



The Ministry of Manpower (MOM) requires employers of domestic helpers to furnish the following:

- Security deposit of S\$5,000 (which can be in the form of an insurance guarantee)
- Medical insurance of S\$15,000 (covering hospital and surgical expenses)
- Personal Accident insurance for S\$40,000

All these requirements are conveniently packaged under Liberty Insurance's MaidCare Insurance policy.

To enrol for this insurance package:

- Choose the type of Plan that suits your needs
- Complete the MaidCare Proposal Form which is available separately
- Email completed proposal form and MOM "In-Principle Approval" Letter to AAS-IA

## About Us

### Liberty Insurance Pte Ltd

Liberty Insurance is a leading general insurer championing responsible living and behavior in Singapore. In offering a full range of both personal and commercial insurance products, Liberty Insurance enables the protection and security of one's personal and commercial property, assets and legal liabilities. At Liberty Insurance Singapore, we are responsible to help you live safer, more secure lives.

Liberty Insurance Singapore is a 100% owned strategic business unit of Liberty Mutual Insurance. Headquarter in Boston, Liberty Mutual Insurance, a diversified global insurer, ranks 78<sup>th</sup> on the Fortune 100 list of largest U.S. corporations based on 2014 revenue. As of 31 December 2014, Liberty Mutual Insurance Group had US\$124.3 billion in consolidated assets, US\$104 billion in consolidated liabilities and US\$39.6 billion in annual consolidated revenue. Liberty Mutual Insurance Group operates with a global view across five continents and employs more than 50,000 employees in approximately 900 offices throughout the world.

### AAS Insurance Agency Pte Ltd

AAS Insurance Agency (AAS-IA) is a wholly-owned subsidiary of the Automobile Association of Singapore (AA Singapore). AAS-IA provides a wide range of insurance products covering not only motor cars, but also travel, personal accident, home contents, as well as other personal lines. AA Singapore has been serving the needs of the local motoring community since 1907. Its comprehensive suite of benefits and privileges for members include 24-hour roadside assistance services, technical and motoring services and lifestyle offerings. Affiliated to the Federation International de'l Automobile (FIA), AA members can expect motoring convenience and peace of mind wherever they drive, outside Singapore.

Underwritten by:



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SEP 2015

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**Peace  
of Mind**  
for You and Your Maid

**MaidCare**

# Summary of Benefits

Section	Description of Benefits	Plan 1	Plan 2	Plan 3
1	<b>Letter of Guarantee to Ministry of Manpower*</b>	S\$5,000	S\$5,000	S\$5,000
2	<b>Personal Accident</b> a. Death b. Permanent Disablement c. Medical Expenses	S\$40,000 As per scale in Policy S\$1,000	S\$40,000 As per scale in Policy S\$2,000	S\$40,000 As per scale in Policy S\$3,000
3	<b>Hospital &amp; Surgical Expenses</b>	S\$15,000 per annum	S\$15,000 per annum	S\$30,000 per annum
4	<b>Daily Benefit</b>	Not Covered	S\$20 per day (Maximum 60 days)	S\$30 per day (Maximum 60 days)
5	<b>Repatriation Expenses</b>	S\$10,000	S\$10,000	S\$10,000
6	<b>Wages &amp; Levy Reimbursement</b>	Not Covered	Up to S\$30 per day (Maximum 60 days)	Up to S\$30 per day (Maximum 60 days)
7	<b>Re-hiring Expenses</b>	Not Covered	S\$350	S\$500
8	<b>Outpatient Kidney Dialysis/Cancer</b>	Not Covered	S\$2,500 (Policy Limit)	S\$5,000 (Policy Limit)
9	<b>Special Grant</b>	Not Covered	S\$1,000	S\$3,000
10	<b>Reimbursement of Indemnity Paid to Insurer</b>	Optional	Optional	Optional
	<b>Premium – 26 months<sup>^</sup></b>	<b>S\$221.49</b>	<b>S\$240.75</b>	<b>S\$337.05</b>
	<b>Premium – 14 months<sup>^</sup></b>	<b>S\$166.12</b>	<b>S\$180.57</b>	<b>S\$252.79</b>

\*The Proposer will need to indemnify Liberty Insurance Pte Ltd for all sums that Liberty Insurance Pte Ltd may incur arising out of the Letter of Guarantee.

<sup>^</sup>Premiums above include prevailing GST and 10% AA membership discount.

## REIMBURSEMENT OF INDEMNITY PAID TO INSURER (OPTIONAL)

### Additional Premium: S\$48.15 NETT (inclusive of prevailing GST and 10% AA membership discount)

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 policy wordings for the terms and conditions.

