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Insurance requirements for MDWs

You need to buy medical and personal accident insurance for your migrant domestic worker (MDW). Find out the coverage required.

Before your helper arrives in Singapore, you must buy **medical insurance (MI)** and **personal accident insurance** as part of your medical obligations to her.

You cannot pass on the cost of purchasing the insurance to your helper.

Medical insurance


You need to buy an MI with coverage for inpatient care and day surgery during your helper's stay in Singapore of **at least**:

- (For policies with start date effective **before** 1 July 2023) \$15,000 per year
- (For policies with start date effective **on or after** 1 July 2023) \$60,000 per year

Enhanced MI

Since **1 July 2023**, we have **enhanced the minimum MI required** for all new and existing helpers (including confinement nannies). The enhanced MI will better protect employers against large medical bills incurred by your helpers, and will be implemented in two stages as shown in the table below.

Tip


Engage **insurers offering the enhanced MI**  early to understand the products available. We encourage you to buy an MI with all the enhanced requirements early for better peace of mind.

To implement for MI policies, renewals or extensions with start date effective from	Enhanced MI requirements
1 July 2023 (Stage 1)	Higher annual claim limit of at least \$60,000, with a co-payment of 75% by insurers and 25% by employers for claim amounts above \$15,000.
1 July 2025 (Stage 2)	<ul style="list-style-type: none">• Standardisation of allowable exclusion clauses• Introduction of age-differentiated premiums for those aged 50 and below, and those aged above 50• Requirement for insurers to reimburse hospitals directly upon the admissibility of the claim

[Find out more on when you need to transition to the enhanced MI](#) 

Personal accident insurance

The personal accident insurance purchased for your helper must meet all of these requirements:

- Have a sum assured of **at least \$60,000 per year**.
- Cover sudden, unforeseen and unexpected incidents resulting in permanent disability or death.
- Not contain extra exclusion clauses that are not in the [Employment of Foreign Manpower Regulations](#) .

This is to protect your helper and her family by providing a lump sum compensation if she suffers from permanent disability or passes away due to an accident.

The compensation must be made payable to your helper or her beneficiaries.



Related questions

[Why do FDW employers need to buy personal accident insurance \(PAI\) for their FDWs?](#)

[Can I be exempted from the requirement to buy medical insurance for my migrant worker?](#)

[How can I guarantee that the medical insurance \(MI\) for migrant worker or MDW meets MOM's requirements?](#)

[Do I need to pay my Work Permit holder's outpatient treatment costs?](#)

[As an employer, am I obligated to pay treatment costs that are not deemed medically necessary, such as cosmetic treatment?](#)

[Can I refuse to pay my WP's medical expenses if they did not consult with one of my company's appointed doctors?](#)

[Are employers responsible for the cost of a Work Permit or S Pass holder's dental treatment?](#)

[Where can I buy medical insurance for my migrant domestic worker \(MDW\)?](#)

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