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JAN 2015



**Peace of Mind**  
for You and Your Maid

**MaidCare**



## Comprehensive protection specially designed for your domestic helper

A domestic helper offers welcomed assistance in many a busy household, almost becoming a member of the family in some instances. Their well-being and continued ability to take care of chores is your responsibility. 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. Life is easier knowing that your domestic helper's well-being is taken care of.

## Benefits at a Glance

- Meets Ministry of Manpower's requirement for Security Bond, Personal Accident, and Hospitalization & Surgical Expenses
- Same day transmission to Ministry of Manpower
- Immediate acknowledgment
- Quick turnaround time

## Summary of Benefits

### PLAN 1

Premium: **S\$246.10** (inclusive of GST) for **26 months**

Premium: **S\$184.58** (inclusive of GST) for **14 months**

| Section | Description of Benefits   | Limit   |
|---------|---|---|
| 1       | <b>Letter of Guarantee to Ministry of Manpower</b>                                      | S\$5,000  |
| 2       | <b>Personal Accident</b><br>a. Death<br>b. Permanent Disablement<br>c. Medical Expenses | S\$40,000<br>As per scale in Policy<br>S\$1,000 |
| 3       | <b>Hospital &amp; Surgical Expenses</b>   | S\$15,000 per annum                             |
| 4       | <b>Daily Benefit</b>  | Not Covered                                     |
| 5       | <b>Repatriation Expenses</b>  | S\$10,000                                       |
| 6       | <b>Wages &amp; Levy Reimbursement</b>   | Not Covered                                     |
| 7       | <b>Re-hiring Expenses</b>   | Not Covered                                     |
| 8       | <b>Outpatient Kidney Dialysis/Cancer</b>  | Not Covered                                     |
| 9       | <b>Special Grant</b>  | Not Covered                                     |
| 10      | <b>Reimbursement of Indemnity Paid to Insurer</b>                                       | Optional  |

## Summary of Benefits

### PLAN 2

Premium: **S\$267.50** (inclusive of GST) for **26 months**

Premium: **S\$200.63** (inclusive of GST) for **14 months**

| Section | Description of Benefits   | Limit   |
|---------|---|---|
| 1       | <b>Letter of Guarantee to Ministry of Manpower</b>                                      | S\$5,000  |
| 2       | <b>Personal Accident</b><br>a. Death<br>b. Permanent Disablement<br>c. Medical Expenses | S\$40,000<br>As per scale in Policy<br>S\$2,000 |
| 3       | <b>Hospital &amp; Surgical Expenses</b>   | S\$15,000 per annum                             |
| 4       | <b>Daily Benefit</b>  | S\$20 per day<br>(Maximum 60 days)              |
| 5       | <b>Repatriation Expenses</b>  | S\$10,000                                       |
| 6       | <b>Wages &amp; Levy Reimbursement</b>   | Up to S\$30 Per day<br>(Maximum 60 days)        |
| 7       | <b>Re-hiring Expenses</b>   | S\$350  |
| 8       | <b>Outpatient Kidney Dialysis/Cancer</b>  | S\$2,500<br>(Policy Limit)                      |
| 9       | <b>Special Grant</b>  | S\$1,000  |
| 10      | <b>Reimbursement of Indemnity Paid to Insurer</b>                                       | Optional  |

## Summary of Benefits

### PLAN 3

Premium: **S\$374.50** (inclusive of GST) for **26 months**

Premium: **S\$280.88** (inclusive of GST) for **14 months**

| Section | Description of Benefits   | Limit   |
|---------|---|---|
| 1       | <b>Letter of Guarantee to Ministry of Manpower</b>                                      | S\$5,000  |
| 2       | <b>Personal Accident</b><br>a. Death<br>b. Permanent Disablement<br>c. Medical Expenses | S\$40,000<br>As per scale in Policy<br>S\$3,000 |
| 3       | <b>Hospital &amp; Surgical Expenses</b>   | S\$30,000 per annum                             |
| 4       | <b>Daily Benefit</b>  | S\$30 per day<br>(Maximum 60 days)              |
| 5       | <b>Repatriation Expenses</b>  | S\$10,000                                       |
| 6       | <b>Wages &amp; Levy Reimbursement</b>   | Up to S\$30 Per day<br>(Maximum 60 days)        |
| 7       | <b>Re-hiring Expenses</b>   | S\$500  |
| 8       | <b>Outpatient Kidney Dialysis/Cancer</b>  | S\$5,000<br>(Policy Limit)                      |
| 9       | <b>Special Grant</b>  | S\$3,000  |
| 10      | <b>Reimbursement of Indemnity Paid to Insurer</b>                                       | Optional  |

### REIMBURSEMENT OF INDEMNITY PAID TO INSURER (OPTIONAL) (Additional Premium: Flat S\$53.50 (inclusive of GST))

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

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 on our website [www.libertyinsurance.com.sg](http://www.libertyinsurance.com.sg).

## Notes

### Persons Eligible to Apply

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

### 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
- Any wilful act or wilful negligence of the Insured/Insured Person or of his/her representatives