

Maid Protect II



Frequently Asked Questions (FAQ)

1. What does Maid Protect II cover?

It provides comprehensive insurance coverage for your maid, which includes benefits such as Accidental Death, Accidental Permanent Disability or Accidental Medical Expenses Reimbursement due to Accidental Injury, Hospital and Surgical Expenses, Replacement Maid Expenses, Wages and Levy Reimbursement, Repatriation Expenses and other benefits. It also includes the mandatory Insurance Guarantee Bond to Singapore's Ministry of Manpower (MOM).

Please refer to the Policy Wording – Benefits Table to find out more.

2. Does Maid Protect II meet the insurance requirements, mandated by the MOM, for Migrant Domestic Workers?

Yes, Maid Protect II provides enhanced coverage in line with the MOM's revised requirements, effective 1 July 2023. For more information, you may refer to the [MOM's website](#).

For the comprehensive list of enhancements, please refer to the response to question 3.

3. What are the enhancements made for Maid Protect II?

Maid Protect II offers enhanced Hospital & Surgical benefit:

- Increased annual claim limit of up to SGD 60,000, subject to co-payment of 25% by employers for claim amounts above the first SGD 15,000 per policy year;
- Cover for expenses arising from COVID-19; and
- Cover for expenses arising from pre-existing conditions, if the maid has been continually insured under another domestic helper insurance policy with any insurance company in Singapore for not less than the preceding 12 months.

4. Are COVID-19 medical expenses covered?

Maid Protect II provides coverage for Hospital & Surgical expenses arising from COVID-19, within the benefit limit.

However, any expenses related to COVID-19 diagnostic tests that one is required to take for entry or re-entry to Singapore, including pre-departure tests and post-arrival tests, are not covered under this benefit.

For more details, please refer to the Policy Wording.

5. If my maid is injured and requires outpatient treatment, will the treatment expenses be covered?

Yes, Maid Protect II provides up to SGD 1,000 coverage for outpatient medical treatments due to Accidental Injury. This includes treatments by a registered Chinese Doctor or Chiropractor, subject to a maximum of SGD 100 per Accidental Injury.

6. How does the Replacement Maid Expenses Benefit work?

If the maid's service is terminated due to Accidental Injury or Sickness which leads to the death of the maid, or if the doctor certifies that the maid is deemed medically unfit to perform the usual services as required of a maid, you may seek reimbursement of up to SGD 500 for the actual employment agency fees incurred in hiring a replacement maid, within 90 days from the date of termination of employment of the previous maid.

7. How does the Wages & Levy Reimbursement Benefit work?

The policy will pay a fixed sum of SGD 30 per day, up to a maximum of 30 consecutive days, if the maid is hospitalised due to Accidental Injury or Sickness, provided that Hospitalisation & Surgical expenses are covered under Section 2 of this policy.

8. How does the Insurance Guarantee Bond to MOM work?

Chubb will transmit the details of the Insurance Guarantee Bond for the sum of SGD 5,000 serving as a security bond on your behalf to the MOM. As such, you do not need to pay the SGD 5,000 cash up front to the MOM when hiring a maid.

- For new and transfer maid, Chubb will transmit your guarantee details to MOM within 14 days prior to the policy effective date.
- For renewal maid, Chubb will transmit your guarantee details to MOM within 60 days prior to the policy effective date.

In the event that a demand is made by the MOM, Chubb will first settle the payment and subsequently recover it from you under the Counter Indemnity arrangement of the insurance.

If you have chosen to enhance your plan with the optional cover of Waiver of Counter Indemnity, Chubb will first settle the payment and subsequently recover it from you up to the excess amount of SGD 250.

7. How does the optional Waiver of Counter Indemnity Benefit work?

This applies only to the security bond of SGD 5,000 paid to the MOM on your behalf. If you have chosen to enhance your plan with the optional cover of Waiver of Counter Indemnity, Chubb will waive their rights to recover the security bond of SGD 5,000 paid to the MOM, subject to an excess amount of SGD 250 which will apply.

8. What can I do if I want to increase the insurance coverage?

Additional optional covers are available for your consideration. Please refer to the Benefits Table in the Policy Wording for a list of optional covers.

For more details, please refer to the Policy Wording.

9. What if I wish to cancel the policy?

You may cancel the policy by giving Chubb 14 days' notice in writing, provided full discharge is given to us by the relevant authorities in respect of the Insurance Guarantee Bond. If you cancel the policy, you will receive a short-period refund of the premiums paid for the unexpired period of insurance, subject to a minimum charge of SGD 50 which will be retained by Chubb. There will be no refund of premiums if the policy is cancelled for more than 180 days from the commencement date of insurance or if there has been a claim.

10. How do I make a claim?

To submit a claim, please visit www.chubbclaims-dbs.com.sg. Alternatively, you may contact Chubb's Customer Service Hotline at +65 6398 8797 (Mondays to Fridays, 9.00am to 5.00pm, excluding Public Holidays).

11. What if I have more questions about this insurance?

You may contact Chubb's Customer Service Hotline at +65 6398 8797 (Mondays to Fridays, 9.00am to 5.00pm, excluding Public Holidays) or send an email to dbscs.sg@chubb.com.