

Foreign Maid Insurance

Comprehensive coverage that gives you more savings.

Make room for more savings, ease and coverage. Foreign Maid Insurance. Getting more out of this plan is just the beginning.

Looking after your maid's wellbeing is a priority and it does not need to be a financial burden. With enhanced features, our Foreign Maid Insurance offers a more extensive coverage to ensure all-round care.

We offer courier service² for the renewal of your foreign maid's work permit. Simply register with us and we will take care of the rest.

More benefits. Affordable premiums.

Giving you more benefits means offering simple things such as the convenience of courier service² for the renewal of your foreign maid's work permit and enhancing your maid's medical coverage at affordable premiums.

Our plan supports you and your maid through the good and bad times, so no unexpected emergency becomes too much to handle.

Table of Benefits

Coverage	Plan Type		
	MI4E	MI3E	MI2E
	Maximum Benefits		
Guarantee Bond to Ministry of Manpower (MOM)	\$5,000	\$5,000	–
Personal Accident Insurance	\$40,000	\$40,000	\$40,000
Accident Medical Expenses	\$2,000	\$2,000	\$2,000
Repatriation Expenses	\$10,000	\$10,000	\$10,000
Hospital and Surgical Expenses (Per Year Limit) <small>ENHANCED!</small>	\$15,000	\$15,000	\$15,000
Wages Compensation (Up to 30 days)	\$30 per day	\$30 per day	\$30 per day
Termination Expenses	\$300	\$300	\$300
Special Grant in the event of death of foreign maid <small>NEW!</small>	\$2,000	\$2,000	\$2,000
Liability to Third Party <small>ENHANCED!</small>	\$25,000	\$25,000	\$25,000
Courier service for renewal of Work Permit Services	Included		–
Basic Premium Rates (Inclusive of 7% GST)			
Premium for 26 months policy	\$357.05*	\$256.80	\$194.74
Option with waiver of counter indemnity# (Excess: \$250)	\$408.41*	\$308.16	–

Premium rates are non-guaranteed and may be reviewed from time to time.

14 months policy plan is also available. Please contact NTUC Income for more information.

* Premium is inclusive of courier service and admin fee to MOM for renewal or issuance of work permit.

The waiver of counter indemnity option limits your \$5,000 bond liability to \$250 if the breach of the bond is not due to your negligence or fault. It is an optional feature which can be taken up under the Foreign Maid Insurance MI3E & MI4E Plan with additional premium payable.

Benefits at a glance

- Hospital and Surgical Expenses coverage now extended to cover specified communicable diseases¹
- Hassle-free sign up by phone or online
- Courier service² available to help renew the work permit
- Emergency overseas hospitalisation³ coverage to protect your maid wherever she goes

Get in touch

 **CLICK**
on www.income.com.sg

 **CALL**
our hotline at
62 INCOME/6788 1111

 **MEET**
your insurance adviser today

Foreign Maid Insurance

Hospital and Surgical Expenses Rider

We know that one can never be too prepared during times of unexpected adversity, that's why our plan has an optional Hospital and Surgical Expenses Rider. It provides your maid with up to \$10,000 extra hospital and surgical expenses coverage per year for an additional premium of just \$53.50⁴ (inclusive of 7% GST).

Deductible Option

We said that this is a plan that gives you more room for savings, and we mean it.

Enjoy up to 20% discount on your total premium rate if you opt for the Deductible Option⁵ on Hospital and Surgical Expenses.

Performance Bond to the Philippines Embassy

If you need to furnish a Performance Bond to the Philippines Embassy in Singapore, the following plans are available:

Plan	Coverage	Premium rates for 26 months policy (Inclusive of 7% GST)
Plan 1a	\$2,000 Performance Bond to Philippines Embassy	\$35.31
Plan 1b⁶	\$7,000 Performance Bond to Philippines Embassy	\$71.69

Premium rates are non-guaranteed and may be reviewed from time to time.

Why choose NTUC Income

Just like you, we're always planning ahead to ensure your needs are met. That's why our Foreign Maid Insurance plan offers you a variety of options to protect your maid's wellbeing and at the same time meet your financial needs.

To experience the Income difference, simply sign up online or give us a call today.

IMPORTANT NOTES

- ¹ Specified Communicable diseases covered under the policy are: Influenza A flu virus (H1N1), hand, foot and mouth disease (HFMD), severe acute respiratory syndrome (SARS).
- ² Courier service for the renewal of foreign maid's work permit is included in the Foreign Maid Insurance MI4E plan. Policyholder under the Foreign Maid Insurance MI2E or MI3E plan may choose to pay an additional premium of \$100.25 (inclusive of 7% GST) for the courier service. This service is not applicable for sign-ups through maid agencies.
- ³ Subject to the applicable pro-ration factor.
- ⁴ The additional premium rate of \$53.50 (inclusive of 7% GST) is only applicable to a 26-month policy plan (MI2E, MI3E or MI4E), with a Hospital and Surgical Expenses Rider of \$10,000 coverage per year.
- ⁵ The amount of \$1,000 (per claim) is applied as a Deductible on Hospital and Surgical Expenses if you opt for the Deductible Option.
- ⁶ This plan is not applicable for sign-ups through maid agencies.

There are certain conditions whereby the benefits under this plan will not be payable. These are stated as exclusions in the Policy Contract. You are advised to read the Policy Contract for the full list of exclusions.

This brochure is for general information only and is not a contract of insurance. The precise terms, conditions and exclusions of this plan are specified in the Policy Contract. Please visit www.income.com.sg to read a copy of the Policy Contract.

In the event of any ambiguity, discrepancy or omission between the English and Chinese versions, the English version shall apply and prevail.

Information is correct as of 1 December 2011.