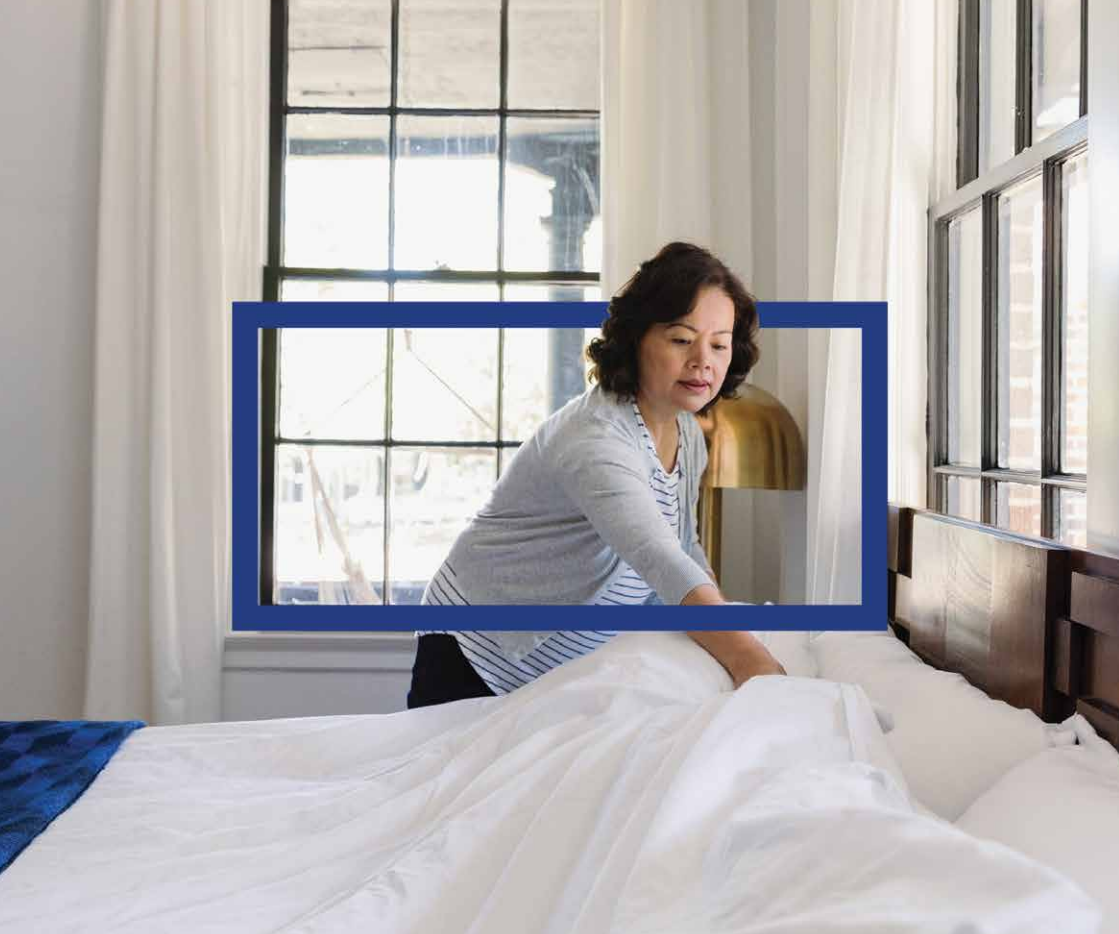




Domestic Helper Insurance





We think ahead to safeguard one of your own

AIG understands that domestic helpers are almost like family. That's why our domestic helper insurance is also comprehensive in coverage - from worldwide personal accident coverage to taking care of your domestic helper's medical bills, offsetting the cost of hiring a part time worker while she recovers, and more.

Key Benefits



Worldwide personal accident coverage

Enjoy peace of mind with up to S\$60,000 personal accident coverage in the event of an accident anywhere in the world.



Give your helper the treatment she needs

With our considerable hospitalisation and surgery coverage of up to S\$25,000, your domestic helper will be able to receive the treatment she needs to recover well.



Post-hospitalisation coverage

We will cover up to S\$100 in expenses incurred by your domestic helper within sixty days after hospitalisation due to injury or illness.

Other Benefits



Hire a part-time helper

If your domestic helper is unable to fulfil her duties due to illness or accidental injury, we will provide up to S\$500 to offset your cost of hiring a part-time helper.



Salary and government levy reimbursement

During your domestic helper's hospitalisation stay, you will receive S\$30 per day to cover her salary and government levy for the period.



Agency fee coverage for replacement hire

If your domestic helper is deemed unfit to work due to a medical condition, we will cover up to S\$200 in agency fees for the hiring of a replacement domestic helper.



Termination costs coverage

We will cover up to S\$500 if your domestic helper's service needs to be terminated before completion of her contract due to accident or illness rendering her unfit for work.

Optional Cover*



Waiver of security bond claims (optional)

With an optional premium top-up, you will not be required to reimburse us for any claims, expenses and costs arising from the breach of Work Pass regulations.



Domestic helper liability extension (optional)

With this optional benefit, you will receive an additional S\$2,000 cover in the event of a domestic helper liability claim.



Protection against major diseases (optional)

Our optional dread disease cover includes major cancers, coronary artery bypass surgery, heart attack, kidney failure, stroke, and major organ or bone marrow transplants.

*Additional premium applies

FAQs



When should I purchase the insurance cover?

It takes up to 3 working days for the security bond details to be transmitted to Ministry of Manpower (MOM) successfully. As such, please purchase the insurance at least 3 working days before your foreign domestic helper arrives in Singapore.



Can I still add the Waiver of Security Bond benefit and/or the Philippine Overseas Labor Office Security Bond benefit after the policy commences?

Yes, you can add the cover(s) within 30 days from the effective date of the policy by getting in touch with us and paying an additional premium.

Flexible coverage to suit your needs

Pick from four different coverage levels based on your needs and budget.

Benefits	Classic	Superior	Elite	Premier
	Annual Limits (S\$)			
Security Bond	5,000	5,000	5,000	5,000
Worldwide Personal Accident	60,000	60,000	60,000	60,000
Hospitalisation & Surgical Expenses	15,000	15,000	20,000	25,000
Post Hospital Confinement Expenses	N.A.	100	100	100
Part-Time Helper Expenses	N.A.	300	400	500
Salary and Government Levy	N.A.	30 / day	30 / day	30 / day
Replacement Hire Expenses	N.A.	200	200	200
Termination Expenses	N.A.	250	350	500
Repatriation Expenses	N.A.	10,000	10,000	10,000
Domestic Helper Liability	N.A.	100,000	100,000	100,000
Premium for 26 months (inclusive of GST)	S\$239.39	S\$277.20	S\$348.01	S\$371.70
Premium for 14 months (inclusive of GST)	S\$168.00	S\$194.25	S\$244.00	S\$260.40

Optional Plan Coverage Benefits	Annual Limits (S\$)
Waiver of Security Bond	5,000
Domestic Helper Liability Extension	2,000
Dread Disease Cover	2,000
Premium for 26 months (inclusive of GST)	S\$53.99
Premium for 14 months (inclusive of GST)	S\$38.00

Applicable to Filipino Domestic Helpers Only	Annual Limits (S\$)	
Security Bond to Philippines Overseas Labour Office (POLO)*	2,000	7,000
Premium (GST exempt)	S\$36.01	S\$70.00

*Choose between S\$2,000 (for hiring through an accredited maid agency) or S\$7,000 (for direct hiring or through a non-accredited maid agency)

Important notice

All benefits are subject to policy terms, conditions and exclusions.

This insurance is underwritten by AIG Asia Pacific Insurance Pte. Ltd. This brochure is not a contract of insurance. The specific terms, exclusions and conditions applicable to this insurance are set out in the policy.

American International Group, Inc. (AIG) is a leading global insurance organization. Building on 100 years of experience, today AIG member companies provide a wide range of property casualty insurance, life insurance, retirement solutions, and other financial services to customers in more than 80 countries and jurisdictions. These diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security. AIG common stock is listed on the New York Stock Exchange.

Additional information about AIG can be found at www.aig.com | YouTube: www.youtube.com/aig | Twitter: [@AIGinsurance](https://twitter.com/AIGinsurance) www.twitter.com/AIGinsurance | LinkedIn: www.linkedin.com/company/aig. These references with additional information about AIG have been provided as a convenience, and the information contained on such websites is not incorporated by reference into this brochure.

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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 AIG Asia Pacific Insurance Pte. Ltd. or visit the AIG, GIA or SDIC websites (www.aig.sg or www.gia.org.sg or www.sdic.org.sg).

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