

# Domestic Helper Insurance

Enjoy high coverage at affordable premiums.

GENERAL INSURANCE



Be it your maid or confinement nanny, you can now ensure that her wellbeing is also being taken care of without it being a financial burden, even as she continues to look after you and your family. With our Domestic Helper Insurance, you can protect your helper with high coverage and enjoy preferential rates for medical consultations as well as health screenings.

## Why is it good for me?

1

**Up to \$80,000 personal accident coverage<sup>1</sup>** for your helper

2

**Preferential rates for medical consultations and health screenings** through MediPass app<sup>2</sup>

3

**Local and emergency overseas hospitalisation<sup>3</sup> coverage** for your helper (including **COVID-19<sup>4</sup>**)

4

**Letter of Guarantee<sup>5</sup>** with direct payment to the hospital for your helper's hospitalisation expenses

5

Coverage for hospitalisation for **pre-existing medical conditions<sup>6</sup>** if your helper is employed for more than 12 months in Singapore

Domestic helper insurance will help you meet the Ministry of Manpower (MOM) requirements, and offers additional protection for both you and your domestic helper from unforeseen expenses should your helper fall ill or get injured.



**Covers cost of hospital and surgical expenses<sup>7</sup> if your helper falls ill or gets into an accident.**



**Compensates your helper's wages, up to 30 days if your helper is hospitalised or on hospitalisation leave and is unable to carry out her duties.**



**Protects your helper against personal liability when she accidentally injures someone or their property.**

## Which plan is suitable for me?



### Basic Plan

#### For peace of mind

- Includes coverage for personal accident, hospitalisation, personal liability and outpatient medical expenses due to injury for your helper
- Includes coverage for pre-existing medical conditions<sup>6</sup> if your helper is employed for more than 12 months in Singapore



### Standard or Enhanced Plan

#### For adequate coverage, or if you are concerned about:

- Possibility of having to stop employing your helper if she suffers a serious injury or serious sickness as confirmed by a medical practitioner
- Your helper being hospitalised and hence your domestic services are not carried out

Our Standard or Enhanced Plan can offer you:

- Coverage for expenses<sup>8</sup> if you have to stop employing your domestic helper
- Wages compensation (up to 30 days)

## What is the difference between Standard and Enhanced Plans?

The Standard and Enhanced plans offer additional benefits over the Basic plan, giving comprehensive protection to both you and your helper, with the Enhanced plan featuring higher levels of coverage.

## Boost your protection

### MOM security bond protector



If you have concerns that your security bond may be forfeited due to events beyond your control

### Waiver of co-payment (available for policies with start date from 1 July 2023)



If you have concerns about out-of-pocket expenses due to co-payment of your helper's hospitalisation costs

### Additional hospital and surgical expenses



If you are concerned about or want higher protection in the event of hospitalisation

## Comprehensive benefits

Our plans offer comprehensive coverage to ensure peace of mind for you and your helper.

Benefits	Maximum benefits (S\$)		
	Basic	Standard	Enhanced
Accidental death or permanent disability due to accident <sup>1</sup> (per policy)	\$60,000	\$60,000	\$80,000
Outpatient medical expenses due to injury (per policy)	\$1,500	\$2,000	\$3,000
Domestic helper's personal liability (per policy)	\$25,000	\$25,000	\$75,000
Special grant due to death	-	\$2,000	\$3,000
Expenses if you have to stop employing your domestic helper	-	\$150	\$500
Wages compensation (up to 30 days)	-	\$20 per day	\$35 per day
Hospital and surgical expenses (per year) <ul style="list-style-type: none"> <li>- Includes <b>COVID-19 coverage</b></li> <li>- Covers <b>60-day</b> pre and post hospitalisation treatment</li> </ul>			
- Our maximum payout for policies with start dates before 1 July 2023		\$15,000	
- Our maximum payout for policies with start dates from 1 July 2023 onwards		\$60,000	
Co-payment <sup>3</sup> for total claim amount			
- First \$15,000		0%	
- Above \$15,000		25%	
Sending your domestic helper home		\$10,000	
Security bond to Ministry of Manpower (not applicable for Malaysian helpers)		\$5,000	

## Enjoy preferential rates for medical consultations

Access MediPass app<sup>2</sup> to enjoy preferential rates for general practitioner and specialist consultations at any of the panel clinics, exclusively for you, your family and domestic helper! You can also enjoy preferential rates for your domestic helper's **mandatory half yearly health screenings**.

## Letter of Guarantee<sup>5</sup> for your helper's hospitalisation costs

All plans provides coverage for hospital and surgical expenses, and offer a Letter of Guarantee<sup>5</sup> to help minimise out-of-pocket expenses. We provide convenience for you by paying directly to the hospital for eligible expenses.

## Add-ons to enhance coverage

### Waiver of co-payment

Choose to add on a waiver of co-payment to reduce your out-of-pocket expenses. In the event of an unexpected situation, we'll pay for your domestic helper's eligible hospital and surgical expenses so that you remain financially stress-free.

## How it works

Mrs Lee's domestic helper is covered under Domestic Helper Standard Plan (with policy start date from 1 July 2023) and was hospitalised for 5 days due to a cooking accident at home.

Without waiver of co-payment	With waiver of co-payment				
<p><b>Scenario 1:</b> The total bill incurred was \$60,000.</p>					
<table border="1"> <tr> <td data-bbox="145 651 311 920">Income pays first <b>\$15,000</b></td> <td data-bbox="311 651 767 786">Mrs Lee pays <b>\$11,250</b> (25% of \$45,000)</td> </tr> <tr> <td colspan="2" data-bbox="311 786 767 920">Income pays <b>\$33,750</b> (lower of remaining sum insured or 75% of \$45,000)</td> </tr> </table>	Income pays first <b>\$15,000</b>	Mrs Lee pays <b>\$11,250</b> (25% of \$45,000)	Income pays <b>\$33,750</b> (lower of remaining sum insured or 75% of \$45,000)		<p style="text-align: center;">Income pays <b>\$60,000</b></p>
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<p><b>Scenario 2:</b> During the 2nd policy year, her helper was hospitalised due to another accident. The first bill incurred was \$15,000 and a \$20,000 from an outpatient follow-up treatment.</p>					
<p><b>1st bill:</b></p> <p style="text-align: center;">Income pays <b>\$15,000</b></p> <p><b>2nd bill:</b></p> <table border="1"> <tr> <td data-bbox="145 1263 775 1330">Mrs Lee co-pays 25% of the bill amount: <b>\$5,000</b></td> </tr> <tr> <td data-bbox="145 1330 775 1397">Income pays 75% of the bill amount: <b>\$15,000</b></td> </tr> </table>	Mrs Lee co-pays 25% of the bill amount: <b>\$5,000</b>	Income pays 75% of the bill amount: <b>\$15,000</b>	<p style="text-align: center;">Income pays <b>\$35,000</b></p>		
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The above examples are for illustrative purposes only and assumes that the claim is not limited or excluded by policy terms and conditions.

### Additional hospital and surgical expenses coverage

You can increase your helper's coverage for hospital and surgical expenses by topping this up so that you are even more prepared in times of mishap.

### MOM security bond protector to limit your bond liability

You can add on the Ministry of Manpower (MOM) security bond protector to your main plan, which will limit your liability of \$5,000 under the security bond to MOM to only \$250 if you did not cause the breach of the bond.

**IMPORTANT NOTES**

- 1 The accidental death or permanent disability suffered by your helper due to an injury must happen within 12 months from the date of the accident. The amount of benefit payable is subject to the scale of compensation in the policy contract.
- 2 The application (“App”) is owned, hosted and managed by MY-INSURER PTE LTD, a service provider of Income Insurance Limited (“Income”). Income may from time to time change the service provider or terminate this service without prior notice. Income is not responsible for the contents of the App, the consequences of accessing the App, any transaction in the App and the services provided in the App. The App, the service and the benefits therein are not part of any insurance policy.
- 3 The final claim amount you will receive depends on the relevant pro ration factor applicable to the eligible hospital and surgical expenses being claimed. Please refer to the policy conditions for the pro ration factor table.
- 4 For cover on inpatient hospital and surgical expenses only. Please refer to the policy conditions for more details.
- 5 This Letter of Guarantee (LOG) service is only applicable if your domestic helper is hospitalised at a Singapore government restructured hospital. For policies with start dates before 1 July 2023, the LOG limit will be \$15,000 per year. For policies with start dates from 1 July 2023, the LOG limit will be \$60,000 per year. The LOG amount issued will depend on the actual hospital bill and is subject to our policy terms and conditions and individual hospital guidelines.
- 6 Covers pre-existing medical condition provided your domestic helper has been working in Singapore as a foreign domestic helper for more than 12 months in a row.
- 7 Pro ration factor will apply if your domestic helper is admitted into a ward higher than B2 in a restructured hospital or admitted in an overseas hospital due to an emergency. Please refer to the policy conditions for the pro ration factor table. For policies with start date from 1 July 2023, co-payment will also apply to claims above \$15,000 up to the maximum benefit limit per year.
- 8 We will pay for the expenses charged by the employment agency for the termination of your domestic helper when you stop employing your domestic helper because she is suffering from a serious sickness or serious injury.

This is for general information only. You can find the usual terms, conditions and exclusions of this plan at [income.com.sg/domestic-helper-policy-conditions.pdf](https://income.com.sg/domestic-helper-policy-conditions.pdf).

Protected up to specified limits by SDIC.

Information is correct as at 16 June 2023

# Financial planning, made for the moments that matter to you.

## About Income Insurance

Income Insurance Limited (Income Insurance) is one of the leading composite insurers in Singapore, offering life, health and general insurance. Established in Singapore to plug a social need for insurance in 1970, Income Insurance continues to put people first by serving the protection, savings and investment needs of individuals, families and businesses today. Its lifestyle-centric and data-driven approach to insurance and financial planning puts the company at the forefront of innovative solutions that empowers the people it serves with better financial well-being.

For more information, please visit [income.com.sg](http://income.com.sg)

## Get in touch



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**VISIT** [income.com.sg](http://income.com.sg)

### Income Insurance Limited

UEN: 202135698W

Income Centre

75 Bras Basah Road Singapore 189557

Tel: 6788 1777

Fax: 6338 1500

Enquiries: [income.com.sg/enquiry](http://income.com.sg/enquiry)