



# SECURE

— your —  
*maid's*  
wellbeing

## Foreign Maid Insurance

GENERAL INSURANCE

Foreign Maid Insurance and work permit renewal,  
now made easy.

While your maid looks after you and your family, you can now ensure that her wellbeing is also being taken care of without it being a financial burden. With our Foreign Maid Insurance, not only will your maid enjoy comprehensive insurance coverage, you can also benefit from the convenience of our courier service<sup>1</sup> to assist with the renewal and delivery of your maid's insurance and work permit<sup>2</sup>.

### Why is it good for me?

- 1 **Courier service<sup>1</sup> to assist with renewal and delivery** of your maid's insurance and work permit<sup>2</sup> right to your doorstep
- 2 **Personal accident coverage<sup>3</sup>** for your maid
- 3 Provides cover for your maid's **outpatient medical expenses<sup>4</sup>** due to injury
- 4 **Local and emergency overseas hospitalisation<sup>5</sup> coverage** for your maid
- 5 **Up to 90 days pre- and post-hospitalisation treatment coverage<sup>6</sup>** for your maid

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## Hassle-free renewal and delivery of your maid's insurance and work permit

Simply give us a call and let us handle all the paperwork for your maid's work permit renewal<sup>2</sup> and insurance, when you opt for our Plan 4. What's more, we will even courier the documents right to your doorstep. Enjoy unparalleled convenience as we are the only insurer in Singapore to offer this service.

## More benefits at affordable premiums

Our plans offer comprehensive coverage at affordable premiums. You can also enhance your coverage with the waiver of counter indemnity<sup>7</sup> option. With this, your \$5,000 bond liability imposed by the Singapore Ministry of Manpower (MOM) is limited to only \$250 if you did not cause the breach of the bond.

Coverage	Plan Type		
	Plan 4	Plan 3	Plan 2
	Maximum Benefits		
Guarantee bond to Ministry of Manpower (MOM)	\$5,000	\$5,000	-
Personal accident	\$40,000	\$40,000	\$40,000
Outpatient medical expenses due to injury	\$2,000	\$2,000	\$2,000
Sending your foreign maid home	\$10,000	\$10,000	\$10,000
Hospital and surgical expenses (per year limit)	\$15,000	\$15,000	\$15,000
Wages compensation (up to 30 days)	\$30 per day	\$30 per day	\$30 per day
Expenses if you have to stop employing your foreign maid	\$300	\$300	\$300
Special grant in the event of death of foreign maid	\$2,000	\$2,000	\$2,000
Personal liability	\$25,000	\$25,000	\$25,000
Courier service for renewal of your foreign maid's work permit <sup>2</sup>	Included	-	-
Basic Premium Rates			
26 months policy	\$373.47 <sup>^</sup>	\$263.22	\$201.16
14 months policy	\$268.61 <sup>^</sup>	\$158.36	\$127.33
Premium rates with waiver of counter indemnity <sup>7</sup>			
26 months policy	\$424.83 <sup>^</sup>	\$314.58	-
14 months policy	\$303.92 <sup>^</sup>	\$193.67	-

Premium rates are inclusive of 7% GST, non-guaranteed and may be reviewed from time to time.

<sup>^</sup> Premium is inclusive of courier service and admin fees to MOM for renewal (\$30) or issuance of work permit (\$30).

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## Extension option

Only applicable to existing Income Foreign Maid policies with more than 2 months of insurance cover remaining in the existing policy contract.

Extension options	Plan 4		Plan 3	
	12 months extension	18 months extension	12 months extension	18 months extension
Basic premium rates	\$268.61 <sup>^</sup>	\$312.48 <sup>^</sup>	\$158.36	\$202.23
Premium rates with waiver of counter indemnity <sup>7</sup>	\$303.92 <sup>^</sup>	\$353.14 <sup>^</sup>	\$193.67	\$242.89

Premium rates are inclusive of 7% GST, non-guaranteed and may be reviewed from time to time.

<sup>^</sup> Premium is inclusive of courier service and admin fee to MOM for renewal (\$30) or issuance of work permit (\$30).

## Additional hospital and surgical expenses coverage

You can also increase your maid's coverage for hospital and surgical expenses up to \$40,000 per year<sup>8</sup> so that you are even more prepared in times of mishap.

Additional Hospital and Surgical Expenses Benefits <sup>9</sup> (per year)	Additional premium rates payable			
	26 months	14 months	12 months extension	18 months extension
\$5,000	\$36.38	\$22.47	\$22.47	\$28.89
\$10,000	\$60.99	\$37.45	\$37.45	\$47.08
\$15,000	\$83.46	\$50.29	\$50.29	\$64.20
\$20,000	\$112.35	\$67.41	\$67.41	\$86.67
\$25,000	\$141.24	\$84.53	\$84.53	\$109.14

Premium rates are inclusive of 7% GST, non-guaranteed and may be reviewed from time to time.

## Performance bond to the Philippines Embassy

If you need to furnish a Performance Bond to the Philippines Embassy in Singapore, the following plans are available:

Plan	Coverage	Premium rates for 26 months policy
Plan 1a	\$2,000 performance bond to Philippines Embassy	\$33.00
Plan 1b (applicable for direct employers and non-accredited maid agencies)	\$7,000 performance bond to Philippines Embassy	\$67.00

Premium rates are GST-exempt, non-guaranteed and may be reviewed from time to time.

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## About Income

Income was established in 1970 to provide affordable insurance for workers in Singapore. Today, two million people in Singapore look to Income for trusted advice and solutions when making their most important financial decisions. Our wide network of advisers and partners provide life, health and general insurance products and services to serve the protection, savings and investment needs of customers across all segments of society.

As a social enterprise, Income was made different. Our social purpose is to make insurance accessible, affordable and sustainable for all. Putting people before profits, we strive to create and maximise value for customers.

In 2015, Income had over \$32.4 billion in assets under management. Our financial strength and diversified investment portfolio is reflected by our strong credit ratings which underpin the delivery of our commitment to customers.

Income's corporate social responsibility initiative, OrangeAid, focuses on children and youth, especially the disadvantaged.

For more about Income, please visit [www.income.com.sg](http://www.income.com.sg).

## Get in touch



**MEET** your Income adviser



**CHAT** instantly at  
[www.income.com.sg/AdviserConnect](http://www.income.com.sg/AdviserConnect)



**CALL** 6788 1111



**CLICK** [www.income.com.sg](http://www.income.com.sg)

## IMPORTANT NOTES

- 1 You can only enjoy this service under Plan 4. Plan 4 is not available for sign-ups through maid agencies.
- 2 Renewal of work permit is done by NTUC Income Employment Agency (licence no. 96C5724).
- 3 The accidental death or permanent disability suffered by your maid due to an injury must happen within 12 months from the date of the accident. The amount of benefit payable is subject to the scale of compensation in the policy contract.
- 4 This coverage applies up to 12 months from the date of the accident or up to the limit specified in your policy contract, whichever comes first.
- 5 The final claim amount you will receive depends on the relevant pro ration factor applicable to the eligible hospital and surgical expenses being claimed.
- 6 This is payable if your maid is admitted as an inpatient or for day surgery to treat an injury or sickness, provided we pay the hospitalisation claim under the policy. Post-hospitalisation treatment coverage is only for the same injury or sickness your maid was hospitalised for.
- 7 You can choose to take up the waiver of counter indemnity under Plan 3 or 4 by paying additional premium.
- 8 This hospital and surgical expenses benefit limit is inclusive of the annual minimum coverage prescribed by MOM in the amount of \$15,000.
- 9 These are additional coverage for hospital and surgical expenses above the annual minimum coverage for inpatient care and day surgery prescribed by MOM.

This is for general information only. You can find the usual terms and conditions of this plan at [www.income.com.sg/maid-policy-conditions.pdf](http://www.income.com.sg/maid-policy-conditions.pdf).

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 Income or visit the 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)).

Information is correct as of 21 April 2017