

Maid Protect360 PRO - Frequently Asked Questions

Q: What does Maid Protect360 PRO cover?

A: Maid Protect360 PRO provides comprehensive and high-value coverage for all employers and their domestic helpers in Singapore.

Our maid insurance plan covers payout on Hospital and Surgical Expenses, Personal Accident protection, Alternative Maid services, Waiver of 25% Co-Payment (for Enhanced plans and above) and even outpatient privileges for the maid with subsidised consultation fee for medical and dental services.

Q: Does Maid Protect360 PRO fulfil MOM's latest requirements, and which plan should I buy?

A: Maid Protect360 PRO fulfil MOM latest requirements. Learn more [here](#).

We offer higher tier Premier and Exclusive plans for those who prefer to have more coverage and higher protection for their maid. There are also high value add-ons for you to boost your maid insurance coverage.

Q: What is so special about Maid Protect360 PRO?

A: Maid Protect360 PRO is designed for you and your helper. It provides comprehensive benefits to protect the maid which include Personal Accident, Hospital and Surgical Expenses, Replacement Maid Services, Insurance Guarantee Bond, Personal Liability to Third Parties and other benefits.

In addition, your helper gets dental and medical coverage, alternative maid services and the waiver of co-payment. Your helper can also enjoy a subsidised rate for dental and GP medical consultation at our panel of clinics.

In addition to the comprehensive insurance coverage mentioned above, Maid Protect360 PRO also provides you with optional coverage under Enhanced Medical Benefits which includes:

- Critical Illness up to \$10,000
- Mobility Aid Reimbursement up to \$500
- Free medical teleconsultation up to 3 times for you and 3 times your helper annually

Q: Is there a Free-Look period?

A: No, there is no free look period.

Q: How does security bond work?

A: HL Assurance will issue a Letter of Guarantee for the sum of \$5,000 as a security bond on your behalf to the MOM. With this, you do not need to pay the \$5,000 cash upfront to MOM when you are applying for a maid.

If a demand is made by MOM, HL Assurance will make the payment first and recover it from you under the Counter Indemnity arrangement of the insurance.

You may like to purchase the optional cover for a waiver of the Counter Indemnity in respect of the Letter of Guarantee to the Ministry of Manpower (MOM), paying only \$250 for the Excess for your account. By availing this option, you are relieved from the obligation of making an upfront payment of \$5,000 in cash to the MOM while applying for a maid in Singapore.

Q: What do the Medical Expenses benefit and Hospital and Surgical Expenses benefit cover?

A: We will reimburse the Insured (your domestic helper) for Hospitalisation and Surgical Expenses (including Day Surgery) incurred in Singapore as a result of an accident and/or sickness sustained by the maid during the period of insurance.

Q: What does Replacement Maid Services cover?

A: This benefit reimburses you the actual expenses incurred for the termination and agency fees for hiring a replacement maid during the period of your maid's hospitalisation due to death or permanent disablement. The replacement maid will need to be employed within thirty (90) days of your maid's death or repatriation.

Q: When are some of the conditions when my maid's hospital & surgical costs are not claimable under Maid Protect360 PRO?

A: The Policy excludes pre-existing medical conditions and also communicable disease of the maid. If the injury is pre-existing, or due to suicide, pregnancy, influence of drugs etc, such conditions will also not be claimable under maid insurance.

Q: Can I get a refund when I cancel my policy?

A: Either you or HL Assurance can cancel the policy by giving the other party 14 days' notice in writing. If you cancel the policy, you will receive a short period refund of premium paid for the unexpired period of the maid insurance. The amount refund is dependable by the period of when you cancel the policy.

Q: How do I make a claim?

A: You can submit the claim form, along with the supporting documents by fax at 6224 1923 or email at claims@hlas.com.sg. Alternatively, you can post it to HL Assurance office at 11 Keppel Road #11-01 ABI Plaza Singapore 089057.

Q: What are the Terms and Conditions of Maid Protect360 PRO?

A: You can find out more about Terms and Conditions for Maid Protect360 PRO here.

Q: When should I purchase my maid insurance? What date should I use as the start date for the insurance plan?

A: It is advisable to submit the application at least 3 working days before the start date of the maid insurance. This is to allow time for us to transmit the security bond and your maid's insurance details to MOM.

Maid Type	Description	Start Date For Maid Insurance
New Maid	Hiring maid for the first time	On or before the maid's arrival date in Singapore
Renew Maid	Existing maid who is currently in Singapore and working for you	One day after the expiry date of the current work permit

Transfer Maid	You're taking over maid who is currently working in Singapore	Policy start date - The agreed transfer date which is also the day you apply for issuance of the maid's new work permit
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Q: What do I need to prepare before applying for Maid Protect360 PRO?

A: You will need the following details to apply for the Maid Insurance:

- In-Principle Approval or Renewal letter from MOM
- Maid's passport details
- Visa / Master card details for payment

Q: How does the 25% co-payment for employer work under Section 2 – Hospital & Surgical Expense?

A: Below is a table based on our 4 plans for you to take reference

Plan	Basic	Enhanced	Premier	Exclusive
Annual Limit for Hospital & Surgical	\$60,000	\$60,000	\$80,000	\$80,000
Waiver of Co-payment (25%)	No	Yes	Yes	Yes
Scenario 1: Helper incurs a \$15,000 hospital bill for a necessary procedure	We will cover the total bill of \$15,000			
Scenario 2: Helper incurs a \$30,000 hospital bill for a necessary procedure	We will cover the first \$15,000 <u>Next \$15,000</u> Co-payment applies Employer: 25% x \$15,000 = \$3,750 Remaining \$15,000-\$3,750 = \$11,250 <u>Out of the total \$30,000 bill</u> Insurer will pay \$15,000 + \$11,250 = \$26,250 Employer will have to pay: \$3,750	We will cover the first \$15,000 <u>Next \$15,000</u> Co-payment will be waived Employer = \$0 Insurer = Settle the total \$30,000	We will cover the first \$15,000 <u>Next \$15,000</u> Co-payment will be waived Employer = \$0 Insurer = Settle the total \$30,000	
Balance claimable limit for the year	\$60,000 – \$26,250 = \$33,750	\$60,000 – \$30,000 = \$30,000	\$80,000 – \$30,000 = \$50,000	

Q: How does the Insurance Guarantee Bond work?

A: HL Assurance will issue a Letter of Guarantee for the sum of \$5,000 as a security bond on your behalf to the MOM. With this, you do not need to pay the \$5,000 cash upfront to MOM when you are applying for a maid.

If a demand is made by MOM, HL Assurance will make the payment first and recover it from you under the Counter Indemnity arrangement of the insurance.

You may like to purchase the optional cover for a waiver of the Counter Indemnity in respect of the Letter of Guarantee to the Ministry of Manpower (MOM), paying only \$250 for the Excess for your account. By availing this option, you are relieved from the obligation of making an upfront payment of \$5,000 in cash to the MOM while applying for a maid in Singapore.

Q: How does the MOM Insurance Guarantee Bond and the Waiver of Counter Indemnity work?

A: We will issue a Letter of Guarantee for the S\$5,000 security bond on your behalf to MOM.

If MOM makes a demand, we will first make the payment and recover the payment from you under the policy conditions of Section 9 (Refer to the policy wordings)

Suppose you opt for the optional cover for Waiver of Counter Indemnity. In that case, you only need to reimburse us the excess amount of S\$250, provided that the payment is not caused by or resulting from your breach of conditions under the Security Bond.

Q: Does Maid Protect360 PRO pay for COVID-19 related medical bills?

A: If your domestic helper is diagnosed with COVID-19 and hospitalised, we will reimburse the eligible medical expenses under Section 2 (Hospital & Surgical Expenses).

Q: What does Alternative Maid Services cover?

A: Alternative maid services pay for the cost of hiring temporary help if your helper is hospitalised due to injury or illness. The payout per day ranges from \$100 to \$200 for Enhanced, Premier and Exclusive Plans.

We have also arranged a special rate with our partner to assist you if your helper is unable to perform their duties, you will receive an email from us notifying you of the promotion code. Simply use the promotion code at checkout to enjoy the special rate.

Q: How do I redeem the free teleconsultation services?

A: If you have opted for the Enhanced Medical Benefits, you will receive an email from our partner to assist you to download an App in order to register for up to 3 times free teleconsultation each, for both you and your maid. The email shall provide you with the 3 promotion codes to be used to activate the free teleconsultation service.

Q: what does Maid Protect360 PRO Insurance cover?

A: We provide comprehensive maid insurance coverage for both you and your helper of 4 levels with diverse limits: Basic, Enhanced, Premier, and Exclusive. Though the limits vary, the cover is broad and has everything you're looking for in a maid insurance plan.

All plans cover the following benefits:

- Personal Accident Benefits
- Highest Hospital Cash Payout
- Alternative Maid Services
- Hospitalisation and Surgical Expenses
- Waiver of Co-payment for Hospital & Surgical Expenses (Enhanced Plan and above)
- Free Medical Tele-consultation for both you and your helper (Enhanced Plan and above)
- Guarantee bond to Ministry of Manpower (MOM)

Maid Protect360 PRO is underwritten by HL Assurance Pte. Ltd. ("HL Assurance") and distributed by HL Bank Singapore ("HL Bank"). It is not an obligation of, deposit in or guaranteed by HL Bank. This is not a contract of insurance. Full details of the terms, conditions and exclusions of the insurance are provided in the policy wordings and will be sent to you upon acceptance of your application by HL Assurance. 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 HL Assurance or visit the General Insurance Association or SDIC websites.