

## ABOUT US

As part of the Sompo Japan Nipponkoa Group, Tenet Sompo Insurance has over 300 years of combined experience in providing companies and individuals with premium yet affordable insurance in Asia.

At Tenet Sompo Insurance, our customers come before our business. Beyond offering innovative products and comprehensive coverage, we'll always be sensitive, responsive and accessible when it comes to protecting what you hold close to your heart. We're in the business to bring you peace of mind. That's our promise.

### Important Note

- This product write-up is not a contract of insurance. Full details of the terms, conditions and exclusions are provided in the Policy. Please visit [tenetsompo.com.sg](http://tenetsompo.com.sg) for a specimen copy of the Policy Wording.
- 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 visit [tenetsompo.com.sg/FAQ](http://tenetsompo.com.sg/FAQ) or GIA/LIA or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

### TENET SOMPO INSURANCE PTE. LTD.

50 Raffles Place  
#05-01/06 Singapore Land Tower  
Singapore 048623  
Tel: +65 6221 2211  
Fax: +65 6221 3302  
[tenetsompo.com.sg](http://tenetsompo.com.sg)  
Company Registration No.: 198905490E

**MaidEASE**

## Protection

from mandatory and unexpected costs of hiring domestic help



Tenet Sompo Insurance it's **beyond** just business

When domestic help is an important part of your household, any disruption can bring you stress and unexpected costs. Make sure you and your family are protected with MaidEase, an insurance plan that not only takes care of you but your domestic helper too.

**With MaidEase, you will be more than a responsible employer. That's our promise.**

## HIGHLIGHTS

- Hospital & Surgical Expenses
- Worldwide Personal Accident
- Re-Hiring Expenses
- Domestic Helper's Belongings
- Ambulance Services Charges
- Higher Benefit for Home Accidents sustained in Insured's Residence
- Treatment by Chinese Physician
- Treatment for Dengue Fever
- Day Surgery
- Cover for Pre- and Post-Hospitalisation Expenses
- Domestic Helper Liability
- Dread Disease

## BENEFITS AT A GLANCE (S\$) (Inclusive of GST)

PERSONAL ACCIDENT & LIABILITIES	AGGREGATE LIMIT PER POLICY PERIOD	
	DELUXE	SUPERIOR
<b>1. Worldwide Personal Accident</b> (a) Death OR Death from Home Accidents Sustained in Insured's Residence (b) Permanent Disablement (c) Medical Expenses including - Dental treatment resulting from injury due to an accident - Treatment by Chinese Physicians - Treatment for Dengue Fever - Ambulance Services	\$40,000 \$42,500 \$40,000 \$1,000 \$100 \$100 \$100	\$50,000 \$55,000 \$50,000 \$2,500 \$250 \$250 \$100
<b>2. Repatriation Expenses including in the event of suicide</b>	\$10,000	\$10,000
<b>3. Hospital &amp; Surgical Expenses in Singapore including</b> - Day Surgery - 90 days Pre & Post Hospitalisation - Ambulance Services up to \$100 - Medical Report Fees up to \$100	\$30,000 subject to \$15,000 Per Annum	\$40,000 subject to \$20,000 Per Annum
<b>4. Wages Compensation &amp; Levy Reimbursement (up to 60 days)</b>	\$15 / day	\$30 / day
<b>5. Termination Expenses</b>	N.A.	\$300
<b>6. Recuperation Benefit for each day of hospitalisation (up to 60 days)</b>	N.A.	\$20 / day
<b>7. Domestic Helper Liability</b>	\$2,500	\$5,000
<b>8. Dread Diseases</b>	N.A.	\$2,000
<b>9. Re-Hiring Expenses</b>	\$250	\$500
<b>10. Domestic Helper's Belongings</b>	\$250	\$500
<b>LETTER OF GUARANTEE / WAIVER OF COUNTER INDEMNITY</b>		
<b>11. Letter of Guarantee (LOG) to the Ministry of Manpower</b>	\$5,000	\$5,000
<b>12. Waiver of Counter Indemnity for Section 11 Letter of Guarantee</b>	\$5,000 subject to excess of \$250	
COVERAGE SELECTION	PREMIUM FOR 26 MONTHS	
	DELUXE	SUPERIOR
Insurance Benefits Only (1 to 10)	\$224.70	\$283.55
Insurance + Letter of Guarantee (1 to 11)	\$272.85	\$331.70
Insurance + Letter of Guarantee + Waiver of Counter Indemnity (1 to 12)	\$326.35	\$385.20
OPTIONAL COVER	ADDITIONAL PREMIUM	
	a. \$2,000 or (applying through an accredited maid agency) b. \$7,000 (for direct hiring)	
Premium (inclusive of GST) - to add to the above Coverage Selection	a. \$48.15 or b. \$80.25	

## POLICY VALIDITY, CANCELLATION & REFUND

In the event of termination of the Domestic Maid's employment contract or Work Permit with the Employer in Singapore, cover ceases automatically from the date of the Letter of Discharge from the Ministry of Manpower

A short period refund will be payable for the Policy Cancellation within 270 days from the inception date in accordance with the scale of refund indicated below:

- Cancellation within 60 days	80% of Policy Premium	- Cancellation within 121 to 180 days	30% of Policy Premium
- Cancellation within 61 to 90 days	60% of Policy Premium	- Cancellation within 181 to 270 days	20% of Policy Premium
- Cancellation within 91 to 120 days	40% of Policy Premium	- Cancellation after 270 days	No Refund

No Refund shall be given where a claim has been lodged under the policy.

Our Premium rating is computed for 24 months period in line with the Work Permit Period. We do not charge any premium for the additional two months buffer period required by MOM for the current work permit period. As such, these additional two months cannot be transferred to the next Work Permit renewal or extension period.

## BENEFITS FOR THE EMPLOYER

- **Letter of Guarantee to The Ministry of Manpower**

With the Letter of Guarantee, you need not place a physical S\$5,000 security deposit with the Ministry of Manpower.

- **Waiver of Indemnity**

Limits your liability to S\$250 (instead of S\$5,000) if you are required to reimburse Tenet Sompoo Insurance due to your domestic helper's unexplained disappearance not caused by your deliberate act or omission.

- **Repatriation Expenses**

We cover you for reasonable expenses incurred for conveyance of your domestic helper to her home country upon accidental bodily injury, sickness or disease of whatsoever nature.

- **Hospital & Surgical Expenses**

If your domestic helper is hospitalised due to an accident or sickness, we will reimburse you for:

- Hospital and Surgical Expenses including Day Surgery expenses incurred in a Class C/B2 ward of a Singapore government hospital or restructured hospital for up to 45 days per disability. Exclude expenses incurred for illness during the first 14 days from validity date of work permit.
- 90 days Pre- and Post-Hospitalisation Treatment
- Ambulance Services
- Medical Report Fees

- **Wages Compensation & Levy Reimbursement**

We cover you against financial loss for the domestic helper's wages as well as the government levy payable when the domestic helper is hospitalised due to accident, sickness or disease.

- **Termination Expenses\***

We cover you for expenses incurred in respect of termination of your domestic helper's service due to her permanent total disability or inability from attending to any occupation or employment as a result of an accident, sickness or disease of whatsoever nature.

- **Domestic Helper Liability\***

We cover your legal liability to compensate a third party for accidental bodily injury or accidental property damage as a result of your domestic helper's negligence in the course of her employment with you in Singapore.

- **Re-Hiring Expenses**

We will reimburse you for the agency fees incurred in hiring a replacement domestic helper as a result of termination of services due to Death & Permanent Disablement arising from accident or illness provided the replacement is made within 30 days from the date of termination.

- **Letter of Guarantee to Philippines Embassy**

As requested by The Philippines Overseas Labour Office.

**OPTIONAL**

*\* Only for selected plan, please refer to Schedule of Benefits for details.*

## BENEFITS FOR THE MAID

- **Worldwide Personal Accident**

- Provides your domestic helper with 24-hour worldwide coverage for accidental death or permanent disablement.
- Covers medical expenses including:
  - Dental treatment resulting from injury due to an accident
  - Treatment by Chinese Physicians
  - Treatment for Dengue Fever
  - Ambulance Services

- **Domestic Helper's Belongings**

Your domestic helper will be covered for loss or damage to her personal effects contained in your home caused by fire and related perils including theft following forcible and violent entry.

- **Recuperation Benefits (in Hospital)\***

A daily recuperation allowance is payable to your domestic helper if she is hospitalised provided that a valid claim is also made under Hospital and Surgical Expenses section.

- **Dread Diseases\***

- Major Cancers
- Stroke
- Coronary Artery Bypass Surgery
- Heart Attack
- Kidney Failure
- Major Organ/Bone Marrow Transplant

*\* Only for selected plan, please refer to Schedule of Benefits for details.*

## APPLICATION FORM

## MaidEASE

Intermediary's Name/Code: \_\_\_\_\_

## IMPORTANT NOTICE

1. Statement Pursuant to Section 25(5) of the Insurance Act. You are to disclose on this Proposal Form fully and faithfully all the facts which you know or ought to know, otherwise the policy issued hereunder may be void.
2. Please note that this insurance is subject to the premium being paid and received in full by the Company before the inception date, failing which there will be no liability under this cover.
3. The liability of the Company does not commence until this Application is accepted and the premium is paid in accordance with clause 2 above.

## APPLICANT'S PARTICULARS (THE EMPLOYER AS POLICYHOLDER)

NAME: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

NRIC / FIN NO.: \_\_\_\_\_ NATIONALITY: \_\_\_\_\_

SB TRANSMISSION REF NO.: \_\_\_\_\_ DATE OF BIRTH: \_\_\_\_\_

OCCUPATION: \_\_\_\_\_ EMAIL: \_\_\_\_\_

TELEPHONE NO.: \_\_\_\_\_ (HP) \_\_\_\_\_ (H) \_\_\_\_\_ (O)

## DOMESTIC HELPER'S PARTICULARS

NAME: \_\_\_\_\_

PASSPORT NO.: \_\_\_\_\_ NATIONALITY: \_\_\_\_\_

WORK PERMIT: \_\_\_\_\_ DATE OF BIRTH: \_\_\_\_\_

## PERIOD OF INSURANCE

From \_\_\_\_\_ (mm/dd/yyyy) for 26 Months

## COVERAGE SELECTION / PREMIUM (S\$) (inclusive of GST) (Please tick)

	DELUXE	SUPERIOR
(a) Insurance Benefits Only (Sections 1 to 10)	<input type="checkbox"/> \$224.70	<input type="checkbox"/> \$283.55
(b) Insurance + Guarantee to Ministry of Manpower (Sections 1 to 11)	<input type="checkbox"/> \$272.85	<input type="checkbox"/> \$331.70
(c) Insurance + Guarantee to Ministry of Manpower + Waiver of Counter Indemnity (Sections 1 to 12)	<input type="checkbox"/> \$326.35	<input type="checkbox"/> \$385.20

## OPTIONAL COVER / ADDITIONAL PREMIUM (S\$) (inclusive of GST) (Please tick)

Letter of Guarantee to Philippines Overseas Labour Office (Section 13)	<input type="checkbox"/> a. \$48.15 for \$2,000 Guarantee OR
	<input type="checkbox"/> b. \$80.25 for \$7,000 Guarantee

## NOTES: PLEASE FURNISH THE FOLLOWING IF GUARANTEE IS REQUIRED

1. A copy of Applicant's employment pass or work permit if he/she is a foreigner.
2. A copy of In-Principal Approval Letter or Renewal Notice from the Ministry of Manpower.
3. Photocopy of Maid's Passport.
4. Duly signed Letter of Indemnity. Witness must not be the spouse of the Indemnifier.
5. A copy of Witness' NRIC.

## APPLICATION FORM

## DECLARATION

I/We submit herewith my/our application for the selected coverage to be issued in connection with my/our employment of a domestic helper and hereby declare that all the above particulars are true and correct. This Proposal shall be the basis of the contract between me/us and TENET SOMPO INSURANCE PTE. LTD. (hereinafter referred to as "the Company"). I/We declared that the domestic helper is in good health and free from any physical impairment. I/We understand that all Pre-existing Conditions before the effective date of this Policy are not covered. Any Guarantee issued pursuant to this Proposal shall be subject to the Counter-Indemnity set forth in the attached to which terms and conditions I agree.

In consideration of the Company agreeing at my/our request to provide an Insurance Guarantee as security for the due and satisfactory performance of all conditions under the Insurance Guarantee for the sum of

(a) Singapore Dollars Five Thousand only (S\$5,000) to the MINISTRY OF MANPOWER SINGAPORE provided under Section 11 of the Policy for Compliance of visit Pass Holder, as named in the Guarantee, of all conditions under Section 12 of Employment of Foreign Manpower (Work Passes) Regulations or section 21 of Immigration Regulations.

(b) Singapore Dollars Two / Seven Thousand only (S\$2,000 / S\$7,000) whichever selected to the PHILIPPINES OVERSEAS LABOUR OFFICE in Singapore for Compliance of the Standard Employment contract for Filipino Household Workers in Singapore.

I/We hereby agree and undertake as follows:

1. to jointly and severally indemnify the Company on demand in full against all claims payments demands actions suits proceedings losses liabilities costs interests and expenses whatsoever which may be taken or made against them or incurred or become payable by them under the liability or obligations of the Guarantees.

Provided always that if I/we pay the additional premium for the Waiver of Counter Indemnity for the Guarantee to the Ministry of Manpower, my/our liability to indemnify the Company shall be limited to a fixed sum of Singapore Dollars Two Hundred and Fifty only (S\$250) where the breach of condition under the Guarantee was caused by or resulted from the domestic helper's unexplained disappearance not caused by my/our deliberate act or omission.

2. hereby further agree that the Company may in its absolute discretion compromise all claims, payments, demands, actions, suits, proceedings, losses or liability which may be taken or made against them under either one or both the Guarantees, and to accept all receipts vouchers and other evidence of all payments made by the Company or of all liabilities or obligations incurred by them by reason of either one or both the Guarantees as conclusive evidence against me/us and my /our estate of the fact and extent of my/our liability herein;

3. that notwithstanding the above, I/we further agree to pay the Company, interest based on the rate of 6% per annum on all sums paid by them under either one or both the Guarantees calculated from the date when payment was made until the date when I/we reimburse them, and to pay on an Indemnity Basis, all costs incurred by the Company in the course of pursuing legal proceedings to enforce their rights under this Indemnity against me/us;

4. that this indemnity shall be a continuing indemnity and the Company may at any time or times at their discretion without giving any notice to me/us extend the validity of either one or both the Guarantees without discharging or impairing my/our liability under this indemnity;
5. that no delay or omission on the part of the Company in exercising any right, power, privilege or remedy in respect of this Indemnity shall impair such right, power, privilege or remedy. The rights, powers, privileges and remedies provided in this Indemnity are cumulative and not exclusive of any rights, powers, privileges, and remedies provided by law;

6. that this Indemnity shall be governed and construed by the laws for the time being in force in the Republic of Singapore and I/we irrevocably submit to the jurisdiction of the Courts of the Republic of Singapore.

- I/We acknowledge and agree (in case of corporate policy, I/we represent that I/we have obtained the consent of the individuals in relation to this policy) that Tenet Sompo Insurance may collect, use, disclose and/or process my/our personal data (in case of corporate policy, personal data of individuals in relation to this policy) in accordance with the Personal Data Protection Act 2012 for the purposes and uses described in Tenet Sompo Insurance's Privacy Policy (including the provision of protection, services related to this insurance policy, screening activities in accordance with legal/regulatory obligations/risk management procedures). This may include disclosure to Tenet Sompo Insurance's business partners, intermediaries, third party service providers and industry associations. Tenet Sompo Insurance's Privacy Policy can be found at [tenetsompo.com.sg](http://tenetsompo.com.sg).

- I/We consent to receive marketing and promotional information from Tenet Sompo Insurance (e.g. via email, mail, SMS, etc.). I/We understand that I/we can withdraw or manage my/our consent to receive marketing and promotional information at [tenetsompo.com.sg](http://tenetsompo.com.sg).

- I am/We are aware of and agree to abide by the Policy terms, conditions and exclusions and confirm that the information given in this application/form is true, accurate and complete.

IN WITNESS WHEREOF, I/we have hereunto subscribed my/our name(s) this \_\_\_\_\_ day of \_\_\_\_\_, 20 \_\_\_\_\_.

- ☐ PLEASE CHARGE S\$ \_\_\_\_\_ (Including GST) TO MY VISA / MASTERCARD\* (\*Delete As Appropriate)  
Where a third party credit card is used, I/We declare that the cardholder has authorised and consented to such use.

CARD NO.: ■■■■■■ - ■■■■■■ - ■■■■■■ - ■■■■■■ EXPIRY DATE: ■■■ - ■■■

- ☐ I/WE ENCLOSED A CHEQUE (Bank/Cheque No.): \_\_\_\_\_ for S\$ \_\_\_\_\_  
made payable to **Tenet Sompo Insurance Pte. Ltd.**

WITNESSED / VERIFIED BY

NAME:

I/C NO:

ADDRESS:

DATE:

SIGNATURE OF INDEMNIFIER (PROPOSER / EMPLOYER)

NAME:

I/C NO:

ADDRESS:

DATE: