

UNITED FOREIGN DOMESTIC WORKER INSURANCE POLICY

The **United Foreign Domestic Worker Insurance** is a package insurance plan that meets the new requirements set by the Ministry of Manpower (MOM). There are also other insurance benefits provided to You and Your foreign domestic worker.

Table of Benefits (With effect from 1 October 2017)

Insurance Benefits	Standard Plan (S\$)
For Ministry of Manpower (MOM)	
1. Letter of Guarantee Special Extension: Letter of Guarantee Protector Excess: S\$250 to be borne by Insured	5,000
For Foreign Domestic Worker	
2. Personal Accident – Worldwide	
(A) Accidental Death	60,000
(B) Permanent Disablement Subject to the Schedule of Benefit	Up to 60,000
(C) Medical Expenses	2,000
(D) Traditional Chinese Medicine and/or Chiropractic Treatment	350
3. Special Grant	1,000
4. Repatriation Expenses	10,000
5. *Hospitalisation and/or Surgical Expenses Limit per year	15,000
6. Foreign Domestic Worker's Personal Belongings	300
For Employer	
7. Reimbursement of Salary Paid, Up to maximum of 30 days	30 per day
8. Temporary Alternate Arrangement, Up to maximum of 30 days	20 per day
9. Termination Expenses	350
10. Replacement Benefit	350
11. Care benefit against abuse by foreign domestic worker	2,000
12. Foreign Domestic Worker's Liability	5,000

Maximum Limit Per Plan

* The limit for **Hospitalisation and/or Surgical Expenses** is aggregated for each year of the policy period.

Premium payable for 26-month cover

- **Standard Plan**
Insurance Benefits and Letter of Guarantee to MOM S\$270.58 (*Premium inclusive of 8% GST*)

Brief description of the Insurance Benefits

1. Letter of Guarantee to Ministry Of Manpower (MOM)

A Letter of Guarantee is provided to MOM in lieu of cash deposit as required by the Security Bond made under section 12 of Employment of Foreign Manpower (Work Passes) Regulations or section 21 of Immigration Regulations on Your behalf and is subject to the condition that You and Your guarantor (if any) agree to fully indemnify Us against any amount, costs and expenses which We may incur under the obligation of such Letter of Guarantee.

However, We agree to waive Our recovery rights in the event of forfeiture of the Security Bond arising from Your foreign domestic worker's unexplained disappearance but You are to reimburse Us S\$250 instead of the full amount which We are obliged to pay to MOM.

2. Personal Accident – Worldwide

(A) Accidental Death

A lump-sum benefit will be payable to Your foreign domestic worker's legal personal representative in the event of an Accident resulting in Death.

However, this benefit will cease from the time Your foreign domestic worker leaves Singapore for home leave and the cover will resume upon her return to Singapore provided her work permit is still valid.

(B) Permanent Disablement

A lump-sum benefit (subject to the Schedule of Benefits) will be payable to Your foreign domestic worker or her legal personal representative in the event of an Accident resulting in Permanent Disablement.

(C) Medical Expenses

Reimburse You for the actual medical expenses necessarily incurred by Your foreign domestic worker for out-patient treatment (including day surgery) arising from an Accident.

(D) Traditional Chinese Medicine and/or Chiropractic Treatment

Reimburse You for the actual medical expenses necessarily incurred by Your foreign domestic worker for treatment by herbalist, acupuncturist and bonesetter on injuries other than fractures arising from an Accident. Such treatment must be given by a qualified Traditional Chinese Medicine Practitioner or qualified Chiropractor

3. Special Grant

A lump-sum benefit will be payable to Your foreign domestic worker's legal personal representative upon her death during the Period of Insurance.

4. Repatriation Expenses

Reimburse You for the reasonable expenses incurred for repatriating the body or ashes of the deceased foreign domestic worker from Singapore to her home country in the event of death due to an Accident, Sickness or Illness.

Brief description of the Insurance Benefits (cont')

5. Hospitalisation and/or Surgical Expenses

Reimburse You for the actual charges incurred (including day surgery) for hospitalisation and/or surgery expenses for in-patient treatment incurred by Your foreign domestic worker due to an Accident, Sickness or Illness.

6. Foreign Domestic Worker's Personal Belongings

Reimburse Your foreign domestic worker for loss or damage to her personal belongings caused by fire, water following bursting or overflowing of water tank(s), apparatus or pipe(s), flood, or theft accompanied by actual forcible and violent entry into or exit from Your residence in Singapore, provided Your residence is not left unoccupied for more than 60 consecutive days.

7. Reimbursement of Salary Paid

Reimburse You for the salary paid to Your foreign domestic worker for the period whilst she is hospitalised as a result of an Accident, Sickness or Illness up to the limit stated in the Schedule.

8. Temporary Alternate Arrangement

Will pay You daily cash benefit for that period while Your foreign domestic worker is hospitalised for more than 3 consecutive days due to Accident or Sickness or Illness provided You have made alternate arrangement such as putting the elderly in day care centre or hospice or Your child(ren) in childcare centre.

Original receipt of the such registered service provider must be submitted for claim purpose.

9. Termination Expenses

Reimburse You for the reasonable expenses incurred for terminating the service of Your foreign domestic worker upon confirmation from a registered Physician or Surgeon that she is medically unfit to continue to work.

10. Replacement Benefit

Reimburse You for the reasonable expenses incurred for hiring a new foreign domestic worker to replace the deceased or medically-unfit foreign domestic worker provided and the replacement with a new foreign domestic worker must be made within 30 days from the date of termination of the existing foreign domestic worker.

11. Care Benefit Against Physical Abuse by Foreign Domestic Worker

Reimburse You for the reasonable medical expenses incurred by You or Your family member(s) who is/are residing with You for medical treatment due to physical abuse by Your foreign domestic worker.

12. Foreign Domestic Worker's Liability

Covers Your legal liability in respect of any bodily injury to or property damage of third party as a result of Your foreign domestic worker's accidental negligence in the course of her employment with You in Singapore.

Full insurance terms and conditions are stated in the United Foreign Domestic Worker Insurance standard policy.

Important definitions

1. Accident or Accidental shall mean any injury resulting solely and directly from sudden, unforeseen, and unexpected event, whether or not arising out of or in the course of employment and whether or not in Singapore.
2. The Company/ We/ Us/ Our/ Ourselves shall mean United Overseas Insurance Limited
3. Insured/ You/ Your/ Yourself shall mean the employer of the foreign domestic worker.
4. Insured Person shall mean the foreign domestic worker employed by the Insured described in the Schedule.
5. Period of Insurance shall mean the period specified in the Schedule and during which the Insured Person is in the immediate employment of the Insured and holds a valid work permit in respect of such employment to the date the Insured Person returns to her home country. Where the Insured Person returns to the home country this Policy will:
 - (a) cease from the time she leaves Singapore; and/or
 - (b) resume upon her return to Singapore or upon the renewal of her work permit with the same Insured whichever is the later.
6. Pre-existing Condition shall mean any Sickness, Illness, condition or symptom which existed prior to the effective date of this Policy:
 - (a) for which treatment, medication, advice or diagnosis has been sought or received; or
 - (b) which originated or was known to exist by the Insured or the Insured Person prior to the effective date of this Policy whether or not treatment or advice or diagnosis was sought or received.
7. Sickness or Illness shall mean a physical condition marked by a pathological deviation from the normal healthy state.
8. Traditional Chinese Medicine Practitioners shall mean Chinese Physicians who hold a valid license from the Ministry of Health, Singapore and/or are registered with the Traditional Chinese Medicine Practitioners Board.

Major Exclusions

This Policy generally does not cover:

- (a) Pre-existing Condition unless the foreign domestic worker has been continuously insured with UOI for more than twelve (12) months.
- (b) Any claim arising directly or indirectly from intentional self-inflicted injuries;
- (c) Any claim arising directly or indirectly from suicide or attempted suicide (while sane or insane);
- (d) Consequential loss of any kind or description whatsoever;
- (e) War and kindred risks;
- (f) Acts of terrorism.

Important Notice

The above is provided for general information only and is not a contract of insurance. Full details of the terms, conditions and exclusions of this insurance are provided in the policy contract and will be sent to you upon acceptance of your application by UOI. You may wish to seek advice from a qualified adviser before making a commitment to purchase the product. In the event that you choose not to seek advice from a qualified adviser, you should consider carefully whether this product is suitable for you.

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 your insurer or visit the GIA or SDIC websites (www.gia.org.sg or www.sdic.org.sg).