



PROTECT
— the one who —
helps
your family

Domestic Helper Insurance

GENERAL INSURANCE

Enjoy comprehensive coverage
at affordable premiums.

Be it your maid or confinement nanny, you can now ensure that her wellbeing is also being taken care of without it being a financial burden, even as she continues to look after you and your family. With our Domestic Helper Insurance, we offer you the flexibility to either insure her with the main plan, or customise her coverage through our plans and add-ons depending on your needs for peace of mind.

Why is it good for me?

- 1 **Personal accident coverage¹** for your helper
- 2 Provides cover for your helper's **outpatient medical expenses²** due to injury
- 3 **Letter of Guarantee³** for your helper's hospitalisation costs
- 4 Local and emergency **overseas hospitalisation⁴ coverage** for your helper
- 5 Up to 90 days **pre- and post-hospitalisation treatment coverage⁵** for your helper
- 6 **Courier service** to assist with renewal and delivery of your helper's insurance and work permit⁶ right to your doorstep

Domestic Helper Insurance

GENERAL INSURANCE

Domestic helper insurance will help you meet the Ministry of Manpower (MOM) requirements, and offers additional protection for both you and your domestic helper from unforeseen expenses should your helper fall ill or get injured.



Covers cost of hospital and surgical expenses if your helper falls ill or gets into an accident.



Compensates your helper's wages, up to 30 days if your helper is hospitalised or on hospitalisation leave and is unable to carry out her duties.



Protects your helper against any legal liabilities when she accidentally injures someone or their property.

Which plan is suitable for me?



Basic Plan

For peace of mind

Includes personal accident, hospitalisation, personal liability and outpatient medical expenses due to injury for your helper



Standard or Enhanced Plan

For adequate coverage, or if you are concerned about:

- Possibility of having to stop employing your helper if she suffers a serious injury or serious sickness as confirmed by a medical practitioner
- Your helper being hospitalised and hence your domestic services are not carried out

Our Standard or Enhanced Plan can offer you:

- Coverage for expenses if you have to stop employing your domestic helper
- Wages compensation (up to 30 days)

What is the difference between Standard and Enhanced Plans?

The Standard and Enhanced plans offer additional benefits over the Basic plan, giving comprehensive protection to both you and your helper, with the Enhanced plan featuring higher levels of coverage.

Domestic Helper Insurance

GENERAL INSURANCE

Boost your protection

MOM security bond protector



If you have concerns that your security bond may be forfeited due to events beyond your control

Additional hospital and surgical expenses



If you are concerned about or want higher protection in the event of hospitalisation

Courier service



If you prefer a hassle-free experience in renewal and delivery of your helper's insurance and work permit⁶

Performance bond to the Philippines embassy



If you are employing a new helper from the Philippines or if your helper is returning to the Philippines on home leave

Domestic Helper Insurance

GENERAL INSURANCE

Comprehensive benefits

Our plans offer comprehensive coverage to ensure peace of mind for you and your helper.

Benefits	Maximum benefits (S\$)		
	Basic	Standard	Enhanced
Accidental death or permanent disability due to accident ¹ (per policy)	\$60,000	\$60,000	\$80,000
Outpatient medical expenses due to injury (per policy)	\$1,500	\$2,000	\$3,000
Domestic helper's personal liability (per policy)	\$25,000	\$25,000	\$75,000
Special grant due to death	-	\$2,000	\$3,000
Expenses if you have to stop employing your domestic helper	-	\$150	\$500
Wages compensation (up to 30 days)	-	\$20 per day	\$35 per day
Hospital and surgical expenses (per year)		\$15,000	
Sending your domestic helper home		\$10,000	
Security bond to Ministry of Manpower (not applicable for Malaysian helpers)		\$5,000	

MOM security bond protector to limit your bond liability

You can add on the Ministry of Manpower (MOM) security bond protector to your main plan, which will limit your liability of \$5,000 under the security bond to MOM to only \$250 if you did not cause the breach of the bond.

Additional hospital and surgical expenses coverage

All plans cover \$15,000 of hospital and surgical expenses, and offer a Letter of Guarantee³ to help minimise out of pocket expenses. This makes your helper's admission to a Singapore government restructured hospital easier by waiving deposits required by the hospital. You can also increase your helper's coverage for hospital and surgical expenses by topping this up to an additional \$100,000 per year so that you are even more prepared in times of mishap.

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

Opt for this value added service and you can let us handle all the paperwork for your helper's work permit renewal⁶ and insurance. What's more, we will even courier the documents right to your doorstep, offering you unparalleled convenience.

Performance bond to the Philippines embassy

If you need to furnish a Performance Bond to the embassy for your helper's home leave and entrance into Singapore, you can add it on to your main plan or purchase the bond by itself.

Domestic Helper Insurance

GENERAL INSURANCE

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.

Right from the start, Income was made different. Our social purpose of maximising value for our policyholders defines us as a social enterprise as we continue to make insurance accessible, affordable and sustainable for all.

In 2017, Income had over \$36.3 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, is committed to empower a better future for children and youth from disadvantaged backgrounds.

For more about Income, please visit www.income.com.sg.

Get in touch



MEET your Income adviser



CHAT instantly at
www.income.com.sg/AdviserConnect



CALL 6788 1111



CLICK www.income.com.sg

IMPORTANT NOTES

- 1 The accidental death or permanent disability suffered by your helper 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.
- 2 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.
- 3 This Letter of Guarantee is only applicable if your domestic helper is hospitalised at a Singapore government restructured hospital, and is capped at a maximum limit of \$10,000 per admission. Subject to individual hospital guidelines. Other terms and conditions apply.
- 4 The final claim amount you will receive depends on the relevant pro ration factor applicable to the eligible hospital and surgical expenses being claimed.
- 5 This is payable if your helper 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 helper was hospitalised for.
- 6 Renewal of work permit is done by NTUC Income Employment Agency (licence no. 96C5724).

This is for general information only. You can find the usual terms and conditions of this plan at www.income.com.sg/domestic-helper-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 or www.lia.org.sg or www.sdic.org.sg).

Information is correct as of 21 January 2019