hospital)	Yes
Exclusions are in line with MOM's list of allowable exclusions	No*
Age-differentiated premiums are in 2 age bands: (1) <50 years old and (2) >50 years old	No*
Insurers will reimburse our portion of the hospital bill to hospitals directly upon admissibility of the medical claim	No*

\*These features are to be implemented on/after 1st July in accordance with MOM's Stage 2 requirement under enhanced MI for Work Permit and S Pass Holders.