



Liberty Insurance Pte Ltd
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Peace of Mind
for You and Your Maid

MaidCare



Comprehensive protection specially designed for your domestic helper

A domestic helper offers welcomed assistance in many a busy household, almost becoming a member of the family in some instances. Their well-being and continued ability to take care of chores is your responsibility. That is why Liberty Insurance's comprehensive MaidCare plan is here to ensure that your domestic helper has sufficient insurance coverage in times of accident or illness. Life is easier knowing that your domestic helper's well-being is taken care of.

Benefits at a Glance

- Meets Ministry of Manpower's requirement for Security Bond, Personal Accident, and Hospitalization & Surgical Expenses
- Same day transmission to Ministry of Manpower
- Immediate acknowledgment
- Quick turnaround time

Schedule of Benefits

PLAN 1

Premium: **S\$246.10** (inclusive of GST) for **26 months**

Premium: **S\$184.58** (inclusive of GST) for **14 months**

Section	Description of Benefits	Limit
1	Letter of Guarantee to Ministry of Manpower	S\$5,000
2	Personal Accident a. Death b. Permanent Disablement c. Medical Expenses	S\$40,000 As per scale in Policy S\$1,000
3	Hospital & Surgical Expenses	S\$15,000 per annum
4	Daily Benefit	Not Covered
5	Repatriation Expenses	S\$10,000
6	Wages & Levy Reimbursement	Not Covered
7	Re-hiring Expenses	Not Covered
8	Outpatient Kidney Dialysis/Cancer	Not Covered
9	Special Grant	Not Covered
10	Reimbursement of Indemnity Paid to Insurer	Optional

Schedule of Benefits

PLAN 2

Premium: **S\$267.50** (inclusive of GST) for **26 months**

Premium: **S\$200.63** (inclusive of GST) for **14 months**

Section	Description of Benefits	Limit
1	Letter of Guarantee to Ministry of Manpower	S\$5,000
2	Personal Accident a. Death b. Permanent Disablement c. Medical Expenses	S\$40,000 As per scale in Policy S\$2,000
3	Hospital & Surgical Expenses	S\$15,000 per annum
4	Daily Benefit	S\$20 per day (Maximum 60 days)
5	Repatriation Expenses	S\$10,000
6	Wages & Levy Reimbursement	Up to S\$30 Per day (Maximum 60 days)
7	Re-hiring Expenses	S\$350
8	Outpatient Kidney Dialysis/Cancer	S\$2,500 (Policy Limit)
9	Special Grant	S\$1,000
10	Reimbursement of Indemnity Paid to Insurer	Optional

Schedule of Benefits

PLAN 3

Premium: **S\$374.50** (inclusive of GST) for **26 months**

Premium: **S\$280.88** (inclusive of GST) for **14 months**

Section	Description of Benefits	Limit
1	Letter of Guarantee to Ministry of Manpower	S\$5,000
2	Personal Accident a. Death b. Permanent Disablement c. Medical Expenses	S\$40,000 As per scale in Policy S\$3,000
3	Hospital & Surgical Expenses	S\$30,000 per annum
4	Daily Benefit	S\$30 per day (Maximum 60 days)
5	Repatriation Expenses	S\$10,000
6	Wages & Levy Reimbursement	Up to S\$30 Per day (Maximum 60 days)
7	Re-hiring Expenses	S\$500
8	Outpatient Kidney Dialysis/Cancer	S\$5,000 (Policy Limit)
9	Special Grant	S\$3,000
10	Reimbursement of Indemnity Paid to Insurer	Optional

REIMBURSEMENT OF INDEMNITY PAID TO INSURER (OPTIONAL) (Additional Premium: Flat S\$53.50 (inclusive of GST))

In the event that Liberty Insurance is required to make payment under the Security Bond required by Ministry of Manpower, the Proposer will need to reimburse Liberty Insurance the "Excess" amount only, provided that the payment is not caused by or resulting from the Proposer's breach of the conditions under the Security Bond. The "Excess" amount will vary as follows:

- S\$250: If this extension of coverage is purchased when the insurance package is first arranged subject to a waiting period of 30 days from the policy inception date
- S\$500: If this extension is purchased mid-term but within one month of the policy inception date subject to a waiting period of 30 days from the date of inclusion

The information provided here is a summary. Please refer to the actual wordings for the terms and conditions. More information about MaidCare is available on our website www.libertyinsurance.com.sg

Notes

Persons Eligible to Apply

The Insured Person must be in the immediate employment of the Insured and holds a valid work permit.

Major Exclusions

- Pre-existing conditions
- Illness, disease, mental defect, infirmity or insanity
- AIDS and diseases associated with HIV
- Pregnancy, childbirth, abortion, miscarriage, and or its complications
- Suicide or self-inflicted injury
- Drug or alcohol abuse
- War and nuclear related events
- Participation in under-water activities involving artificial breathing apparatus, hunting, potholing, parachuting, sky diving, mountaineering and rock climbing necessitating the use of guides or ropes
- Flying or other aerial activity except as a fare-paying passenger
- Any kind of speed contest or racing (other than foot) and motor rallies
- Any wilful act or wilful negligence of the Insured/Insured Person or of his/her representatives