

Housemaid Policy

Whereas the Insured by a proposal and declaration which shall be the basis of this contract and is deemed to be incorporated herein has applied to the Etiqa Insurance Pte. Ltd. (the company) for the insurance hereinafter contained and in consideration of the payment of the premium by the Insured to the Company.

Now this policy witnesseth that in respect of events occurring during the Period of Insurance and subject to the terms limitations exceptions and conditions contained herein or endorsed hereon (hereinafter collectively referred to as "Terms") the Company will indemnify the Insured in the Terms stated in the various sections of the Policy.

Section 1 - Security Bond

The company guarantee and undertake as principal debtors to pay to the Ministry of Manpower any sum or sums not more than \$5,000 on demand in accordance with the attached Bond to the Immigration Department.

Section 2 - Personal Accident

The Company will pay to the Insured Person or her legal personal representatives the Benefits provided under this Section if the Insured Person named in the Schedule shall sustain bodily injury during the Period of Insurance caused by violent accidental external and visible means which solely and independently of any other cause shall within twelve calendar months result in death loss or disablement.

PROVISIONS TO SECTION 2

1. The aggregate of all Compensation payable for Death and Permanent Disablement in respect of any one accident shall not exceed \$40,000.00
2. The total sum payable for Permanent Disablement in respect of injury to more than one portion of a limb or member or part thereof shall not exceed the sum payable in respect of such injury to the whole of that limb or member or part thereof.
3. The payment of either Death Benefit or the maximum of Permanent Disablement benefit shall with effect from the date of the accident discharge the company from any further claim under this Section.
4. This Section is not assignable and payment of any Benefit under this Section shall only be made to the Insured Person or her personal representatives in respect of death and Permanent Disablement benefit whose receipt shall be deemed as valid and full discharge to the Company.

EXCEPTIONS TO SECTION 2

The company will not pay for Death or Disablement or any other loss or injury caused by or resulting from, or traceable to:-

1. The Insured Person engaging in or taking part in motorcycling (whether as a driver or passenger), racing of any kind other than on foot.
2. Intentional self-injury or wilful exposure to danger (except in an attempt to save human life) or suicide (whether felonious or not) or any attempt thereat while sane or insane.
3. Any pre-existing physical defect or infirmity, sexually transmitted diseases, insanity, pregnancy, childbirth, abortion, miscarriage or any complication thereof, the effects or influence of alcohol or of drugs.
4. Medical or surgical treatment except where such treatment is rendered necessary by bodily injury as defined in this Section.
5. Unless herein specifically allowed by endorsement this section does not cover any person under the age of 16 or over the age of 65.

Section 3 - Repatriation Costs

The Company agree to pay to the Insured for reimbursement of reasonable charges incurred as a result of an Accident (as defined) for

- (a) transportation of the Insured Person only to her home country in case of total permanent disablement, or
- (b) burial or cremation of the Insured Person in the locality where death occurs following an accidental death (as defined)

and/or transportation of body or ashes to the Insured Person's home country.

EXCEPTIONS TO SECTION 3

No payment will be made under this Section if death or disablement of the Insured Person is caused directly or indirectly by the Insured.

Section 4 - Public Liability

The Company will indemnify the Insured for all sums which the Insured shall become legally liable to pay as compensation as a result of the fault or negligence of the Insured Person whilst engaged on the domestic work at the Insured's residential address or anywhere in the Republic of Singapore resulting in:

1. Bodily injury to any person not being a member of the Insured's family or household nor at the time of sustaining such injury engaged in the insured's service.
2. Damage to property not belonging to or in the charge of or under the control of the Insured or of a member of his family or household or of a person in his service.

Provided always that the amount payable hereunder in respect of any one accident or series of accidents constituting one occurrence shall not in any case exceed the sum specified in the Schedule in addition to:-

- (a) Legal costs and expenses recoverable from the Insured by any claimant provided such costs and expenses were incurred before the date (if any) on which the Company shall have paid or offered to pay either the full amount of the claim or the total amount recoverable in respect of any one occurrence as hereinbefore provided;
- (b) Legal costs and expenses incurred by the Insured with the consent of the Company, and that the Insured shall bear the first \$500/- in respect of property damage in the event of a claim payable by the Company.

General Exceptions

The Company will not pay for

1. Any actions for compensation brought in the courts of law of any territory outside Singapore
2. Loss damage injury by accident directly or indirectly occasioned by or happening through or in consequence of
 - a) war invasion act of foreign enemy hostilities (whether war be declared or not) civil war mutiny rebellion revolution insurrection or military or usurped power
 - b) any act of any person or persons acting on behalf of or in connection with any organisation with activities directed towards the overthrow by force of any de jure or de facto Government or to influencing of it by terrorism or violence.

In any claim and in any action suit or other proceedings where the Company alleges that by reason of this Exception any loss is not covered by this Policy the burden of proving that such loss is covered shall be upon the Insured.

3. Any loss damage injury or liability directly or indirectly caused by or arising from or consequence of or contributed to by
 - a) ionising radiations or contaminations by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel solely for the purpose of this Exception combustion shall include any self-sustaining process of nuclear fission
 - b) nuclear weapons material
4. Consequential loss or damage of any kind whatsoever
5. Wilful act or wilful negligence of the Insured or of his representatives.

Table of Compensation Section 3 Benefit B - Permanent Disablement

DESCRIPTION	PERCENTAGE OF COMPENSATION ON CAPITAL SUM INSURED
Loss of two or more limbs	100%
Total loss of sight of one eye and loss of one hand or one foot	100%
Total loss of sight of both eyes	100%

Any other injury causing permanent total disablement	100%
Loss of hand at wrist or foot at ankle	50%
Loss of arm	
• at shoulder	75%
• between shoulder and elbow	65%
• at and below elbow	50%
Loss of sight	
• one eye (except perception of light)	50%
Loss of thumb	
• both phalanges	25%
• one phalanx	10%
Loss of index finger	
• three phalanxes	15%
• two phalanxes	10%
• one phalanx	5%
Loss of middle finger	
• three phalanxes	10%
• two phalanxes	7%
• one phalanx	3%
Loss of ring finger	
• three phalanxes	10%
• two phalanxes	7%
• one phalanx	3%
Loss of little finger	
• three phalanxes	10%
• two phalanxes	7%
• one phalanx	3%
Loss of toes	
• all	15%
• great, both phalanges	5%
Loss of hearing	
• both ears	75%
• one ear	20%
Loss of speech	50%

Permanent total loss of use of member shall be treated as total loss of member.

In the event of permanent disablement by physical loss or loss of use not specified above other than loss of sense of taste or smell, the amount of compensation shall be assessed in proportion to the degree of disability as compared with the cases specified without reference to the profession or occupation of the Insured.

The aggregate of all amount payable under this Benefit shall not exceed 100% of the Capital Sum Insured during the Period of Insurance.

General Conditions

1. **INTERPRETATION**
This Policy and the Schedule shall be read together as one contract and any word or expression to which a specific meaning has been attached in any part of this Policy or of the Schedule shall bear such meaning wherever it may appear.
2. **OBSERVANCE**
The liability of the Company shall be conditional on the observance by the Insured of the Terms of each Section of this Policy.
3. **ALTERATION**
This Policy shall cease to be in force if there by any material alteration in risk unless the Company by endorsement declares the insurance to be continued.

4. CANCELLATION

- a) The Company may at any time cancel this Policy by giving seven days' notice in writing to the Insured at his last known address.
- b) In the event of termination of the employment contract in Singapore, cover ceases automatically. The Letter of Discharge from The Ministry of Manpower shall be deemed to cancel the Policy from the date of the letter of discharge. No refund is payable in the event of such a cancellation.
- c) If the Policy is cancelled any time within six (6) months from the commencement of the Period of Insurance, a refund premium of 50% will be made, subject to a minimum premium charge of \$100. No refund premium is payable if Policy is cancelled after six (6) months from date of inception

5. OTHER INSURANCES

If at the time of any loss or damage or liability hereby insured there be any other subsisting insurance or insurances whether effected by the Insured or by any other person or persons covering such loss damage or liability the company shall not be liable to pay or contribute more than its rateable proportion of such loss damage or liability.

6. SUBROGATION

In the event of a claim the Company shall be entitled to undertake in the name and on behalf of the insured the absolute conduct control and settlement of any proceedings and to take proceedings at its own expense and for its own benefit but in the name of the insured to recover compensation or secure indemnity from any third party in respect of anything covered by this Policy.

7. ARBITRATION

All differences arising out of this Policy shall be referred to an arbitrator to be appointed in writing by both parties or if they cannot agree upon a single arbitrator to the decision of two arbitrators one to be appointed in writing by each party and in case of disagreement between the arbitrators to the decision of an umpire who shall have been appointed in writing by the arbitrators before entering on the reference and an award shall be a condition precedent to any liability of the Company or any right of action against the Company.

8. CLAIMS PROCEDURE

- i) On the happening of any accident or illness which may give rise to a claim under this Policy the Insured shall
 - a) give immediate notice in writing to the Company stating the circumstances of the loss damage liability death or injury
 - b) deliver to the Company as soon as reasonable practicable a claim in writing with such detailed particulars and proofs as may be reasonably required
 - c) furnish all reports certificates and information required by the Company at the Insured's expenses and shall be in such form as the Company shall prescribe. The insured person shall from time to time submit to medical examination at the expense of the Company as may be required in connection with any claim.
- ii) In the case of death where any reasonable doubt exists as to the cause thereof a qualified medical practitioner appointed by the Company shall be allowed to make a post-mortem examination of the body of the Insured Person at the Company's expense.

Policy Owner's Protection Scheme

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 your insurer or visit the GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

Personal Data use

Any information collected or held by Us whether contained in Your Application or otherwise obtained may be used and/or disclosed to Our associated individuals/companies or any independent third parties (within or outside Singapore) for any matters relating to Your application, any policy issued and to provide advice or information concerning products and services which we believe may be of interest to You and to communicate with You for any purpose. Your data may also be used for audit, business analysis and reinsurance purposes.

Important Notice

It is our duty to remind you that you must disclose to us, fully and faithfully, all the facts you know or ought to know, otherwise you may not receive any benefit from this Policy.