



Product Profile

AIG Domestic Helper Insurance

AIG understands that domestic helpers are almost like family. That's why our domestic helper insurance is designed to protect your domestic helper and you as the employer against the unexpected. With comprehensive medical insurance coverage that is aligned with the requirements set out by the Ministry of Manpower (MOM), you can get the confidence you need in protecting your domestic helper.

Key Benefits



Worldwide personal accident coverage

Enjoy peace of mind with up to S\$100,000 personal accident coverage in the event of an accident anywhere in the world.



ENHANCED

Give your helper the treatment she needs

Enhanced coverage for hospitalisation and surgical expenses, compliant with the Ministry of Manpower's (MOM) requirements. With our considerable hospitalisation and surgery cover of at least S\$60,000, your domestic helper will be able to receive the treatment she needs to recover well. You have the option to increase the limit to S\$100,000.



Post-hospitalisation coverage

We will cover up to S\$100 in expenses incurred by your domestic helper within 60 days after hospitalisation due to injury or illness.



Hire a part-time helper

If your domestic helper is unable to fulfil her duties due to illness or accidental injury, we will provide up to S\$500 to offset your cost of hiring a part-time helper.



Salary and government levy reimbursement

During your domestic helper's hospitalisation stay, you will receive S\$30 per day to cover her salary and government levy for the period.



Agency fee coverage for replacement hire

If your domestic helper is deemed unfit to work due to a medical condition, we will cover up to S\$200 in agency fees for the hiring of a replacement helper.



Employer's contents

We will cover up to S\$30,000 for loss or damage to your contents within the confines of your residence.



Domestic helper's belongings

We will cover up to S\$4,500 for loss or damage to your domestic helper's belongings within the confines of your residence.



Accident medical reimbursement*

We will reimburse up to S\$2,000 in medical expenses incurred by your domestic helper at a general practitioner clinic or a polyclinic for outpatient treatments required due to injury.



Optional cover benefits available

- **Waiver of security bond claims:** With an optional premium top-up, you will not be required to reimburse us for any claims, expenses and costs arising from the breach of Work Pass regulations.
- **Major disease cover:** Our optional dread disease cover includes major cancers, coronary artery bypass surgery, heart attack, kidney failure, stroke, and major organ or bone marrow transplant.

Flexible Coverage to Suit Your Needs

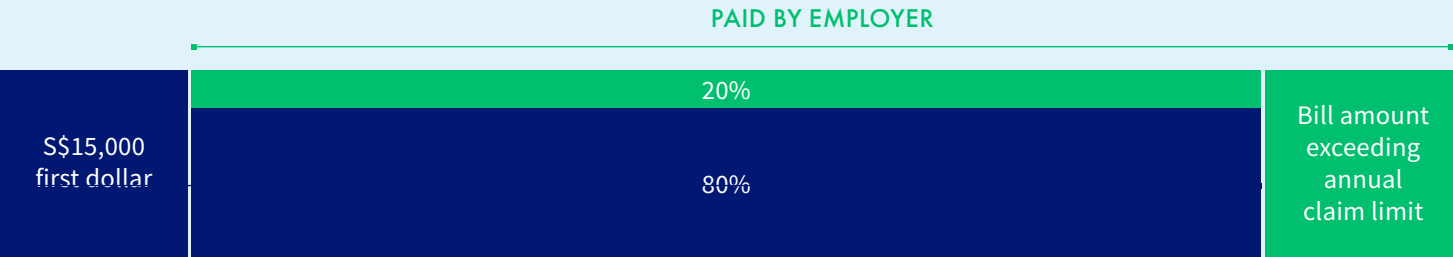
Pick from four different coverage levels based on your needs and budget.

Benefit	Annual limit (S\$)			
	Classic	Superior	Elite	Premier
Security Bond	5,000	5,000	5,000	5,000
Worldwide Personal Accident	60,000	60,000	100,000	100,000
Hospitalisation and Surgical Expenses (Enhanced)	NA	60,000	NA	100,000
Hospitalisation and Surgical Expenses with 20% Co-insurance	60,000	NA	100,000	NA
Employer's Contents	15,000	15,000	30,000	30,000
Domestic Helper's Belongings	2,250	2,250	4,500	4,500
Outpatient Accident Medical Reimbursement	1,000*	1,000*	2,000*	2,000*
Post Hospitalisation Confinement Expenses	100	100	100	100
Part-Time Helper Expenses	300	300	500	500
Salary and Government Levy	30 per day	30 per day	30 per day	30 per day
Replacement Hire Expenses	200	200	200	200
Termination Expenses	250	250	500	500
Repatriation Expenses	10,000	10,000	10,000	10,000
Domestic Helper Liability	100,000	100,000	100,000	100,000
Optional Cover Benefit				
Waiver of Security Bond	5,000	5,000	5,000	5,000
Dread Disease Cover	2,000	2,000	2,000	2,000

* Benefit limit is on a per policy basis.

How Co-Insurance Works

Domestic helper insured under the Classic Plan incurs an eligible medical bill. The co-payment between you as the employer and AIG will be as shown here.



FAQs



Does AIG Domestic Helper Insurance fulfil the MOM’s latest requirements and how should I select the plan?

All our plans issued with period of insurance starting from 1 July 2023 fulfil the MOM’s latest requirements. We offer higher tiered Elite and Premier plans for those who prefer more coverage and better protection.



When should I purchase the insurance cover?

Please purchase the insurance at least three working days before your migrant domestic helper arrives in Singapore. This will allow for sufficient time for the processing and transmission of the security bond details to the MOM.



Can I still add the Waiver of Security Bond benefit after the policy commences?

Yes, you can add the benefit within 30 days from the effective date of the policy by getting in touch with us and paying an additional premium.



How do I determine the period of insurance start date for the policy?

The policy start date depends on the domestic helper’s work permit status as outlined below:

Work Permit Status	Period of Insurance (Start Date)
New	On or before the domestic helper’s arrival date in Singapore
Transfer	The day you apply for issuance of the domestic helper’s new work permit (typically the agreed upon transfer date)
Renewal	One day after the current work permit’s expiry date

Important Notes: All benefits are subject to policy terms, conditions and exclusions. This insurance is underwritten by AIG Asia Pacific Insurance Pte. Ltd. This document is not a contract of insurance. The specific terms, exclusions and conditions applicable to this insurance are set out in the policy wording.



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All products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Coverage is subject to underwriting requirements and actual policy language. Non-insurance products and services may be provided by independent third parties.

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 AIG Asia Pacific Insurance Pte. Ltd. or visit the AIG, GIA or SDIC websites (www.aig.sg or www.gia.org.sg or www.sdic.org.sg).

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