

Maid Protect



Frequently Asked Questions (FAQ)

1. What does Maid Protect cover?

It provides comprehensive insurance coverage for your maid, which includes benefits such as Accidental Death, Accidental Permanent Disability or Accidental Medical Expenses Reimbursement due to Accidental Injury, Hospital and Surgical Expenses, Replacement Maid Expenses, Wages and Levy Reimbursement, Repatriation Expenses and other benefits. It also includes the mandatory Insurance Guarantee Bond to Singapore's Ministry of Manpower (MOM).

Please refer to the Policy Wording – Benefits Table to find out more.

2. Does Maid Protect meet the requirements of Singapore's Ministry of Manpower (MOM) for foreign domestic helper?

Yes, Maid Protect provides coverage in line with MOM's revised requirements effective 1 October 2017. These are: Personal Accident cover of S\$60,000 per year, Hospital and Surgical Expenses of at least S\$15,000 per year and Insurance Guarantee Bond of S\$5,000.

3. If my maid is injured and requires outpatient treatment, will the treatment expenses be covered?

Yes, Maid Protect provides coverage of up to S\$1,000 for outpatient medical treatments due to Accidental Injury. This includes treatments by a registered Chinese Doctor or Chiropractor, subject to a maximum of S\$100 per Accidental Injury.

4. How does the Replacement Maid Expenses benefit work?

If the maid's services are terminated due to Accidental Injury or Sickness which leads to the death of the maid, or if the doctor certifies that the maid is deemed medically unfit to perform the usual services as required of a maid, you may seek reimbursement of up to S\$500 for the actual employment agency fees incurred in hiring a replacement maid within 90 days from the date of termination of employment of the previous maid.

5. How does the Wages & Levy Reimbursement benefit work?

The policy will pay a fixed sum of S\$30 per day of up to a maximum of 30 consecutive days if the maid is hospitalised due to Accidental Injury or Sickness. Pre-existing medical conditions are not covered.

6. How does the Insurance Guarantee Bond to the Singapore's Ministry of Manpower (MOM) work?

Chubb will transmit the details of the Insurance Guarantee Bond for the sum of S\$5,000 serving as a security bond on your behalf to the MOM. As such, you do not need to pay the S\$5,000 cash up front to the MOM when hiring a maid.

- For new and transfer maid, Chubb will transmit your guarantee details to MOM within 14 days prior to the policy effective date.
- For renewal maid, Chubb will transmit your guarantee details to MOM within 60 days prior to the policy effective date.

In the event that a demand is made by the MOM, Chubb will first settle the payment and subsequently recover it from you under the Counter Indemnity arrangement of the insurance.

If you have chosen to enhance your plan with the optional cover of Waiver of Counter Indemnity, Chubb will first settle the payment and subsequently recover it from you up to the excess amount of S\$250.

7. How does the Insurance Guarantee Bond to the Philippine Overseas Labor Office (POLO) in Singapore work?

The Letter of Guarantee will be sent to you together with your policy documents. You are required to furnish it to the POLO, together with all other necessary documents as required.

In the event of a demand made by the POLO, Chubb will first settle the payment and subsequently recover it from you under the Counter Indemnity arrangement of the insurance.

8. How does the optional cover of Waiver of Counter Indemnity work?

This applies only to the security bond of S\$5,000 paid to MOM on your behalf. If you have chosen to enhance your plan with the optional cover of Waiver of Counter Indemnity, Chubb will waive their rights to recover the security bond of S\$5,000 paid to MOM, subject to an excess amount of S\$250 which will apply.

9. What can I do if I want to increase the insurance coverage for my Maid?

Maid Protect allows you to purchase additional optional covers. Please refer to the Benefits Table in the Policy Wording for a list of optional covers.

10. What is the COVID-19 Cover?

The COVID-19 Cover is an optional add-on cover that provides reimbursement of medical expenses (S\$15,000 per policy year) if your maid is hospitalised and/or requires surgery, due to COVID-19, within 14 days of entry or re-entry to Singapore.

11. Do I have to purchase the COVID-19 Cover each time my maid goes on home leave?

If you have this optional add-on cover included in your policy, your maid is automatically covered each time she returns to Singapore during the policy period.

12. Can I include the COVID-19 Cover to my existing Maid Protect policy that I bought?

Yes, you can add on this benefit as long as your request is made before your maid returns to or arrive in Singapore. Please contact Chubb's Customer Service Hotline at +65 6398 8797 (Mondays to Fridays, 9.00am - 5.00pm, excluding Public Holidays) or email to dbscs.sg@chubb.com.

13. Does the COVID-19 Cover also include expenses related to COVID-19 diagnostic tests?

No, any expenses related to COVID-19 diagnostic tests that one is required to take for entry or re-entry to Singapore, including pre-departure tests and post-arrival tests, are not covered under this benefit.

For more details, please refer to the Policy Wording.

14. What if I wish to cancel the policy?

You may cancel the policy by giving Chubb 14 days' notice in writing, provided full discharge is given to Chubb by the relevant authorities in respect of the Insurance Guarantee Bond. If you cancel the policy, you will receive a short-period refund of the premiums paid for the unexpired period of insurance, subject to a minimum charge of S\$50 which will be retained by Chubb. There will be no refund of premiums if the policy is cancelled for more than 180 days from the commencement date of insurance or if there has been a claim.

15. How do I make a claim?

To submit a claim, please visit www.chubbclaims-dbs.com.sg. Alternatively, you may contact Chubb's Customer Service Hotline at +65 6398 8797 (Mondays to Fridays, 9.00am to 5.00pm, excluding Public Holidays).

16. What if I have more questions about this insurance?

You may contact Chubb's Customer Service Hotline at +65 6398 8797 (Mondays to Fridays, 9.00am to 5.00pm, excluding Public Holidays) or send an email to dbscs.sg@chubb.com.