



MaidCare

Peace of mind, for you and your helper



Comprehensive protection designed for your helper

A domestic helper offers welcomed assistance in many a busy household, almost becoming a member of the family in some instances. That is why Liberty Insurance's comprehensive MaidCare plan is here to ensure that your domestic helper has sufficient insurance coverage in times of accident or illness.

Benefits at a glance



Meets Ministry of Manpower's (MOM) requirement for Security Bond, Personal Accident, and Hospitalisation & Surgical Expenses



Same day transmission to MOM



Immediate acknowledgement



Quick turnaround time

Summary of Benefits

Description of Benefits	Plan 1	Plan 2	Plan 3
Section 1 Letter of Guarantee to Ministry of Manpower ¹	S\$5,000	S\$5,000	S\$5,000
Section 2 Personal Accident			
A. Death	S\$60,000	S\$60,000	S\$60,000
B. Permanent Disablement	As per scale in Policy	As per scale in Policy	As per scale in Policy
C. Medical Expenses	S\$1,000	S\$2,000	S\$3,000
Section 3 Hospital & Surgical Expenses	S\$15,000 per annum	S\$15,000 per annum	S\$30,000 per annum
Section 4 Daily Benefit	Not covered	S\$20 per day (maximum 60 days)	S\$30 per day (maximum 60 days)
Section 5 Repatriation Expenses	S\$10,000	S\$10,000	S\$10,000
Section 6 Wages & Levy Reimbursement	Not covered	Up to S\$30 per day (maximum 60 days)	Up to S\$30 per day (maximum 60 days)
Section 7 Re-hiring Expenses	Not covered	S\$350	S\$500
Section 8 Outpatient Kidney Dialysis/Cancer Treatment	Not covered	S\$2,500	S\$5,000
Section 9 Special Grant	Not covered	S\$1,000	S\$3,000
Section 10 Reimbursement of Indemnity Paid to Insurer	Optional	Optional	Optional
Extension A Maid's (Insured person) Personal Belongings	S\$200	S\$250	S\$300
Extension B Employer's and Maid's Liability	S\$10,000 (Any One Accident/ in the aggregate)	S\$20,000 (Any One Accident/ in the aggregate)	S\$30,000 (Any One Accident/ in the aggregate)

¹The Proposer will need to indemnify Liberty Insurance Pte Ltd for all sums that Liberty Insurance may incur arising out of the Letter of Guarantee.

Premiums

Premium payable	Plan 1	Plan 2	Plan 3
For 26 months	S\$267.50	S\$294.25	S\$406.60
For 14 months	S\$200.63	S\$220.69	S\$304.95

Premiums include prevailing GST

The information provided here is a summary. Please refer to the actual policy wordings for the terms and conditions.

More information about MaidCare is available at www.libertyinsurance.com.sg.

Reimbursement of Indemnity Paid to Insurer

Additional premium payable (optional)	
Flat Rate	S\$53.50

In the event that Liberty Insurance is required to make payment under the Security Bond required by Ministry of Manpower, the Proposer will need to reimburse Liberty Insurance the "Excess" amount only, provided that the payment is not caused by or resulting from the Proposer's breach of the conditions under the Security Bond.

The "Excess" amount will vary as follows:

- S\$250 if this extension of coverage is purchased when the insurance package is first arranged subject to a waiting period of 30 days from the policy inception date
- S\$500 if this extension is purchased mid-term but within one month of the policy inception date subject to a waiting period of 30 days from the date of inclusion

Notes

1. Persons eligible to apply

The Insured Person must be in the immediate employment of the Insured and hold a valid work permit.

2. Major Exclusions

- Pre-existing conditions
- Illness, disease, mental defect, infirmity or insanity
- AIDS and diseases associated with HIV
- Pregnancy, childbirth, abortion, miscarriage, and or its complications
- Suicide or self-inflicted injury
- Drug or alcohol abuse
- War and nuclear related events
- Participation in under-water activities involving artificial breathing apparatus, hunting, potholing, parachuting, sky diving, mountaineering and rock climbing necessitating the use of guides or ropes
- Flying or other aerial activity except as a fare-paying passenger
- Any kind of speed contest or racing (other than foot) and motor rallies