

ePROTECT *maid*



Maid insurance made affordable, flexible and easy. In just clicks away.

Hiring a maid to relieve your daily worries? Let us help shoulder them with our comprehensive maid insurance, **ePROTECT *maid***, which comes in 3 plans to suit your needs.

We keep your maid protected in accidents and cover her hospitalisation and surgical expenses, as per **Ministry of Manpower (MOM)**'s requirements, while safeguarding your liabilities. All for the peace of mind, you deserve.

With our online platform, you can now get a quotation and process your maid insurance in just a few clicks. This is how we make insurance convenient for you.

## Key Benefits

For your maid	For you
<ul style="list-style-type: none"> <li>• <b>Personal Accident protection</b> <ul style="list-style-type: none"> <li>◇ 24-hour worldwide* protection against accidental death, permanent disablement and medical expenses</li> </ul> </li> <li>• <b>Hospitalisation and Surgical Expenses</b> <ul style="list-style-type: none"> <li>◇ Cost of treatment for inpatient treatment and day surgery due to illness or accident</li> <li>◇ Pre-hospitalisation and pre-day surgery charges such as diagnostic procedures and laboratory examinations</li> <li>◇ Cost of outpatient treatment after inpatient treatment and day surgery</li> </ul> </li> <li>• <b>Repatriation Expenses</b> <ul style="list-style-type: none"> <li>◇ Burial/cremation and conveyance to her home country</li> <li>◇ Conveyance to her home country as a result of being certified to be medically unfit to perform her duties following bodily injury or sickness or suicide which result in death or total permanent disablement</li> </ul> </li> <li>• <b>Critical Illness</b> <ul style="list-style-type: none"> <li>◇ Allow your maid to receive a lump sum payout in the event that she suffers from a critical illness</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• <b>Termination / Re-hiring Expenses</b> <ul style="list-style-type: none"> <li>◇ Reimbursement to help you hire a replacement should your maid experience accidental death or permanent disablement</li> </ul> </li> <li>• <b>Recuperation Benefit</b> <ul style="list-style-type: none"> <li>◇ Daily benefit to help you and your maid tide over her hospitalisation</li> </ul> </li> <li>• <b>Alternative Maid Services</b> <ul style="list-style-type: none"> <li>◇ Daily benefit to help you hire alternative support while your maid is hospitalised</li> </ul> </li> <li>• <b>Wages and Levy Reimbursement</b> <ul style="list-style-type: none"> <li>◇ <b>Pro rata reimbursement for your maid's wages and levy</b> should your maid be unfit for work caused by her hospitalisation</li> </ul> </li> <li>• <b>Maid's Liability</b> <ul style="list-style-type: none"> <li>◇ Indemnity against any sums resulting from accidental bodily injury to any third parties, and accidental damage to <b>any third parties' properties, as committed</b> by your maid</li> </ul> </li> <li>• <b>Physical abuse by maid</b> <ul style="list-style-type: none"> <li>◇ Medical expenses reimbursement in the unfortunate event of an abuse by the maid to your child, elderly or a handicapped person.</li> </ul> </li> <li>• <b>Security Bond – reimbursement of indemnity paid to the insurer</b> <ul style="list-style-type: none"> <li>◇ We free you from paying S\$5,000 upfront for the required Security Bond by serving as your Guarantor and providing a Letter of Guarantee to MOM</li> <li>◇ The reimbursement of indemnity paid to insurer option will limit your liability on the S\$5,000 Security Bond to S\$250. This is provided that the breach of the Security Bond is not due to your negligence or fault</li> </ul> </li> </ul>

\*As long as your maid is travelling overseas with you to assist you in your holiday.

## Table of Benefits

Benefits	Sum Insured (\$\$)		
	Plan A	Plan B	Plan C
1. Letter of Guarantee to MOM	\$5,000	\$5,000	\$5,000
2. Personal Accident			
a. Accidental Death	\$60,000	\$65,000	\$70,000
b. Permanent Disablement	\$60,000	\$65,000	\$70,000
c. Medical Expenses	\$1,000	\$2,000	\$3,000
3. Repatriation Expenses	\$10,000	\$10,000	\$10,000
4. Hospitalisation & Surgical Expenses (annual limit for inpatient expenses including day surgery)	\$15,000 Per Year	\$15,000 Per Year	\$15,000 Per Year
5. Wages & Levy Reimbursement (max. 30 days of Hospitalisation)	Up to \$30 per day	Up to \$30 per day	Up to \$30 per day
6. Recuperation Benefit (max. 30 days of Hospitalisation)	Up to \$10 per day	Up to \$15 per day	Up to \$20 per day
7. Alternative Maid Services (max. 30 days of Hospitalisation)	Up to \$10 per day	Up to \$15 per day	Up to \$20 per day
8. Termination / Re-Hiring Expenses	\$250	\$300	\$350
9. Maid's Liability	\$5,000	\$7,500	\$10,000
10. Special Grant	\$500	\$1,000	\$2,000
11. Physical Abuse by Maid (If maid physical abuse employer's child (up to the age of 12), an elderly (above 65) or handicapped person)	Up to \$5,000	Up to \$5,000	Up to \$5,000

Optional Coverage	Sum Insured (S\$)
12. Letter of Guarantee to the Philippine Overseas Labour Office	\$7,000
13. Reimbursement of indemnity paid to insurer	\$5,000 (excess of \$250)
14. Additional Hospitalisation & Surgical Expenses	Top-up sum of \$5,000 to \$25,000
15. Critical Illnesses	Option of \$5,000/ \$10,000/ \$20,000
16. Home Cover Coverage for your home contents due to fire, burglary or theft by maid. (Valuables capped at 10% of sum insured)	Option of up to \$5,000/ \$10,000/ \$20,000
17. Additional Maid's Liability	Option of \$25,000/ \$50,000/ \$75,000

### How does it work?

- Please prepare the following before you apply for **ePROTECT maid**:
  - ◊ In-Principle Approval/Renewal Letter from MOM
  - ◊ **Maid's Passport details**
  - ◊ Visa/Mastercard credit/debit card for payment
- Upon successful application, we will electronically transmit your Certificate of Insurance, Letter of Guarantee to MOM and Letter to P.O.L.O. (as applicable) on your behalf.
- You will be notified of your transmission result in 3 working days. Kindly note that application received after 4pm will be processed on the next working day, and processing is not applicable on public holidays.
- **Thereafter, you may proceed to apply/renew your maid's Work Permit online with MOM. Do note that this needs to be completed before your maid's arrival to Singapore. Otherwise The Immigration & Checkpoints Authority will deny her entry and send her back to her home country.**
- Should you decide to cancel your maid insurance before it expires, the following refund scale will be extended to you (as long as no claim has been made).

Date of Cancellation	Refund Amount
Cancellation within 60 days from inception date	80% of Policy Premium
Cancellation within 61 to 90 days	60% of Policy Premium
Cancellation within 91 to 180 days	30% of Policy Premium
Cancellation after 180 days	No Refund

## Table of Benefits & Premium Rates

Plan Type	Premium Rate (S\$)	
	26 Months	14 Months
A	\$260.96	\$184.55
B	\$282.36	\$195.25
C	\$314.46	\$222.00

Optional Coverage	Premium Rate (S\$)	
	26 Months	14 Months
Letter of Guarantee to the Philippine Overseas Labour Office	\$65.00	
Reimbursement of indemnity paid to insurer	\$51.50	\$35.45
Additional Hospitalisation & Surgical Expenses	From \$36.50	From \$22.50
Critical Illnesses	From \$96.20	From \$51.80
Home Cover Coverage for your home contents due to fire, burglary or theft by maid. (Valuables capped at 10% of sum insured)	From \$13.50	From \$9.50
<b>Additional Maid's Liability</b>	From \$50	From \$35

Sign up at [www.etiqa.com.sg](http://www.etiqa.com.sg) today!

**At Etiqa**, our passion is to humanise insurance. We place people above processes and policies, because your hopes and dreams are valuable to us. We will do everything possible to help you see them come true.

### Important Notes:

This policy is underwritten by Etiqa Insurance Pte. Ltd., a member of Maybank Group.

Age means age at next birthday.

There will be no refund of premium for the unexpired period of the policy.

This brochure is for reference only and not a contract of insurance. Full details of the policy terms and conditions can be found in the policy contract.

Etiqa Insurance Pte. Ltd. (Company Registration Number 2011110054)  
One Raffles Quay, #22-01 North Tower  
Singapore 048583  
T +65 6336 0077 F +65 6339 3109  
E [customer.service@etiqa.com.sg](mailto:customer.service@etiqa.com.sg)  
[www.etiqa.com.sg](http://www.etiqa.com.sg)

Let's have a chat!  
+65 6887 8777

**eTiqa**  
Insurance

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 or visit the General Insurance Association (GIA) or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

Individual personal data and privacy are important to Etiqa Insurance Pte. Ltd., especially yours. We would like to keep you informed of how Etiqa Insurance Pte. Ltd. manages your personal data as required under the Singapore Personal Data Protection Act (PDPA) (No. 26 of 2012) ("the Act"). As this is of utmost importance to you and Etiqa Insurance Pte. Ltd., we would like to urge you to read the Statement available at [www.etiqa.com.sg](http://www.etiqa.com.sg) under PDPA so that you will know and understand the purpose for collecting, using and disclosing your personal data by Etiqa Insurance Pte. Ltd..

For more information, kindly visit the Personal Data Protection Commission website at <http://www.pdpc.gov.sg>.

Information is correct as at 15 March 2018.

Etiqa Insurance Pte. Ltd. (Company Registration Number 2011110054)  
One Raffles Quay, #22-01 North Tower  
Singapore 048583  
T +65 6336 0077 F +65 6339 2109  
E [customer.service@etiqa.com.sg](mailto:customer.service@etiqa.com.sg)  
[www.etiqa.com.sg](http://www.etiqa.com.sg)

Let's have a chat!  
+65 6887 8777 

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Insurance