



Singapore Life Ltd.
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DOMESTIC MAID INSURANCE POLICY

(This Policy Wording is applicable for policies issued from 1 Jan 2022 onwards)

WHEREAS the Insured by a proposal and declaration to Singapore Life Ltd. (hereinafter referred to as "we", "us", "our" or "The Company"), which shall be the basis of this contract and is deemed to be incorporated herein has applied to us for the insurance hereinafter contained and in consideration of the payment by the Insured to us of the Premium.

NOW THIS POLICY WITNESSETH that in respect of events occurring during the Period of Insurance and subject to the terms, limitations, exceptions and conditions contained herein or endorsed hereon (hereinafter collectively referred to as "the Terms of this Policy"), we will insure in the manner and to the extent stated in the Terms contained in the various sections of the Policy.

SECTION 1 - PERSONAL ACCIDENT

We will subject to Terms of this Section pay to the Insured Person or his/her legal personal representatives the Benefit(s) referred to below if during the Period of Insurance, the Insured Person named in the Certificate of Insurance shall sustain bodily injury caused by accidental means (hereinafter referred to as the "Accident"). "Accident" or "Accidental" shall mean an identifiable, sudden, unforeseen and unexpected event and within the twelve calendar months result in death or disablement or expenses.

BENEFIT A - DEATH

Where the Insured Person dies due to an Accident, we shall pay the Sum Insured as specified in the **Certificate of Insurance**.

BENEFIT B - PERMANENT DISABLEMENT

Where the Insured Person suffers total and permanent loss / disablements due to an Accident, we shall pay the relevant sum specified in the *Permanent Disability Scale*.

BENEFIT C - MEDICAL EXPENSES

When, as a result of an Accident occurring within the Period of Insurance, we will reimburse the Insured Person for medical, surgical, hospital or nursing home expenses incurred (both outpatient and inpatient) as well as expenses for follow up treatment for up to 90 days following the discharge from hospital, or treatment up to the limit as specified in the Certificate of Insurance. Expenses incurred have to be certified as essential by a Singapore registered Medical Practitioner.

The benefit is extended to include treatment by a licensed Chinese Physician (TCM), Chiropractic or similar practices resulting from an accident, subject to a sub-limit of S\$100.00 per treatment and the limit as specified in the Certificate of Insurance in the aggregate. Such therapies or treatments include treatment provide by a chiropractor, osteopath, acupuncturists, homeopath, podiatrist, or Traditional Chinese Medicine Practitioner and who are permitted to practice by the relevant authorities in the country in which the treatment takes place. We will extend to cover food poisoning and dengue fever under this section as diagnosed by a registered medical practitioner provided the first onset of symptom occurs during the Period of Insurance.

SPECIAL PROVISIONS TO SECTION 1

1. Loss of limb or member or part thereof shall mean 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 thereof shall not exceed the sum payable in respect of such injury to the whole of the limb or member or part thereof.
3. The total aggregate sum payable for Permanent Disablement shall not exceed the sum insured specified under Section 1 Benefit A of the Certificate Insurance.
4. A valid claim made for Section 1 Benefit A or the maximum payable under Section 1 Benefit B, shall, with effect from the date of the Accident resulting in such claim, discharge us from any further liability under Section 1 except for expenses payable under Section 1 Benefit C.
5. Where the aggregate sum payable in respect of all claims made pursuant to Section 1 Benefit B is less than the sum insured specified under Section 1 Benefit A, the sum payable in respect of a subsequent claim made pursuant to Section 1 Benefit A shall be the remaining of the insured sum specified under section 1 Benefit A after deduction of the said aggregate sum. Save for this, payment shall only be made under section 1 Benefit A or B but not both.

SECTION 2 - HOSPITAL AND SURGICAL EXPENSES

We will reimburse the Insured for Hospital and Surgical Expenses necessarily incurred as a result of an accident, sickness or disease sustained by the Insured Person commencing during the Period of Insurance and extended to cover follow up treatment up to 90 days from the date of discharge.

The aggregate total sum payable hereunder in respect of the Insured Person for the Period of Insurance shall not exceed the limit stated in the Certificate of Insurance.

DEFINITIONS

HOSPITAL EXPENSES

1. Cost of treatment as an inpatient of a hospital or nursing home (including private nursing as an inpatient if certified as essential by a registered medical practitioner) in Singapore or overseas which shall include charges for accommodation, x ray, normal food, medical attendant's fees, radiological treatment, drugs, medicines and any other costs of examination treatment, or special services certified as essential by a registered medical practitioner.
2. Cost of pre-hospitalisation treatment occurring up to 90 days before an admissible hospitalization &/or surgery for the same diagnosis.
3. Cost of follow-up treatment as an outpatient up to 90 days after discharge from an admissible hospitalisation &/or surgery.
4. Cost of treatment and any other related costs and expenses for the sole purpose of quarantine or isolation to curb communicability of illness or disease.
5. Cost of treatment and any other related costs and expenses for infectious, communicable, contagious, and transmissible disease including but not limited to **SARS, SARS-COV, COVID-19, tuberculosis, H1N1, Dengue fever, MERS** and the like and its variants and mutations.
6. All expenses incurred in respect of admission and stay in Government appointed isolation, quarantine or medical step-up facilities where mandated by the Authorities.

SURGICAL EXPENSES

1. Cost of surgery and accompanying treatment in a hospital or nursing home (including private nursing as an inpatient if certified as essential by a registered medical practitioner) in Singapore or overseas which shall include charges for accommodation, x-ray, normal food, medical attendant's fees, surgeon's fees, anaesthetist's fees, theatre and pathology fees, drugs, medicines and any other cost of examination or treatment or special service certified as essential by a registered medical practitioner including follow up treatment up to 90 days from the date of discharge.
2. Definition of Surgical Expenses shall also include Day Surgery or surgery not requiring inpatient hospitalization performed by any registered medical practitioner either in a hospital or in any private medical centre or clinic.
3. In ascertaining the extent of the meaning and intent of surgery / day surgery, it shall include but is not limited to gastroscopy, colonoscopy, laparoscopy, endoscopy and all other intrusive and invasive procedure.
4. Cost of surgery in relation or arising out of treatment for infectious, communicable, contagious and transmissible disease including but not limited to **SARS, SARS-COV, COVID-19, tuberculosis, H1N1, Dengue Fever, MERS** and the like and its variants and mutations.

PRO-RATION FACTOR

In the event the Insured Person is admitted to Private Hospitals or Two-Bedded or higher Class of Ward of the Government Restructured Hospital, a Pro-ration factor of 60% shall be applied to the hospital medical expenses admissible & payable under the Policy. It is further noted and agreed that this Pro-Ration Factor shall not be applicable to Pre-Hospitalization medical expenses.

EXCEPTIONS TO SECTION 2

This insurance shall not apply to:-

1. Any expense in respect of mental disease of any kind, congenital defects or diseases, venereal diseases or any accident or diseases in any way attributed to chronic alcoholism.
2. Any expense in respect of treatment in mental hospitals or homes.
3. Any expense in respect of any hospital confinement, surgical operation, treatment or service which have not been previously recommended by a registered medical practitioner.
4. Any expense in respect of treatment undertaken as a preventive measure including but not restricted to vaccination, inoculations, contraception and other prophylactic treatment.
5. Any expense in respect of dental inspection, surgery and or treatment or in obtaining dentures or eye-glasses or the like or hearing aids unless otherwise resulting from an accident as defined in Section 1 above.
6. Cosmetic or plastic surgery other than therapeutic surgery considered as essential by a registered medical practitioner to remedy a malfunction.

SECTION 3 - RECUPERATION EXPENSES (ONLY APPLICABLE IF TAKEN UP)

Recuperation Expenses

When we are liable to pay under section 2 of this Policy, we will subject to the Terms of this Section and pay the Insured a daily recuperation expense amount as stated in the Certificate of Insurance during the Insured Person's stay in a hospital, up to 60 days of the Insured Person's hospitalization.

Temporary Help Benefit

In the event that the Insured Person is hospitalized due to injury or illness, we will pay the Insured a daily benefit during the hospitalization period of up to 30 days as per & subject to the maximum benefit limit stipulated in the Certificate of Insurance. This benefit shall be payable only if there is a valid claim under Section 2 - Hospital & Surgical Expenses for the same period.

SECTION 4 - REPATRIATION EXPENSES

We will reimburse the Insured for Repatriation Expenses incurred up to the limit stated in the Certificate of Insurance in respect of :-

1. Conveyance of the Insured Person to her country of origin as a result of being certified by a registered medical practitioner to be medically unfit to perform her duties as a migrant domestic worker under her contract for the next 3 months from the date of illness or accident.
2. Burial or cremation of the Insured Person and/or conveyance of body or ashes to his/her country of origin.

It is a condition precedent to our liability to reimburse the Repatriation Expenses that a detailed account be submitted to and approved by us.

SECTION 5 - WAGES AND LEVY REIMBURSEMENT (ONLY APPLICABLE IF TAKEN UP)

We will subject to the Terms of this Section pay to the Insured the pro rata wages and Government Levy imposed on foreign domestic helpers up to the limit stated in the Certificate of Insurance in the event of the Insured suffering the loss of service of the Insured Person during her hospitalization due to illness or accident the expenses of which are insured and payable under section 1 or 2 of this Policy up to 60 days of the Insured Person's hospitalization.