



MSIG Insurance (Singapore) Pte. Ltd.
4 Shenton Way, #21-01, SGX Centre 2, Singapore 068807
Tel +65 6827 7888, Fax +65 6827 7800
Co.Reg No. 200412212G GST Reg. No. 20-0412212G
A Member of **MS&AD** INSURANCE GROUP

TAX INVOICE

Name and Address of Insured

Foong Chin Meng
221 Tampines Street 24
03-52
Singapore 521221

Invoice No : PT0003751430

Invoice Date: 19/09/2022

Account No. : 71
Client No. : 10140525
Policy Class : MaidPlus
Policy No. : D 300676041 QMP
Transaction Type : New Business Issue
Period of Insurance : 25/09/2022 to 24/11/2024

PREMIUM DEBIT NOTE

Invoice currency (SGD)

Gross Premium	:	465.00
Discount	:	93.00
SubTotal	:	372.00
GST @ 7.00%	:	26.04
Amount Due	:	398.04

Note : Cheque should be crossed and made payable to
MSIG Insurance (Singapore) Pte. Ltd.
Please quote the Invoice No. when making payment.
If payment has been made, this invoice is for your record only.

No official receipt will be printed unless payment by Cash.

Important Notice :

PREMIUM PAYMENT WARRANTY

(applicable to all business and commercial establishments)

Premium must be paid in full within 60 days from inception date of the risk. Otherwise, the Policy will be automatically terminated from the expiry of the premium warranty period. Please refer to the Premium Payment Warranty indicated in your Policy for more details.

**MSIG**

MSIG Insurance (Singapore) Pte. Ltd.
4 Shenton Way, #21-01, SGX Centre 2, Singapore 068807
Tel +65 6827 7888, Fax +65 6827 7800
Co.Reg No. 200412212G GST Reg. No. 20-0412212G
A Member of **MS&AD** INSURANCE GROUP

MAIDPLUS THE SCHEDULE

POLICYHOLDER INFORMATION

Name	: Foong Chin Meng	Date of Issue	: 19/09/2022
		Policy No.	: D 300676041 QMP
Address	: 221 Tampines Street 24 03-52 Singapore 521221	Account No.	: 71
		Period of Insurance	: 25/09/2022 to 24/11/2024
		Premium	: SGD398.04 (inclusive of GST)

DETAILS OF MAID

Name	: SRI INTAN HUSAIN	Passport No.	: E0669472
Nationality	: Indonesian	SB Transmission Ref No.	: Q031261
Date of Birth	: 12/07/1996	Work Permit No.	: 0 82299122
Plan	: Premier		

BENEFITS

Cover	Sum Insured/Limit
Section 1 - Personal Accident	
(A) Death	SGD60,000
(B) Permanent Total Disablement	SGD60,000
(C) Medical Expenses	SGD3,000
Section 2 - Hospital & Surgical Expenses	SGD50,000
Section 3 - Alternative Domestic Help Benefit	SGD50 per day; Maximum 60 days
Section 4 - Wages & Levy Reimbursement	SGD30 per day; Maximum 60 days
Section 5 - Repatriation Expenses	SGD20,000
Section 6 - Termination Expenses	SGD600
Section 7 - Replacement Maid Expenses	SGD750
Section 8 - Special Grant	SGD3,000
Section 9 - Liability to Third Parties	SGD20,000
Section 10 - Maid's Personal Belongings	SGD500
Section 11 - Insurance Guarantee Bond - Ministry of Manpower	SGD5,000
Section 12 - Waiver of Counter Indemnity (Excess SGD250)	Covered
Section 13 - Employer's Liability	SGD300,000
Section 14 - Insurance Guarantee Bond - Philippine Overseas Labour Office, Singapore	Not Covered

SIGNED FOR AND ON BEHALF OF THE COMPANY

A handwritten signature in black ink, appearing to be 'Mack Eng', written in a cursive style.

Mack Eng
Chief Executive Officer
MSIG Insurance (Singapore) Pte. Ltd.



MSIG Insurance (Singapore) Pte. Ltd.
4 Shenton Way, #21-01, SGX Centre 2, Singapore 068807
Tel +65 6827 7888, Fax +65 6827 7800
Co.Reg No. 200412212G GST Reg. No. 20-0412212G
A Member of **MS&AD** INSURANCE GROUP

MINISTRY OF MANPOWER
18 Havelock Road
Singapore 059764

LETTER OF GUARANTEE NO.: D 300676041 QMP

Dear Sir,

Whereas Foong Chin Meng holder of NRIC/Passport number S7479905A of 221 Tampines Street 24 03-52 Singapore 521221 (hereinafter called the Employer) by a Bond (hereinafter called the Security Bond) dated 25/09/2022 made under regulation 12 of Employment of Foreign Manpower (Work Passes) Regulations 2012 or regulation 21 of Immigration Regulations, undertake to ensure that, the Work Pass holder whose particulars appear in this Letter of Guarantee or special pass holder whose particulars appear in the schedule to the Security Bond Form, shall comply with all the conditions on which the work pass or special pass was granted and which are set forth in his respective Security Bond and to observe further conditions imposed on himself in the Security Bond Form.

And whereas the Employer is required to deposit a sum of dollars Five Thousand Only (SGD5,000.00) to you as security under Security Bond.

And whereas, at our request, you have agreed to accept this guarantee in lieu of the said sum of SGD5,000.00 in cash, upon the terms and conditions hereinafter set forth.

1. Now, we, MSIG Insurance (Singapore) Pte. Ltd. having our registered office at 4 Shenton Way, #21-01 SGX Centre 2 Singapore 068807, in consideration of you having agreed, at our request, not to insist on cash deposit from the Employer as security under the Security Bond, hereby guarantee and undertake as principal debtors to pay to you at any time forthwith, on demand any sum or sums not exceeding in total the said sum of SGD5,000.00. Our guarantee shall not be discharged by a demand of any sum by you resulting from a partial forfeiture of the Security Bond and you shall be entitled to demand any remaining sum resulting from any ensuing forfeiture of the remainder of the security.
2. On receiving from us the sum under Clause 1, you will be entitled to hold and use them as if they were the security deposit paid to you under the Security Bond.
3. We shall not be discharged or released from this guarantee by an alteration in the Employer obligations and liabilities under the Security Bond without your consent or by any forbearance shown towards him thereunder.
4. All requests for payments under Clause 1 shall be in writing and shall be made on or before 24/11/2024.
5. This Guarantee shall be effective from 25/09/2022.

Dated this 19th day of September 2022

Signed by Julia Chor
Vice President, Policy Processing
for and on behalf of
MSIG Insurance (Singapore) Pte. Ltd.

Signature

In the presence of
Orlando Tan
Senior Manager, Policy Processing
c/o 4 Shenton Way #21-01
SGX Centre 2
Singapore 068807

Signature

ATTACHING TO LETTER OF GUARANTEE NUMBER: D 300676041 QMP

THE SCHEDULE

SB Transmission Ref No. Q031261

S/No.

Name of Worker

Work Permit No.

1

SRI INTAN HUSAIN

0 82299122

MAIDPLUS INSURANCE POLICY

This is your *MaidPlus* insurance policy document. Please examine it together with the schedule, to make sure that you have the protection you need.

It is important that this policy document together with the schedule and any amendments or endorsement issued from time to time are read together to avoid any misunderstanding.

If there are any changes that may affect the insurance provided, please notify us immediately.

HOW YOUR INSURANCE OPERATES

Your policy is a contract between us, the company and you, our insured named in the schedule. The application form, declaration and any information you gave to us when applying for the policy, are the basis of this contract.

The insurance we provide in this policy is subject to the terms, conditions, exclusions contained in this policy, the schedule and any endorsement to this policy (hereinafter collectively referred to as the "Terms of this policy").

In return for your payment of the premium, we will provide you with insurance cover as described in the policy during the period of insurance as specified in the schedule or any subsequent period for which you pay and we accept the required premium.

OUR PROMISE OF SERVICE

We want to provide you with a high standard of service and to meet any claims covered by this policy honestly, fairly and promptly. If you have any reason to believe that we have not done so, please contact your agent or broker. If you do not use the services of a professional intermediary, please contact us directly. We are ready to help you with your concerns.

A GUIDE TO YOUR MAIDPLUS INSURANCE POLICY

		Page
Definition of words	An explanation of words used in this policy which have special meanings	2
The benefits	What you are covered for	
Section 1	Personal accident	3
Section 2	Hospital & surgical expenses	4
Section 3	Alternative domestic help benefit	6
Section 4	Wages & levy reimbursement	6
Section 5	Repatriation expenses	6
Section 6	Termination expenses	6
Section 7	Replacement maid expenses	6
Section 8	Special grant	6
Section 9	Liability to third parties	6
Section 10	Maid's personal belongings	7
Section 11	Insurance guarantee bond (to Ministry of Manpower)	7
Optional covers		
Section 12	Waiver of counter indemnity	8
Section 13	Employer's liability	8
Section 14	Insurance guarantee bond (to Philippine Overseas Labour Office, Singapore)	8
General conditions	Your rights and our rights under the policy	8
Claim conditions	Your rights and our rights in the event of a claim	9
General exceptions	Those events we do not insure under the policy as a whole	10
Payment Before Cover Warranty	Your obligation to pay the premium	12
Useful procedures	Making a claim and your feedback channels	12
Table of benefits	Sum insured or limit of covered benefits	13

DEFINITION OF WORDS

(Applicable to the whole policy)

Certain words are defined below. These have the same meaning wherever they are used in the policy or the schedule and are highlighted in the policy by being in bold print (e.g. maid, accident).

Accident

an unexpected event which happens suddenly and gives rise to a result which the maid did not intend or anticipate.

TCM practitioner

A traditional Chinese medicine practitioner who is legally licensed medical practitioner, including acupuncturists and bonesetters, who is qualified to practise traditional Chinese medicine in line with the laws which apply in the country in which the practice is granted. The TCM practitioner must not be the insured person, the insured person's family member, business partner, employee or employer of the policyholder or the Maid.

Doctor

A legally registered medical practitioner qualified to practise western medicine and surgery in line with the laws of the country in which the practice is granted. The doctor must not be the family member, business partner, employee or employer of the policyholder or the Maid.

Hospital

a lawfully operating institution which has 24 hours nursing services by registered graduate nurses, one or more doctors available at all times and organised facilities for diagnosis and major surgery, and shall not primarily be a clinic, a place for alcoholics or drug addicts, a nursing, rest or convalescent home or home for the aged or similar establishment.

Hospital and surgical expenses

costs of surgery or treatment as an inpatient of a hospital incurred during the period of cover including charges for accommodation, X-ray, normal food, medical attendants' fees, radiological treatment, surgeon's fees, anaesthetist's fees, theatre fees, pathology fees, drugs, medicines and any other costs of examination, treatment or special services certified as essential by a registered Doctor.

Illness

means physical illness or disease, marked by a pathological deviation from the normal healthy state.

Injury

bodily injury to the maid suffered anywhere in the world, caused solely and directly by an accident and not by illness or gradual physical or mental wear and tear.

Maid

Your foreign domestic worker named in the schedule who has been approved by Singapore's Ministry of Manpower for employment by you.

Period of cover

the period which the maid is covered within the period of insurance. For a new maid, the cover starts on the maid's arrival in Singapore, upon the clearance of the Singapore immigration. Cover ceases in accordance with General Condition 9 – Termination.

Period of insurance

the period as stated in the schedule.

Pre-existing conditions

means any injury, illness, condition or symptom:

- (a) for which treatment, or medication, or advice, or diagnosis has been sought or received or was foreseeable prior to the period of cover, or
- (b) which presented signs or symptoms of which the maid or the insured was aware or should reasonably have been aware or which originated or existed, prior to the period of cover.

Schedule

the schedule containing details of the insured, maid, optional covers (if selected) and period of insurance. The schedule forms part of the policy.

Serious medical condition

a condition which, in the opinion of the treating doctor, is a critically ill state of health that requires emergency medical treatment in order to avoid death or serious impairment to the maid's immediate or long-term health.

Sum insured

the maximum limit We will pay for the relevant section as specified in the Table of Benefits based on the plan stated in the schedule.

We, us, our, the company

means MSIG Insurance (Singapore) Pte. Ltd.

You, your, the insured, the policyholder

the policy owner named as insured in the schedule.

THE BENEFITS

SECTION 1 – PERSONAL ACCIDENT

We will pay to the maid or her legal personal representatives or any other person appointed by the Controller of Work Passes to act on behalf of the maid or the maid's legal representatives the benefit(s) referred to below if during the period of cover the maid sustains an Injury which within 12 calendar months from the accident, results directly and independently of any other cause in death or disablement or expenses being incurred.

1.1. Benefit A - Death

Where the maid dies, we will pay the sum insured.

1.2. Benefit B - Permanent disablement

Where the maid suffers total and permanent loss or disablement ("Permanent disablement") as described in the permanent disability scale, we will pay the relevant percentage of sum insured as specified in the scale.

1.3. Benefit C - Medical expenses

We will pay the medical, surgical or hospital expenses incurred during the period of cover which are certified as essential by a doctor up to the sum insured.

Benefit C is extended to cover for the following medical expenses incurred during the period of cover, up to each sub-limit but not exceeding the sum insured as specified.

(a) Dental treatment due to injury

We will pay for the maid's medical expenses for treatment by a licensed dentist, necessitated by an injury sustained during the period of cover.

(b) Treatment by TCM practitioner due to injury

We will pay for the maid's medical expenses for treatment by a TCM practitioner, necessitated by an injury sustained during the period of cover.

(c) Medical expenses for dengue fever

If during the period of cover, a doctor suspects that the maid has dengue and prescribes the diagnostic tests necessary to confirm the infection, we will pay for the medical expenses incurred.

- (i) If your maid's diagnostic test result is positive, meaning she has dengue infection, we will pay for the medical expenses for the maid's medical treatment due to dengue fever.
- (ii) If your maid's diagnostic test result is negative, meaning she does not have dengue infection, we will pay for the medical expenses relating to the consultation and diagnostic test for dengue, excluding any treatment or medication. Payment of benefit for negative result is limited to one claim per policy.

All claims under this benefit must be accompanied with the submission of diagnostic test results.

If your maid is hospitalised as a result of dengue with claims payable under Section 2, no benefit will be payable under this extension – Medical expenses for dengue fever.

Special provisions to Section 1

1. Loss of limb or member or part of it described in the Permanent Disability Scale below means loss by actual physical severance or total and permanent loss of use.
2. The total sum payable for permanent disablement in respect of injury to more than one portion of a limb or member or part of it will not be more than the sum payable in respect of such injury to the whole of that limb or member or part of it.

For any one accident, the maximum total sum payable for any or all compensation under permanent disablement shall not exceed 100% of the sum insured specified under Benefit B.

3. A valid claim made for Benefit A or for the maximum payable under Benefit B, will, with effect from the date of the injury resulting in such claim, discharge us from liability for any further claim under Section 1 except for expenses payable under Benefit C.

4. Where the total sum payable in respect of all claims made for Benefit B is less than the sum insured specified under Benefit A, the sum payable in respect of a subsequent claim made for Benefit A will be the balance remaining of the sum insured as specified under Benefit A after deduction of the said total sum payable under Benefit B. Except for this, payment shall only be made under Benefit A or B but not both.
5. The sum insured for Benefits A and B under Section 1 are limits for every 12 months from the start of the period of cover.

Permanent Disability Scale

Permanent Disablement			Percentage of sum insured
1.	Loss of two limbs		100%
2.	Loss of both hands, or of all fingers and both thumbs		
3.	Total and permanent loss of sight of both eyes		
4.	Total and permanent paralysis		
5.	Injuries resulting in being permanently bedridden		
6.	Any other Injury causing permanent total disablement from engaging in or attending to employment or occupations of any and every kind		
7.	Loss of arm at shoulder		
8.	Loss of arm between shoulder and elbow		
9.	Loss of arm at elbow		
10.	Loss of arm between elbow and wrist		
11.	Loss of hand at wrist		
12.	Loss of leg	<div>- at hip</div> <div>- between knee and hip</div> <div>- below knee</div>	
13.	Eye: Total and permanent loss of	- whole eye or sight in one eye except perception of light	50%
14.	Total and permanent loss of hearing	<div>- both ears</div> <div>- one ear</div>	<div>75%</div> <div>15%</div>
15.	Total and permanent loss of speech		50%
16.	Loss of four fingers and thumb of one hand		50%
17.	Loss of four fingers		40%
18.	Loss of thumb	<div>- both phalanges</div> <div>- one phalanx</div>	<div>25%</div> <div>10%</div>
19.	Loss of index finger	<div>- three phalanges</div> <div>- two phalanges</div> <div>- one phalanx</div>	<div>10%</div> <div>8%</div> <div>4%</div>
20.	Loss of middle finger	<div>- three phalanges</div> <div>- two phalanges</div> <div>- one phalanx</div>	<div>6%</div> <div>4%</div> <div>2%</div>
21.	Loss of ring finger	<div>- three phalanges</div> <div>- two phalanges</div> <div>- one phalanx</div>	<div>5%</div> <div>4%</div> <div>2%</div>
22.	Loss of little finger	<div>- three phalanges</div> <div>- two phalanges</div> <div>- one phalanx</div>	<div>4%</div> <div>3%</div> <div>2%</div>
23.	Loss of metacarpals	<div>- first or second (additional)</div> <div>- third, fourth or fifth (additional)</div>	<div>3%</div> <div>2%</div>
24.	Loss of toes	<div>- all</div> <div>- great, both phalanges</div> <div>- great, one phalanx</div> <div>- other than great, if more than one toe lost, each</div>	<div>15%</div> <div>5%</div> <div>2%</div> <div>1%</div>

Special conditions to Section 1

You must give immediate notice in writing to us of any illness or physical defect or infirmity of the maid of which you have become aware and you must pay any additional premium that we may require.

SECTION 2 – HOSPITAL & SURGICAL EXPENSES

We will reimburse for hospital and surgical expenses up to the sum insured, incurred as a result of an injury or illness sustained by the maid during the period of cover provided such expenses are incurred in respect of room and board charges in Class B2 or C ward in a hospital which is a Singapore government hospital or Singapore re-structured hospital.

If the maid is hospitalised in other class of ward or hospital other than the above mentioned, we will reimburse a percentage of the hospital and surgical expenses incurred according to the Proration Factor Table.

Proration Factor Table

Type of hospital	Type of ward	Amount claimable up to the sum insured
Singapore government or restructured Hospital	A1 ward A2 ward B1 ward	50% of total bill 60% of total bill 70% of total bill
Private Hospital in Singapore	All	40% of total bill
Hospital outside Singapore*	All	30% of total bill

*Hospital and surgical expenses for hospital outside Singapore is covered only if the maid sustained injury or illness outside Singapore, which results in a serious medical condition, while travelling with you.

Hospital and surgical expenses include:

2.1 Day care surgery

All medically necessary surgical procedures and related treatment provided by or on the order of a doctor at a hospital or an out-patient medical clinic. Day Care Surgery excludes all non-surgical procedures and related treatment.

2.2 Pre-hospitalisation medical consultation and diagnostic services

Consultation by a doctor, and laboratory, X-ray or other medically necessary diagnostic procedures ordered by a doctor, for the treatment of an injury or illness and which within 90 days of being carried out, result in the maid being admitted as a registered inpatient to a hospital for the treatment of the same injury or illness.

2.3 Post-hospitalisation follow-up treatment

The medically necessary follow-up treatment ordered by a doctor to be rendered for up to 90 days from the maid's discharge from hospital and in total for any one claim or disability. Cover is restricted to follow-up treatment of the specific injury or illness for which the maid received in-patient hospital treatment.

The most we will pay under this section is the sum insured stated in the Table of Benefits for the plan stated in the policy schedule. The sum insured for Section 2 is the limit for every 12 months from the start of the period of cover.

Exceptions to Section 2

This insurance does not apply to:

1. any expenses in respect of neurasthenia or mental disease of any kind or psychiatric treatment, congenital sickness or abnormalities or birth defects, including hereditary conditions, defect or diseases, tests or treatment for sexually transmitted diseases or venereal diseases, strictures or any injury or illness in anyway attributed to alcoholism or drug abuse.
2. any expenses in respect of treatment in mental hospitals or homes.
3. any expenses in respect of any hospital confinement, surgical operation treatment or services which have not been previously recommended by a doctor.
4. routine medical examinations or check-ups; or routine eye or ear examinations; or routine physical or any other examinations not incident to the treatment or diagnosis of any injury or illness as may be covered by this policy; any expenses in respect of treatment undertaken as a preventive measure including but not restricted to vaccinations, inoculations, contraception and other prophylactic treatment; or examinations for employment or travel; or any non-medically necessary procedure; or any form of dental treatment.
5. instrument examinations and laboratory tests not ordered by a doctor or not resulting in a diagnosis of a condition leading to hospitalisation or surgery or treatment for a covered condition in this policy.
6. any expenses in respect of normal dental inspection or treatment or in obtaining dentures or eye glasses or the like or hearing aids or prosthesis, corrective devices and medical appliances which are not surgically required.
7. cosmetic or plastic surgery other than therapeutic surgery considered as medically necessary by a doctor, treatment for obesity, weight reduction or weight improvement regardless whether it is medically necessary or otherwise; tests or treatment for sleep apnoea.
8. tests or treatment related to infertility, contraception, impotence, or sexual dysfunction.
9. all costs relating to cornea, muscular, skeletal or human organ or tissue transplant from a donor to a recipient and all expenses directly or indirectly related to organ transplantation.

10. medical expenses for traditional Chinese medicine treatment.

11. the costs of medical reports.

SECTION 3 – ALTERNATIVE DOMESTIC HELP BENEFIT

In the event that the maid sustains injury or illness during the period of cover and is admitted into a hospital during the period of cover, we will reimburse you a daily allowance for the hiring of temporary domestic help, up to the covered duration and sum insured.

SECTION 4 – WAGES & LEVY REIMBURSEMENT

If you suffer the loss of service of the maid caused by her hospitalisation due to injury or illness, we will pay to you a fixed sum per day for up to the covered duration and sum insured, so long as hospital and surgical expenses are payable under Section 2 of this policy.

Condition applicable to this section:

The benefit under this section is payable for each completed 24 hours that the maid is confined at a hospital during the period of cover.

SECTION 5 – REPATRIATION EXPENSES

We will reimburse you for actual repatriation expenses you incurred due to the maid's injury or illness sustained during the period of cover, up to the sum insured in respect of:

1. conveyance of the maid from Singapore to her country of origin due to her permanent disablement as described in items 1 to 13 and items 15 to 16 of the Permanent Disability Scale of Section 1, which prevents her from engaging in or attending to her employment or occupation as your maid.
2. burial or cremation of the maid in Singapore and/or conveyance of body or ashes from Singapore to her country of origin.

We will only pay under this section if a detailed account with supporting bills is submitted to and approved by us.

SECTION 6 – TERMINATION EXPENSES

We will reimburse you for the actual expenses incurred up to the sum insured in respect of termination of the maid's services as a result of her being certified to be medically unfit to perform the usual services as required of her as a maid due to injury or illness sustained during the period of cover, provided that such certification is given by a doctor.

SECTION 7 – REPLACEMENT MAID EXPENSES

We will reimburse you for the actual employment agency's fees incurred in hiring a replacement foreign domestic worker up to the sum insured following the termination of the maid's services as a result of her death or being certified to be medically unfit to perform the usual services as required of her as a maid due to injury or illness sustained during the period of cover, provided that such certification is given by a doctor.

Provided that prior agreement is obtained from us for all such expenses and that the replacement foreign domestic worker be employed within 90 days from the termination of the maid's services.

Exceptions to Section 7

1. No payment shall be made under this section unless the replacement maid is a foreign domestic worker whose work permit is issued by the Ministry of Manpower.
2. No payment shall be made under this section if the death or permanent disablement of the maid is caused directly or indirectly by the insured or the insured's household members residing with the insured.

SECTION 8 – SPECIAL GRANT

If your maid dies in the course of her employment with you in Singapore during the period of cover, we will pay a special grant to her estate or legal personal representative the sum insured.

SECTION 9 – LIABILITY TO THIRD PARTIES

We will indemnify you up to the sum insured, against all sums which you are legally liable to pay as compensation for accidents resulting in:

1. death or bodily injury to any other person
2. loss of or damage to property belonging to other persons

caused by the negligence of your maid in the course of and arising out of her employment with you in Singapore during the period of cover.

We will also pay:

1. costs and expenses of litigation recovered by any claimant from you and/or your maid
2. costs and expenses of legal defence incurred by you and/or your maid with our written consent.

Exceptions to Section 9

We will not pay for:

1. liability in respect of loss or damage to property belonging to or in the charge or under the control of you or your maid.
2. liability for death, injury, illness or loss of or damage to property:
 - (a) arising out of any deliberate or malicious act.
 - (b) arising out of your own employment, business or profession.
 - (c) arising out of a contract or agreement which would not have arisen in the absence of such contract or agreement.
3. any claim or loss arising out of any activities or business conducted or transacted via the internet, intranet, extranet or via your or the maid's own website, internet site, web address or via the transmission of electronic mail or documents by electronic means.
4. fines, penalties, exemplary or punitive damages.
5. judgments which are not in the first instance delivered by or obtained from a Court of competent jurisdiction within the Republic of Singapore nor to orders obtained in the said Court for the enforcement of judgments made outside the Republic of Singapore whether by way of reciprocal agreement or otherwise.

SECTION 10 – MAID'S PERSONAL BELONGINGS

We will reimburse you up to the sum insured for loss of or damage to personal effects belonging to your maid caused by fire, water following bursting or overflowing of water tank(s), apparatus or pipe(s) or flood damage including theft accompanied by actual forcible and violent entry to or exit from the insured's residence in Singapore during the period of cover.

SECTION 11 – INSURANCE GUARANTEE BOND (to Ministry of Manpower)

We will furnish a Letter of Guarantee (to be issued separately) on your behalf in lieu of the sum of S\$5,000 which you are required to deposit with the Ministry of Manpower in respect of the maid employed.

Pursuant to the Letter of Guarantee, we will guarantee and undertake as principal debtor to pay the Ministry of Manpower on demand, any sums not exceeding S\$5,000.

Conditions applicable to this section:

1. You must counter-indemnify us against all claims, payment, losses, liabilities, costs, or expenses whatsoever which we incur or may incur under the terms of the Letter of Guarantee.
2. this section will not be in force unless and until the Counter Indemnity documents have been correctly executed, delivered to and accepted by us.

OPTIONAL COVERS

SECTION 12 – WAIVER OF COUNTER INDEMNITY

(Please refer to the schedule to see if this section is in force)

In the event of a demand made by the Ministry of Manpower on the Letter of Guarantee covered under section 11 of this policy, the company shall waive its rights to indemnification against the insured under the counter indemnity for the said Letter of Guarantee.

Provided that the waiver given by us under this section does not apply to:

1. any loss or payment which the insured is aware of prior to effecting cover.
2. any loss or payment arising out of any circumstances caused directly by the insured or insured's family members or tenants residing with the insured.
3. the amount stated as excess in the schedule.

SECTION 13 – EMPLOYER'S LIABILITY

(Please refer to the schedule to see if this section is in force)

In the event your maid sustains injury or illness in Singapore during the period of cover, we will indemnify you against all sums for which you are liable to pay compensation at Common Law including all costs and expenses incurred with the written consent of the company, up to the limit specified in the schedule.

SECTION 14 – INSURANCE GUARANTEE BOND

(to Philippine Overseas Labour Office, Singapore)

(Please refer to the schedule to see if this section is in force)

We will furnish a Letter of Guarantee (to be issued separately) on your behalf in lieu of the sum S\$2,000 or S\$7,000 as specified in the schedule which you are required to deposit with the Philippine Overseas Labour Office, Singapore in respect of the maid employed.

Pursuant to the Letter of Guarantee, we will guarantee and undertake as principal debtor to pay the Philippine Overseas Labour Office, Singapore on demand, any sums not exceeding S\$2,000 or S\$7,000 as specified in the schedule.

Conditions applicable to this section:

1. You must counter-indemnify us against all claims, payment, losses, liabilities, costs, or expenses whatsoever which we incur or may incur under the terms of the Letter of Guarantee.
2. this section will not be in force unless and until the Counter Indemnity documents have been correctly executed, delivered to and accepted by us.

GENERAL CONDITIONS

(Applicable to the whole policy)

1. Observance

The due observance and fulfillment of the terms of this policy by the insured and the maid and the truth of the statements and answers in the application form shall be conditions precedent to any liability by us to make any payment under this policy.

2. Alteration

We have the right to vary the premium payable and all other terms of this policy by giving the insured 30 days' notice of such variations.

3. Reasonable precaution

You and the maid must take all reasonable precautions to safeguard the maid against any loss insured under this policy.

4. Who can claim

You, the maid, the maid's legal representative or any other person appointed by the Controller of Work Passes to act on behalf of the maid or the maid's legal representative can submit a claim under this policy.

5. Fraudulent claims

If you, the maid or anyone acting on their behalf make any claim under this policy knowing the claim to be fraudulent or exaggerated,

this policy shall become void and all benefits forfeited.

6. Policy Assignment

This policy is not assignable by you and we shall not be affected by notice of any trust, charge, lien, assignment or other dealing with this policy.

7. Discharge

The receipt of any compensation payable under this policy by you or that of the maid or of your or her legal personal representatives as the case may be shall in all cases be an effectual discharge to us.

8. Cancellation

We can cancel this policy or any section by giving you 14 days' notice in writing via registered mail to your last known address with exception to Section 11 and optional Section 14 (if stated in the schedule).

If we cancel the policy, we will provide a pro-rated refund of the premiums paid less the premium for optional Section 14 (if stated in the schedule) for any unexpired period of insurance.

You may cancel the entire policy by giving 14 days' notice in writing to our office provided that full discharge is given to us in writing by the relevant authorities in respect of our liability under Section 11 or optional Section 14 (if stated in the schedule).

If you cancel the policy, we will refund to you the premiums paid for the unexpired period of insurance, subject to a minimum premium of S\$50 to be retained by us and according to the following scale for short-period refund:

Number of days in force prior to cancellation	Percentage of policy premium entitled for refund
Within 60 days	80%
Within 61 to 90 days	60%
Within 91 to 180 days	30%
After 180 days	No refund

There shall be no refund if there is any claim made on the policy.

9. Termination

9.1. The entire policy will terminate immediately upon:

- (a) non-payment of premium by the due date as described in the Payment Before Cover Warranty of this policy; or
- (b) the cancellation of this policy as described in General Condition 8 – Cancellation.

9.2. Unless we have agreed otherwise in writing, this policy will terminate in any of the following circumstances, whichever first occurs:

- (a) If the maid is renewing her work permit under the employment of the insured, the cover ceases immediately after the expiry date of the maid's current work permit for which the full employment period is covered by this policy.
- (b) If the maid is transferring to a new employer, the cover ceases on the date of issue of the new work permit by Ministry of Manpower (Singapore) for the new employer.
- (c) If the maid is leaving Singapore after the cancellation of the work permit, cover ceases as follow:
 - (i) For Section 1, the cover ceases upon the maid's clearance of the Singapore immigration for departure.
 - (ii) For Section 2, the cover ceases upon the maid's clearance of the Singapore immigration for departure or the original expiry of the policy, whichever is the earlier.
 - (iii) For Section 11, 12 and 14, the cover ceases upon discharge of the security bond by the relevant authorities or the original expiry of the policy, whichever is the earlier.
 - (iv) For other sections not stated above, the cover ceases upon cancellation of the work permit.

10. Other insurances

(Not applicable to Benefits A and B under Section 1)

If at the time of any loss, damage or liability insured by this policy, there is any other subsisting insurance or insurances whether taken up by you or by any other person or persons covering such loss, damage or liability, we shall not be liable to pay or contribute more than its rateable proportion of such loss, damage or liability.

11. Arbitration

If there is any dispute as to the liability or amount to be paid under this policy, such dispute shall be determined by arbitration in accordance with the statutory provisions on arbitration in that behalf for the time being in force. It is hereby expressly stipulated that it shall be a condition precedent to any right of action or suit upon this policy that an arbitration award shall be first obtained.

If the dispute shall not within 12 months from the date of disclaimer of liability or date of rejection of the offer made have been referred to arbitration under the provisions herein contained, then such claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

12. Time limit of commencement of action or suit

If an action or suit is not commenced within 12 months after the arbitration award is made under Condition 11 – Arbitration of this policy, the company shall not be liable for such claim under this policy and such claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable against the company.

13. Subrogation

In the event of a claim we are entitled to undertake in the name and on behalf of you or the maid the absolute conduct control and settlement of any proceedings and to take proceedings at our expense and for our benefit but in your name or the maid to recover compensation or secure indemnity from any third party in respect of anything covered by this policy.

14. Exclusion of Rights under the Contracts (Rights of Third Parties) Act

With the exception of the maid, the maid's legal representative or any other person appointed by the Controller of Work Passes to act on behalf of the maid or the maid's legal representative, any other person who is not a party to this policy contract shall have no right under the Contracts (Rights of Third Parties) Act (Cap53B) to enforce any of its terms.

15. Legal Proceedings

No action in law or equity shall be brought to recover under the policy until after the expiration of 60 days from the date proof of claim has been furnished in accordance with the policy conditions. The parties submit themselves to the exclusive venue and jurisdiction of the Courts of Singapore for the resolution of any conflict or dispute between the parties with regard to the policy, save where the circumstances are governed by the arbitration clause of the policy.

16. Governing Laws

This policy contract is governed by the laws of Singapore.

CLAIM CONDITIONS

(Applicable to the whole policy)

On the happening of any injury or illness which may give rise to a claim under this policy, you or the maid must:

1. give notice in writing to us within 21 days stating the circumstances of the death, injury or illness.
2. deliver to us as soon as reasonably practicable a claim in writing with such detailed particulars and proof as may be reasonably required.
 - (a) You or the maid must give us all reports, certificates and information required by us which shall be furnished at your or the maid's expense and shall be in such form as we shall prescribe.
 - (b) You must ensure that the maid shall from time to time submit herself to medical examination at the expense of us as may be required in connection with any claim.
3. ensure that in the case of death where any reasonable doubt exists as to the cause of it, a doctor appointed by us is allowed to make a post-mortem examination of the body of the maid at our expense.

GENERAL EXCEPTIONS

(Applicable to the whole policy)

1. The policy does not cover:
 - (a) any expenses or compensation for treatment or service incurred as a direct or indirect result of pre-existing conditions. This exception is waived if the maid's medical condition had first presented signs or symptoms and/or first received medical treatment, advice or diagnosis from a doctor after the effective date of a preceding maid policy first insured with us and there is no intervening break in cover from the maid policy first incepted with us through to this policy, provided the policyholder and the insured maid remain unchanged.

Under the waiver, we will pay eligible claims up to the limits based on the plan and/or optional cover, stated in the schedule except for section 2 – Hospital and surgical expenses, which will be subject to one of the following, whichever is lower:

- (i) the section 2 limit for the plan stated in the schedule of this policy.

- (ii) the total hospital & surgical expenses limit under the plan and/or optional cover, stated in the schedule of the policy previously insured with us, at the time when the maid's medical condition first presented signs or symptoms or first received medical treatment, advice or diagnosis from a doctor.

(b) any consequential loss or damage of any kind whatsoever.

2. The policy does not cover any claim arising directly or indirectly from:

- (a) any unlawful act of the maid or wilful exposure to danger (other than in an attempt to save human life) or wilful act or wilful neglect of the maid;
- (b) suicide, attempted suicide or intentional self-injury while sane or insane or caused directly by the maid's deliberate act;
- (c) the effect or influence (temporary or otherwise) of intoxicating liquor or drugs not prescribed by a doctor;
- (d) venereal disease, Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC);
- (e) communicable diseases which requires quarantine by law or illnesses requiring treatment related to epidemic disasters as announced by the Singapore government authorities;
- (f) psychiatric or insanity or conditions related to functional disorder of the mind, nervous disorders;
- (g) pregnancy, childbirth, miscarriage, abortion, sterilization, menopause or any complications arising from any of these;
- (h) hazardous sports including but not limited to winter sports (other than leisure skiing), rock climbing, mountaineering, water-skiing, underwater activities involving artificial breathing apparatus, aerial activities and motor sports; or
- (i) riot, strike or civil commotion (unless unforeseeable).

3. The insurance by this policy excludes:

death, disability, loss, damage, destruction, any legal liabilities, cost or expense including consequential loss of whatsoever nature, directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss;

- (a) war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power; or
- (b) any act of terrorism including but not limited to:
 - (i) the use or threat of force, violence or
 - (ii) harm or damage to life or to property (or the threat of such harm or damage) including, but not limited to, nuclear radiation or contamination by chemical or biological agents,by any person(s) or group(s) of persons, committed for political, religious, ideological or similar purposes, express or otherwise, or to put the public or any section of the public in fear; or
- (c) any action taken in controlling, preventing, suppressing or in any way relating to (a) or (b) above.

If the company alleges that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the insured.

4. This clause shall be paramount and shall override anything contained in this insurance inconsistent therewith;

In no case shall this insurance cover loss, damage, liability or expense directly or indirectly caused by or contributed to, by or arising from:

- (a) ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel;
- (b) the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof;
- (c) any weapon or device employing atomic or nuclear fission or fusion or other like reaction or radioactive force or matter;
- (d) the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter. The exclusion in this sub-clause does not extend to radioactive isotopes, other than nuclear fuel, when such isotopes are being prepared, carried, stored, or used for commercial, agricultural, medical, scientific or other similar peaceful purposes;
- (e) any chemical, biological, bio-chemical or electromagnetic weapon.

5. Section 9 and Section 13 exclude all claims and losses based upon, arising out of, directly or indirectly resulting from or in consequence of, or any way involving:

- (a) asbestos, or
- (b) any actual or alleged asbestos related injury or damage involving the use, presence, existence, detection, removal, elimination or avoidance of asbestos or exposure or potential exposure to asbestos.

In any claim and in any action suit or other proceedings where we allege that by reason of any of the above exceptions any loss is not covered by this policy the burden of proving that such loss is covered will be upon you or the maid.

PAYMENT BEFORE COVER WARRANTY

(Applicable to policy issued to an individual)

1. The premium due must be paid to the company (or our intermediary through whom this policy or bond was effected) on or before the first day of the period of insurance. Payment shall be deemed to have been effected to the company or the intermediary when one of the following acts takes place:
 - (a) cash or honoured cheque for the premium is handed over to the company or our intermediary;
 - (b) a credit or debit card transaction for the premium is approved by the issuing bank;
 - (c) a payment through an electronic medium including the internet is approved by the relevant party;
 - (d) a credit in favour of the company or our intermediary is made through an electronic medium including the internet
2. In the event that the total premium due is not paid to the company (or our intermediary through whom this policy or Bond was effected) on or before first day of the period of insurance, then the insurance shall not attach and no benefits whatsoever shall be payable by the company. Any payment received thereafter shall be of no effect whatsoever as cover has not attached.

USEFUL PROCEDURES

1. Making a claim

Report your claim to us and send us a completed claim form together with all supporting documents. Information requested on the claim form includes the claimant's personal particulars, contact details and policy number. You should also include a brief description of the claim and particulars of other persons or witnesses involved, if applicable. Refer to our website for details.

2. Your feedback channels

If you have any feedback or comments on our service, tell us about it. Our service quality team will acknowledge receipt of your feedback within one working day and give you a final reply within seven working days. Refer to our website for details.

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 MSIG or visit the GIA / LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

IMPORTANT – The insured is requested to read this policy. If any error or misdescription be found, the policy should be returned to the issuing office for correction.

TABLE OF BENEFITS

The maximum limits of claims, compensation, expenses or benefits payable by us for each claim and in total per policy unless otherwise specified in the Table of Benefits below.

Section number	Benefits	All sum insured or limit are per policy basis unless otherwise specified (Singapore dollars)		
		Standard Plan	Classic Plan	Premier Plan
1	Personal accident			
	1.1 Death	\$60,000 per year	\$60,000 per year	\$60,000 per year
	1.2 Permanent disablement			
	Refer to the Permanent Disability Scale for the applicable percentage of sum insured payable	\$60,000 per year	\$60,000 per year	\$60,000 per year
	1.3 Medical expenses	\$1,000	\$2,000	\$3,000
	(a) Dental treatment due to injury	\$500 (sub-limit)	\$500 (sub-limit)	\$500 (sub-limit)
	(b) Treatment by TCM practitioner due to injury	\$100 (sub-limit)	\$100 (sub-limit)	\$100 (sub-limit)
	(c) Medical expenses for dengue fever	\$100 (sub-limit)	\$100 (sub-limit)	\$100 (sub-limit)
2	Hospital & surgical expenses (including)			
	2.1 Day care surgery			
	2.2 Pre-hospitalisation medical consultation and diagnostic services	\$15,000 per year	\$30,000 per year	\$50,000 per year
	2.3 Post- hospitalisation follow-up treatment			
3	Alternative domestic help benefit	\$50 per day, maximum 30 days	\$50 per day, maximum 45 days	\$50 per day, maximum 60 days
4	Wages & levy reimbursement	\$30 per day, maximum 30 days	\$30 per day, maximum 45 days	\$30 per day, maximum 60 days
5	Repatriation expenses	\$10,000	\$15,000	\$20,000
6	Termination expenses	\$300	\$600	\$600
7	Replacement maid expenses	\$500	\$500	\$750
8	Special grant	\$2,000	\$3,000	\$3,000
9	Liability to third parties	\$5,000	\$10,000	\$20,000
10	Maid's personal belongings	\$300	\$300	\$500
11	Insurance Guarantee Bond (to Ministry of Manpower)	\$5,000	\$5,000	\$5,000
OPTIONAL COVERS				
Please refer to the schedule for the selected optional cover(s) and sum insured or limit.				
12	Waiver of counter indemnity	Refer to the schedule		
13	Employer's liability	Refer to the schedule		
14	Insurance guarantee bond (to Philippine Overseas Labour Office, Singapore)	Refer to the schedule		

Important notes:

1. Claims under Section 2 for any medical condition which is covered under an earlier policy with MSIG maid insurance, will be capped to the total hospital & surgical expenses limit under the plan and/or optional cover, stated in the schedule of the policy previously insured with us. For more details, please refer to general exception 1 (a).
2. Change of plan is not allowed after the policy has commenced.