

Pre-contract disclosure for Domestic Helper Insurance plan

This Domestic Helper Insurance provides coverage that comply with the Ministry of Manpower's (MOM) Enhanced Medical Insurance requirements¹:

	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 ²	No
Age-differentiated premiums are in 2 age bands: (1) ≤ 50 years old (2) > 50 years old	Yes
Income will reimburse it's portion of the hospital bill to hospitals directly upon admissibility of the medical claim.	Yes

In addition to MOM's Enhanced Medical Insurance requirements mentioned above, this Domestic Helper insurance also provides coverage for:

60-day Pre- Hospitalisation & Post- Hospitalisation
Pre-existing medical condition: If your domestic helper has been working in Singapore for more than 12 months in a row, the Hospital & Surgical benefit will cover her pre-existing medical condition. This is applicable to transfer, replacement and renewal domestic helpers working in Singapore.
Waiver of co-payment (Optional benefit)
Hospital & Surgical Expenses (Optional benefit)

¹ Click [here](#) for MOM's press release on the enhanced medical insurance.

² Refer to Annex of the press release for the list of allowable exclusions.