



EQ

MaidSafe

Protects you as an employer, and
your domestic helper's well-being

EQ MaidSafe

This 'Enhanced' comprehensive package not only provides benefits that are required by the Ministry of Manpower (MOM), it includes coverage that will ensure your domestic maid is well taken care of and also protects you from having to bear large unexpected medical bills incurred by your domestic helper.

Key Highlights of Main Benefits



Letter of Guarantee to Ministry of Manpower (MOM)

We will provide a Letter of Guarantee to MOM in lieu of the S\$5,000 cash deposit.



Personal Accident (Death & Permanent Disablement)

We will pay up to S\$60,000 in the event of a death or permanent disablement due to an accident.



Hospital & Surgical Expenses

We will pay up to S\$60,000 per annual for eligible Hospital and Surgical medical expenses at a 6-bedded ward at a Singapore Government Restructured Hospital.



Wages & Levy Reimbursement

We will pay S\$30 per day, up to a maximum of 60 days if you suffer loss of service during your domestic helper's hospitalisation due to an injury or illness.



Liability to Third Party

We will indemnify you up to S\$5,000 per policy against legal liability arising from claims by your domestic helper at Common Law.

Essential Details to Know

Eligibility:

Domestic helper eligible for cover:

- ✓ Age sixty-four (64) years old and below.
- ✓ Must be a foreigner holding a valid work permit issued by the MOM and is residing in Singapore with you.

Process of Application:

It is advisable to submit the application at least 3 working days prior to your domestic helper's arrival to Singapore.

If your application is not approved upon arrival, the Immigration & Checkpoints Authority (ICA) will deny entry and send the domestic helper back to her home country.

Note: applications received after 4.30pm will be processed on the next working day, and processing is not applicable on weekends and public holidays.

Benefits At A Glance

Main Cover		Benefit Limit
Section	Coverage	Plan 1
1	Letter of Guarantee to Ministry of Manpower	S\$5,000
2	Personal Accident (A) Death (B) Permanent Disablement (C) Medical Expenses (per annual)	S\$60,000 As per Table of Compensation S\$2,000
3	Hospital & Surgical Expenses (per annual) Co-payment borne by the Policyholder	S\$60,000 Up to S\$15,000 (NIL) Above S\$15,000 (25%)
4	Daily Hospital Income (daily, up to max. 60 days)	S\$20
5	Outpatient Kidney Dialysis / Cancer Treatment (per policy year)	S\$2,000
6	Repatriation Expenses	S\$10,000
7	Special Grant	S\$1,000
8	Wages & Levy Reimbursement (daily, up to max. 60 days)	S\$30
9	Termination & Re-hiring Expenses	S\$350
10	Insured Maid's Personal Belonging	S\$300
11	Liability to Third Party (per policy year)	S\$5,000

Premium Table (inclusive of GST)

Main Cover	Premium	
Duration of Cover	14-months	26-months
With 25% Co-payment	S\$401.78	S\$562.44
Without 25% Co-payment (Optional C - Waiver of Co-payment included)	S\$432.30	S\$606.04

Optional Cover		Additional Premium	
A	Reimbursement of Indemnity Paid To Insurer	S\$54.50	
B	Covid-19 Extension (Limit as part of Section 3: Hospital & Surgical Expenses)	S\$27.25	S\$38.15

Snippets of Optional Covers

Optional A

Reimbursement of Indemnity Paid to Insurer

In the event that EQ Insurance is required to make payment under the Security Bond required by Ministry of Manpower, you will only need to reimburse EQ Insurance the “Excess” amount, provided that the payment is not caused by or resulting from your breach of the conditions under the Security Bond. The “Excess” amount will vary as follows:

Excess amount:

- (a) **S\$250** – If this option is purchased together with the policy.
- (b) **S\$500** – If this option is purchased after and within one (1) month from the effective date, subject to a waiting period of thirty (30) days from the date of purchasing Optional A.

Optional B

COVID-19 Extension

In the event your domestic helper is diagnosed with COVID-19 and is hospitalised, we will reimburse the eligible medical expenses under Section 3 (Hospital & Surgical Expenses).

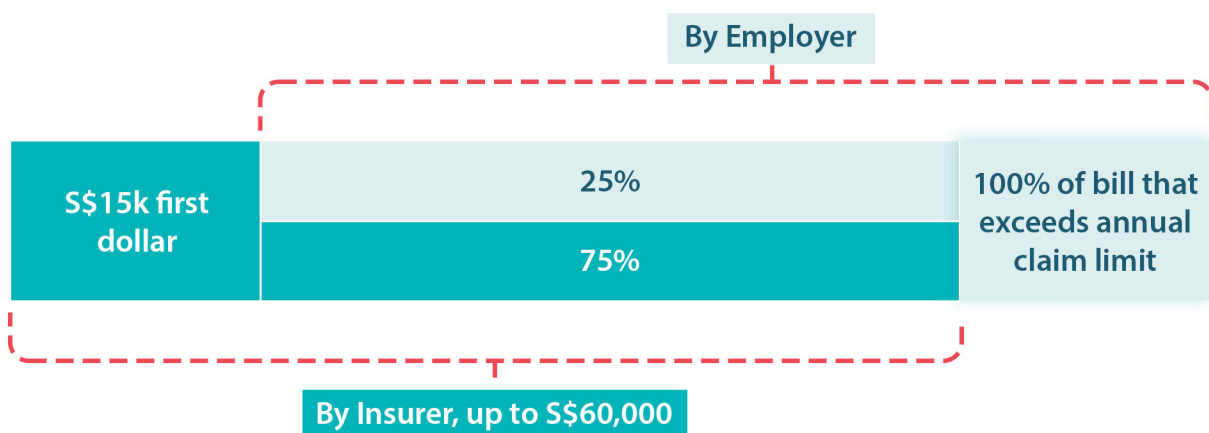
Optional C

Waiver of Co-payment

We will cover your portion of 25% eligible medical expenses provided there is a claim paid under Section 3 (Hospital and Surgical Expenses) for the same period.

Co-Payment Illustration

Kindly note this is just for illustration purpose. The amount payable will be based on eligible medical expenses and T&Cs.



Cancellation / Termination of Cover

If you decide to cancel your maid insurance before expiry, we will refund the premium based on the following percentage, provided no claim has been made.

	Percentage of Refund of the Policy Premium			
	Within 90 days	91 to 180 days	181 to 365 days	After 365 days
14-month Policy	60%	30%	NA	NA
26-month Policy	60%	30%	20%	NA

Major Exclusions

Includes but are not limited to:

- ☒ Pre-existing medical conditions
- ☒ Psychiatric, mental or nervous disorders, including but not limited to insanity, depression, sleep disorder and anxiety
- ☒ AIDS, HIV, STI/STD and ARC
- ☒ Pregnancy, childbirth, abortion, miscarriage and or its complications
- ☒ Suicide or self-inflicted injuries, whether sane or insane
- ☒ Effect or influence of drug or alcohol
- ☒ Hazardous sports including but not limited to underwater activities involving breathing apparatus, paragliding, motor sports, mountaineering, and rock climbing
- ☒ Strike, riot, civil commotion and nuclear related events

Pre-contract disclosure for medical insurance plans for Work Permit and S Pass Holders

This product provides coverage for the following features that comply with the Ministry of Manpower's (MOM) enhanced Medical Insurance (MI) requirements:

	Yes/No
Annual claim limit of at least \$60,000, inclusive of a first-dollar cover of \$15,000	Yes
For portion of the bill above \$15,000, the employer must co-pay up to 25% (to the hospital)	Yes
Exclusions are in line with MOM's list of allowable exclusions	No*
Age-differentiated premiums are in 2 age bands: (1) <50 years old and (2) >50 years old	No*
Insurers will reimburse our portion of the hospital bill to hospitals directly upon admissibility of the medical claim	No*

**These features are to be implemented on/after 1st July 2025 in accordance to MOM's Stage 2 requirement under enhanced MI for Work Permit and S Pass Holders*

ABOUT EQ INSURANCE

EQ Insurance is a homegrown general insurance provider in Singapore established in February 2007 with expertise in the underwriting of all classes of non-life insurance, including personal and commercial insurance.

The company has a highly experienced and competent management team that is committed to transparency, integrity and excellence in meeting its obligations to its customers.

EQ Insurance prides itself on settling insurance claims quickly and regards every claim as an opportunity to demonstrate its reliability as a service-oriented company.



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reg no. 1978-00490-N

POLICY OWNERS' PROTECTION SCHEME: 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 the Company or visit the GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

Important Note:

This brochure is for general information only and is not a contract of insurance. The precise terms, conditions and exclusions of this insurance product are specified in the policy contract.

The Total Distribution Cost of this product is between 0% - 30% of the premium. Such costs include cash payments in the form of commission, costs of benefits and services paid to the distribution channel. We assure you that the Total Distribution Cost is not an additional cost to you, as it was already accounted in the calculation of your premium.