

Maid Protect

Policy Wording

CHUBB®

Maid Protect

1 Important Information Regarding Your Policy

1.1 Your Policy

- 1.1.1 Your Policy Wording and Policy Schedule describe the insurance contract between You and Us.
- 1.1.2 In return for You paying Us the premium, We insure You for the Event(s) subject to the terms, conditions and exclusions of Your Policy Wording and Policy Schedule.

1.2 Please read Your Policy

- 1.2.1 It is important that You read carefully and understand Your Policy Wording and Policy Schedule because they describe the terms, conditions and exclusions that apply to Your insurance under Your Policy.

1.3 Checking Your Policy

- 1.3.1 Please check Your Policy Wording and Policy Schedule to make sure all the information on them is correct. Please let Us know straight away if any alterations are needed. Please contact Us if You have changed Your address or account details.

1.4 Contacting Us

- 1.4.1 If You have any queries or need to contact Us, please write to Us at Chubb Insurance Singapore Limited, 138 Market Street, #11-01, CapitaGreen, Singapore 048946.
- 1.4.2 You may contact Our Customer Service Hotline: 6398 8797, Mondays to Fridays, 9am - 5pm.

1.5 Keeping Your documents safe

- 1.5.1 You should keep Your Policy Wording and Policy Schedule in a safe place in case You need to refer to them in the future.
- 1.5.2 Certain types of cover under Your Policy require You to provide receipts and other documentary evidence to Us. You should keep those documents in a safe place in case We need them to settle a claim.

2 Cover Under Your Insurance Policy

2.1 Who and What is insured?

- 2.1.1 Your Maid named in the Policy Schedule is insured for the Event(s) subject to the terms, conditions and exclusions of Your Policy.

2.2 What are the Eligibility Requirements?

- 2.2.1 Your Maid has to be approved by Singapore's Ministry of Manpower for employment by You.

3 The Meaning Of Certain Words

- 3.1 The following words when used with capital letters in Your Policy Wording or the Policy Schedule have the meaning given below.
- 3.2 **Accidental Death** means death occurring as a result of an Accidental Injury.
- 3.3 **Accidental Injury** means a bodily injury resulting from an accident and which is not an illness and which:
 - (a) is caused by a sudden, unforeseen and fortuitous event, external to the body; and
 - (b) occurs at an identifiable time and place during the Period of Insurance; and
 - (c) results solely from the accident and independently of any other cause; and

- (d) includes a bodily injury suffered by You being directly and unavoidably exposed to the elements as a result of an accident.
- 3.4 Chinese Doctor** means a legally licensed traditional Chinese medicine practitioner (including acupuncturist and bonesetter) duly registered and practicing within the scope of his/her license pursuant to the laws of the country in which such practice is maintained. Chinese Doctor shall not include You or Your relative unless otherwise approved by Us.
- 3.5 Chiropractor** means a legally licensed practitioner in chiropractic medicine who is registered and can practise within the scope of their licence according to the laws and regulations applicable in Singapore. Chiropractor shall not include You or Your relative unless otherwise approved by Us.
- 3.6 Confined or Confinement** means confinement for a continuous uninterrupted period of at least twenty-four (24) hours in a Hospital as a resident bed patient upon the advice of and under the regular care and attendance of a Doctor.
- 3.7 Commencement Date** means 12.01am Singapore Time on the date We agree to provide insurance under the Policy and which is shown in Your Policy Schedule.
- 3.8 Community Hospital** means a community hospital approved by the Ministry of Health of Singapore to provide an intermediate level of care for individuals who are fit for discharge from acute hospitals but require inpatient convalescent and rehabilitative care. Community Hospital does not mean hospice, convalescent centre, Hospital and homes.
- 3.9 Doctor** means a legally registered medical practitioner who is not You or Your relative.
- 3.10 Event(s)** means the Event(s) listed in the benefits section of Your Policy.
- 3.11 Hospital** means a legally constituted establishment operated pursuant to the laws of the country in which it is based, which holds a licence as a Hospital (if licensing is required in the state or government jurisdiction) and meets the following requirements:
- (a) operates primarily for the reception, care and medical treatment of sick, ailing or injured persons as in-patients;
 - (b) provides full-time nursing service by and under the supervision of a staff of nurses;
 - (c) has a staff of one (1) or more Doctors available at all times;
 - (d) maintains organised facilities for the medical diagnosis and treatment and provides (where appropriate) facilities for major surgery within the confines of the establishment or in facilities controlled by the establishment;
 - (e) is not primarily a clinic, nursing, rest or convalescent home or home for the aged or place for alcoholics or drug addicts, Community Hospital or similar establishment or a special unit of a Hospital used primarily for such purposes;
 - (f) is not a mental institution or an institution confined primarily to the treatment of psychiatric disease including sub-normality or the psychiatric department of a Hospital; and
 - (g) is not a health hydro or nature cure clinic.
- 3.12 Hospital and Surgical Expenses** means costs of surgery and/or treatment as an inpatient of a Hospital in Singapore including charges for accommodation, X-ray, massage, normal food, medical attendant fees, surgeon fees, anaesthetist fees, theatre and pathology fees, radiological treatment, drugs, medicines and any other costs of examination, treatment or special services certified as essential by a Doctor.
- 3.13 Insured Person(s)** means the person(s) insured under Your Policy as specified in the Policy Schedule.
- 3.14 Like Categories** means characteristics of the insured risk that are similar in nature including but not limited to age, gender, claims experience and occupation classification that are used for calculating and determining the premiums.
- 3.15 Maid** means Your foreign domestic worker named in the Policy Schedule approved by Singapore's Ministry of Manpower for employment by You.
- 3.16 Medical Expenses** means usual, reasonable and customary Doctors' (including Chinese Doctor) fees, hospitalisation fees, massage, medical supplies and medications all of which must have been necessary and reasonably incurred in the medical or surgical treatment of the Accidental Injury.
- 3.17 Nominated Account** means the credit card account or bank account (DBS/POSB only) designated by You, which is not a Medisave account, to which premiums are to be charged.
- 3.18 Period of Insurance** means a period of 26 months from the Commencement Date as stated in Your Policy Schedule.

- 3.19 Period of Cover** means the period which the Maid is covered within the Period of Insurance. For a new Maid, the cover starts on the Maid's arrival in Singapore, upon the clearance of the Singapore immigration. Period of Cover ceases in accordance with Clause 9.3.
- 3.20 Permanent Disablement** means the loss as described in the Accidental Permanent Disability Benefit Schedule.
- 3.21 Policy** means Your Policy Wording and Policy Schedule describing the insurance contract between You and Us.
- 3.22 Policy Schedule** means the schedule which We send You with Your Policy Wording.
- 3.23 Policy Wording** means this document.
- 3.24 Pre-Existing Medical Condition** means:
- Any condition for which a Doctor was consulted or for which treatment or medication was prescribed prior to the Period of Cover; or
 - A condition, the manifestation or symptoms of which a reasonable person in the circumstances would be expected to be aware of at or before the Commencement Date.
- 3.25 Sickness** means illness or disease contracted and commencing whilst this Policy is in force and results, directly and independently of all other such causes.
- 3.26 Specially Designated List** means names of a person, entities, groups, corporate specified on a list who are subject to trade or economic sanctions or other such similar laws or regulations of the United States of America, Australia, United Nations, European Union or United Kingdom.
- 3.27 We/Us/Our** means Chubb Insurance Singapore Limited.
- 3.28 You/Your** means the person who is named as the policyholder or the Insured Person(s) named in the Policy Schedule.

4 Benefits Table

- 4.1 The maximum limits of claims, compensation, expenses or benefits payable by Us for each claim and in total for the Period of Insurance are shown in the Benefits Table below, unless stated otherwise.

Section	Benefit	Benefit Amount / Limit (Singapore Dollars)
1	Accidental Death	\$60,000
	Accidental Permanent Disability	\$60,000 per year Refer to the Accidental Permanent Disability Benefit Schedule for the applicable percentage of Sum Insured payable
	Accidental Medical Expenses Reimbursement	\$1,000 (Sub-limit of \$100 for each Accidental Injury in respect of treatment by a Chinese Doctor or Chiropractor)
2	Hospital and Surgical Expenses (including Day Surgery, Pre-Hospitalisation Diagnostic Services and Post-Hospitalisation Follow-up Treatment)	\$15,000 per year
3	Replacement Maid Expenses	\$500
4	Wages and Levy Reimbursement	\$30 per day up to 30 consecutive days
5	Repatriation Expenses	\$10,000
6	Termination Expenses	\$300
7	Special Grant	\$2,000
8	Liability to Third Parties	\$5,000
9	Maid's Personal Belongings	\$300
10	Insurance Guarantee Bond (to Singapore's Ministry of Manpower; not applicable if Your Maid is Malaysian)	\$5,000

Optional Covers

Please refer to the Policy Schedule for the selected cover(s) and benefit amount / limit

11	Additional Hospital and Surgical Expenses	Refer to the Policy Schedule
12	Waiver of Counter Indemnity (for Insurance Guarantee Bond to Singapore's Ministry of Manpower)	Refer to the Policy Schedule Excess: \$250
13	Employer's Liability	Refer to the Policy Schedule
14	Insurance Guarantee Bond (to Philippine Overseas Labor Office, Singapore)	Refer to the Policy Schedule

5 Benefits Section

5.1 Section 1 - Personal Accidental

- 5.1.1 If the Maid sustains an Accidental Injury during the Period of Cover, which results directly and independently of any other cause in Accidental Death, Permanent Disability or Medical Expenses being incurred, within three hundred and sixty-five (365) days from the Accidental Injury, We will pay the Maid, the Maid's legal personal representative or any other person appointed by Controller of Work Passes to act on behalf of the Maid or the Maid's legal representative the benefit(s) referred to below.

Benefits	Compensation
A. Accidental Death	<ul style="list-style-type: none"> Where the Maid dies, We will pay the Accidental Death Benefit as specified in the Policy Schedule.
B. Accidental Permanent Disability	<ul style="list-style-type: none"> Where the Maid suffers a Loss or Permanent Disablement and a Doctor certifies this, We will pay the Accidental Permanent Disablement Benefit specified in Your Policy Schedule. We will pay the Accidental Permanent Disability Benefit according to the percentage limit described in the Accidental Permanent Disability Benefit Schedule, provided that the maximum total amount We will pay shall be capped at the Benefit Amount specified in Your Policy Schedule.
C. Accidental Medical Expenses Reimbursement	<ul style="list-style-type: none"> Where the Maid sustains Accidental Injury and receives medical treatment during the Period of Cover, We will reimburse the Accidental Medical Expenses Reimbursement Benefit specified in Your Policy Schedule. We will also pay for the reasonable and necessary expenses for treatment by a Chinese Doctor or Chiropractor within three hundred and sixty-five (365) days from the date of the Accidental Injury, up to the sub-limit of one hundred (100) Singapore dollars per Accidental Injury.

5.2 Special provisions to Section 1

- 5.2.1 Loss means permanent physical severance or permanent total loss of the use of the limb or member or part of it as described in the Accidental Permanent Disability Benefit Schedule.
- 5.2.2 In respect of Accidental Injury to more than a part of a limb or member of it, the total maximum sum payable for Accidental Permanent Disability will not be more than the sum payable to the whole limb or member or part of it, in respect of such Accidental Injury.
- 5.2.3 The maximum total sum payable for all items under Accidental Permanent Disability will be the Benefit Amount specified under the Accidental Permanent Disability Benefit in Your Policy Schedule.
- 5.2.4 Once We have paid under Accidental Death Benefit or one hundred (100) percent under Accidental Permanent Disability Benefit, no further benefits shall be payable under Section 1, with effect from the date of the Accidental Injury resulting in the claim, except for Accidental Medical Expenses Reimbursement.
- 5.2.5 If you had claimed successfully under the Accidental Permanent Disability Benefit, We will pay you the difference between the amount You had received under the Accidental Permanent Disability Benefit and the amount of the Accidental Death Benefit specified in Your Policy Schedule. Except for this, We shall only pay under Accidental Death Benefit or Accidental Permanent Disability Benefit but not both.

5.2.6 The Benefit Amounts for Accidental Death Benefit and Accidental Permanent Disability Benefit as specified in Your Policy Schedule are limits for every twelve (12) months from the start of the Period of Cover.

Accidental Permanent Disability Benefit Schedule		Percentage of Sum Insured
1	Loss of two limbs	100%
2	Loss of both hands, or of all fingers and both thumbs	100%
3	Total and permanent loss of sight of both eyes	100%
4	Total and permanent paralysis	100%
5	Injuries resulting in being permanently bedridden	100%
6	Any other Accidental Injury causing total and permanent disablement from engaging in or attending to employment or occupations of any and every kind	100%
7	Loss of arm at shoulder	100%
8	Loss of arm between shoulder and elbow	100%
9	Loss of arm at elbow	100%
10	Loss of arm between elbow and wrist	100%
11	Loss of hand at wrist	100%
12	Loss of leg - at hip - between knee and hip - below knee	100%
13	Total and permanent loss of whole eye or sight in one eye except perception of light	50%
14	Total and permanent loss of hearing - both ears - one ear	75% 15%
15	Total and permanent loss of speech	50%
16	Loss of four fingers and thumb of one hand	50%
17	Loss of four fingers	40%
18	Loss of thumb - both phalanges - one phalanx	25% 10%
19	Loss of index finger - three phalanges - two phalanges - one phalanx	10% 8% 4%
20	Loss of middle finger - three phalanges - two phalanges - one phalanx	6% 4% 2%
21	Loss of ring finger - three phalanges - two phalanges - one phalanx	5% 4% 2%
22	Loss of little finger - three phalanges - two phalanges - one phalanx	4% 3% 2%
23	Loss of metacarpals - first or second (additional) - third, fourth or fifth (additional)	3% 2%
24	Loss of toes - all - great, both phalanges - great, one phalanx - other than great, if more than one toe lost, each	15% 5% 2% 1%

5.3 Section 2 - Hospital and Surgical Expenses

- 5.3.1 If the Maid sustains an Accidental Injury or Sickness during the Period of Cover, which results in Hospital and Surgical Expenses being necessarily incurred, We will reimburse you up to the Benefit Amount under the Hospital and Surgical Expenses Benefit specified in Your Policy Schedule.
- 5.3.2 We will only pay the Hospital and Surgical Expenses Benefit provided such expenses incurred are in respect of room and board charges in Class B2 or C ward in a Hospital which is a Singapore government hospital or re-structured hospital.
- 5.3.3 Hospital and Surgical Expenses includes:
- (a) **Day Care Surgery** which means all medically necessary surgical procedures and related treatment provided by or on the order of a Doctor at a Hospital or an out-patient medical clinic in Singapore. Day Care Surgery excludes all non-surgical procedures and related treatment.
 - (b) **Pre-Hospitalisation Diagnostic Services** which means laboratory, x-ray or other medically necessary diagnostic procedures ordered by a Doctor and which within ninety (90) days of being carried out, result in the Maid being admitted as a registered in-patient to a Hospital in Singapore for the treatment of the specific medical condition diagnosed or Accidental Injury.
 - (c) **Post-Hospitalisation Follow-up Treatment** which means the medically necessary follow-up treatment ordered by a Doctor to be rendered for up to ninety (90) days from the Maid's discharge from a Hospital in Singapore and in total for any one claim or disability. Cover is restricted to follow-up treatment of the specific medical condition or Accidental Injury for which the Maid received in-patient Hospital treatment in Singapore.
- 5.3.4 The Benefit Amounts as specified in the Benefits Table in Your Policy Schedule for Section 2 is the limit for every twelve (12) months from the start of the Period of Cover.

5.4 Exceptions and exclusions specific to Section 2

- 5.4.1 We will not pay for the following:
- (a) Any expenses for treatment in a mental institution or an institution confined primarily to the treatment of psychiatric disease including sub-normality or the psychiatric department of a Hospital.
 - (b) Any expenses related to nervous and mental conditions or disorder, complication of geriatric or psycho-geriatric or psychiatric condition, stress, anxiety and depression, alcoholism or intoxication, rest cures, sanatoria care or special care of special nursing care, complication of infection with a venereal disease, complication of congenital conditions or deformities.
 - (c) Any expenses related to Hospital confinement, surgical treatment or services not recommended by a Doctor.
 - (d) Any expenses related to medical examinations, medical check-ups, eye or ear examinations, physical or any other examinations that are routine and not incident to the treatment or diagnosis of an Accidental Injury or Sickness covered under this Policy, preventive treatments including but not restricted to vaccinations, inoculations, contraception and other prophylactic treatment, or procedures that are not medically necessary, or examinations for purpose of employment or travel.
 - (e) Any expenses related to routine dental inspection and/or treatment, obtaining of dentures or aids such as eye glasses, hearing aid, prosthesis or corrective devices and medical aids which are not surgically required.
 - (f) Any expenses for treatment of obesity, weight reduction or weight improvement regardless whether it is medically necessary or otherwise, treatment for sleep apnoea, cosmetics or plastic surgery.
 - (g) Any expenses for tests or treatment related to infertility, contraception, impotence, sexual dysfunction or menopause.
 - (h) Any expenses directly or indirectly related to organ transplantation, or expenses related to cornea, muscular, skeletal or human organ or tissue transplant from a donor to a recipient.
 - (i) Any expenses incurred for medical reports.

5.5 Section 3 - Replacement Maid Expenses

- 5.5.1 If the Maid's services to You is being terminated as a result of Accidental Injury or Sickness suffered during the Period of Cover which leads to the Maid's death or the Maid being certified by a Doctor to be medically unfit to perform the usual services as required of a Maid, We will pay You the actual employment agency's fees incurred in hiring a replacement foreign domestic worker up to the Benefit Amount specified in Your Policy Schedule.

5.5.2 Provided that prior agreement is obtained from Us for all such expenses and that the replacement foreign domestic worker be employed within ninety (90) days from the termination of services of the Maid.

5.6 Exceptions and exclusions specific to Section 3

5.6.1 We will not pay under the following conditions:

- (a) If the replacement Maid does not possess a valid work permit for foreign domestic workers issued by the Singapore's Ministry of Manpower.
- (b) If the Accidental Injury or Sickness suffered by the Maid which leads to the termination of the Maid's services as described in clause 5.5.1 is caused directly or indirectly by Your and/or Your household members residing with You.

5.7 Section 4 - Wages and Levy Reimbursement

5.7.1 If Your Maid is unable to provide her service to You because of hospitalisation due to Accidental Injury or Sickness suffered during the Period of Cover, We will pay You a fixed sum per day for a period up to thirty (30) consecutive days, subject to the Benefit Amount specified in Your Policy Schedule.

5.7.2 We will only pay the Wages and Levy Reimbursement Benefit provided that the Hospital and Surgical Expenses are payable under Section 2 of this Policy.

5.8 Special condition to Section 4

5.8.1 We will only pay the Wages and Levy Reimbursement Benefit for each complete twenty-four (24) hours of the Maid's confinement in a Hospital, subject to the Benefit Amount specified in Your Policy Schedule.

5.9 Section 5 - Repatriation Expenses

5.9.1 If Your Maid is unable to provide her service to You because of death due to Accidental Injury or Sickness suffered during the Period of Cover, We will pay You the actual amount You incurred for repatriation services up to the Benefit Amount specified in Your Policy Schedule.

5.9.2 We will only pay the Repatriation Expenses Benefit in respect of:

- (a) The conveyance of the Maid from Singapore back to the Maid's country of origin due to Permanent Disablement as described in items 1 to 13 and items 15 to 16 of the Accidental Permanent Disability Scale under Section 1, which prevents the Maid from fulfilling the employment or occupation as Your Maid.
- (b) The burial or cremation of Your Maid in Singapore and/or conveyance of body or ashes from Singapore to the Maid's country of origin.

5.10 Special condition to Section 5

5.10.1 We will only pay the Repatriation Expenses Benefit if a detailed account of events with supporting bills is submitted to and approved by Us.

5.11 Section 6 - Termination Expenses

5.11.1 If the Maid's services to You is being terminated as a result of Accidental Injury or Sickness suffered during the Period of Cover which leads to the Maid being medically unfit to perform the usual services required of a Maid, and a Doctor certifies this, We will pay You the actual Termination Expenses incurred up to the Benefit Amount specified in Your Policy Schedule.

5.12 Section 7 - Special Grant

5.12.1 If Your Maid dies in the course of employment with You in Singapore during the Period of Cover, We will pay a special grant to the Maid's estate or legal personal representative up to the Benefit Amount specified in Your Policy Schedule.

5.13 Section 8 - Liability to Third Parties

5.13.1 If You become legally liable to compensate for accidents caused by the negligence of Your Maid, arising out of and in the course of employment with You in Singapore during the Period of Cover, We will indemnify You up the Benefit Amount specified in Your Policy Schedule.

5.13.2 We will only pay the Liability to Third Parties Benefit in respect of:

- (a) Death or bodily injury to any other person; or
- (b) Loss of or damage to property belonging to any other person; or
- (c) Costs and expenses of litigation recovered by any claimant from You and/or Your Maid; or
- (d) Costs and expenses of legal defence incurred by You and/or Your Maid with Our written consent.

5.14 Exceptions and exclusions specific to Section 8

5.14.1 We will not pay for the following:

- (a) Any liability in respect of loss or damage to any property belonging to or is under the charge or under the care of You or Your Maid.
- (b) Any liability for death, Sickness, injury or loss of or damage to property due to the following:
 - i. Deliberate or malicious act; or
 - ii. Your own employment, business or profession; or
 - iii. A contract or agreement which would not have arisen in the absence of such contract or agreement.
- (c) Any claims or losses directly or indirectly related to, or in any way involving, asbestos, including actual or alleged injuries or damaged involving the use, presence, existences, detection, removal, elimination, avoidance, exposure or potential exposure to asbestos.
- (d) Any claim or loss in relation to activities or business conducted or transacted digitally, including but not limited to via the Internet, Intranet or Extranet, smartphone applications, or via electronic mail or documents.
- (e) Any fines, penalties, exemplary or punitive damages.
- (f) Any judgments which are not in the first instance delivered by or obtained from a Court of competent jurisdiction within the Republic of Singapore, nor to orders obtained in the said Court for the enforcement of judgments made outside the Republic of Singapore, whether by way of reciprocal agreement or otherwise.

5.15 Section 9 - Maid's Personal Belongings

5.15.1 If Your Maid suffers loss of or damage to personal effects caused by fire, water following bursting or overflowing of water tank(s), apparatus or pipe(s) or flood damage, or theft accompanied by actual forcible and violent entry into or exit from Your residence in Singapore, during the Period of Cover, We will reimburse You the Maid's Personal Belongings Benefit up to the Benefit Amount specified in Your Policy Schedule.

5.16 Section 10 - Insurance Guarantee Bond (to Singapore's Ministry of Manpower)

5.16.1 We will issue on Your behalf a Letter of Guarantee in lieu of five thousand (5,000) Singapore Dollars which You are required to deposit with the Ministry of Manpower of Singapore in respect of your Maid.

5.16.2 Pursuant to the Letter of Guarantee, We will guarantee and undertake as principal debtor to pay the Ministry of Manpower of Singapore on demand, any sums not exceeding five thousand (5,000) Singapore Dollars.

5.17 Special conditions to Section 10

5.17.1 The Section is not applicable if Your Maid is Malaysian.

5.17.2 This Section is not covered until You have provided us with all necessary and correct information for the execution of the Insurance Guarantee Bond to Singapore's Ministry of Manpower, and furnished Us with Your agreement of counter indemnity.

5.17.3 You must agree to counter indemnify Us in full against all claims, payments, demands, actions, suits, proceedings, losses, liabilities, costs, interests, and expenses whatsoever which may be taken or made against Us, or incurred, or become payable by Us under the terms of the Letter of Guarantee issued to You.

6 Optional Benefits Section

6.1 Section 11 - Additional Hospital and Surgical Expenses

6.1.1 If Your Policy includes the Additional Hospital and Surgical Expenses Benefit, the maximum Benefit Amount under the Hospital and Surgical Expenses Benefit shall be increased by the Benefit Amount specified in Your Policy Schedule.

6.2 Section 12 - Waiver of Counter Indemnity (for Insurance Guarantee Bond to Singapore's Ministry of Manpower)

6.2.1 If Your Policy includes the Waiver of Counter Indemnity Benefit, We shall waive our rights to recover against You in the event of a demand made by the Ministry of Manpower of Singapore on the Letter of Guarantee covered under Section 10 Insurance Guarantee Bond (to Singapore's Ministry of Manpower).

6.3 Exceptions and exclusions specific to Section 12

6.3.1 We will not exercise waiver for:

- (a) Any loss or payment which You are aware of prior to effecting cover; or
- (b) Any loss or payment arising out of circumstances caused directly by You and/or Your family members or tenants residing with You ; or
- (c) The Excess amount as stated in Your Policy Schedule.

6.4 Section 13 - Employer's Liability

6.4.1 If Your Policy includes the Employer's Liability Benefit, and if You are liable to compensate at Common Law for Your Maid's Accidental Injury or Sickness, arising out of and in the course of employment with You in Singapore during the Period of Cover, including costs and expenses incurred with written consent from Us, We will indemnify You up to the Benefit Amount specified in Your Policy Schedule.

6.5 Exceptions and exclusions specific to Section 13

6.5.1 We will not pay for any claims or losses directly or indirectly related to, or in any way involving, asbestos, including actual or alleged injuries or damages involving the use, presence, existences, detection, removal, elimination, avoidance, exposure or potential exposure to asbestos.

6.6 Section 14 - Insurance Guarantee Bond (to Philippine Overseas Labor Office, Singapore)

6.6.1 We will issue on Your behalf a Letter of Guarantee in lieu of two thousand (2,000) or seven thousand (7,000) Singapore Dollars as shown in Your Policy Schedule which You are required to deposit with the Philippine Overseas Labor Office in Singapore in respect of your Maid.

6.6.2 Pursuant to the Letter of Guarantee, We will guarantee and undertake as principal debtor to pay the Philippine Overseas Labor Office in Singapore on demand, any sums not exceeding two thousand (2,000) or seven thousand (7,000) Singapore Dollars as specified in Your Policy Schedule.

6.7 Special conditions to Section 14

6.7.1 This Section is not covered until You have provided us with all necessary and correct information for the execution of the Insurance Guarantee Bond to the Philippine Overseas Labor Office in Singapore, and furnished Us with Your agreement of counter indemnity.

6.7.2 You must agree to counter indemnify Us in full against all claims, payments, demands, actions, suits, proceedings, losses, liabilities, costs, interests, and expenses whatsoever which may be taken or made against Us, or incurred, or become payable by Us under the terms of the Letter of Guarantee issued to You.

7 General Exclusions

7.1 Your Policy will not apply to any Event(s) arising directly or indirectly out of:

- (a) deliberately self-inflicted injury, suicide or, criminal or illegal act; or
- (b) You being under the influence of intoxicating liquor, including having a blood alcohol content over the prescribed legal limit whilst driving, or being under the influence of any other drug unless it was prescribed by a Doctor and taken in accordance with the Doctor's advice; or
- (c) You engaging in any motor sports as a rider, driver and/ or a passenger; or
- (d) You engaging in air travel except as a passenger in a fully licensed passenger carrying aircraft; or
- (e) You engaging in or practising for parachuting, skydiving, hang gliding, ballooning, any kind of race (other than on foot or swimming) or trial of speed or reliability, potholing, mountaineering or rock climbing necessitating the use of guides or ropes, or underwater activities necessitating the use of compressed air or gas; or
- (f) You committing any unlawful acts or wilful exposure to unnecessary danger (such as jaywalking or speeding) except in an attempt to save human life; or
- (g) Pre-Existing Medical Conditions; or
- (h) Sickness contracted or which manifests itself during the first thirty (30) days from the start of the Period of Cover unless You have been continuously insured by Us for not less than the preceding twelve (12) months; or
- (i) any condition which is, results from or is a complication of infection with a venereal disease; or

- (j) any condition which is, results from or is a complication of congenital conditions or deformities; or
- (k) any condition which is, results from or is a complication of geriatric or psycho-geriatric or psychiatric condition, stress, anxiety and depression; or
- (l) any condition which is, results from or is a complication of pregnancy, childbirth, miscarriage or abortion; or
- (m) any dental work or treatment, extraction of impacted teeth or wisdom teeth, eye examinations or anomalies and cosmetics or plastic surgery; or
- (n) any treatment for obesity, weight reduction or weight improvement; or
- (o) any nervous and mental conditions or disorder, alcoholism or intoxication, rest cures, sanatoria care or special care of special nursing care; or
- (p) Human Immunodeficiency Virus (HIV), HIV related sickness, or any other diseases or sickness related to sexually transmitted disease; or
- (q) AIDS (Acquired Immune Deficiency Syndrome), ARC (AIDS Related Complex) or other communicable diseases; or
- (r) Death, disability, loss, damage, liability or expense directly or indirectly caused by, or contributed to by, or arising from:
 - i. ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel; or
 - ii. the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear components thereof; or
 - iii. any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter; or
 - iv. the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter. The exclusion in this sub-clause does not extend to radioactive isotopes, other than nuclear fuel, when such isotopes are being prepared, carried, stored, or used for commercial, agricultural, medical, scientific or other similar peaceful purposes; or
 - v. any chemical, biological, bio-chemical or electromagnetic weapon; or
- (s) Death, disability, loss, damage, destruction, any legal liabilities, cost or expense including consequential loss of whatsoever nature, directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss:
 - i. war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power; or
 - ii. any act of terrorism including but not limited to the use or threat of force, violence and/or harm or damage to life or to property (or the threat of such harm or damage) including, but not limited to, nuclear radiation and/or contamination by chemical and/or biological agents, by any person(s) or group(s) of persons, committed for political, religious, ideological or similar purposes, express or otherwise, and/or to put the public or any section of the public in fear, or any action taken in controlling, preventing, suppressing or in any way relating to the events stated in this clause.
- (t) Any loss or expenses with respect to Cuba or a Specially Designated List or which if reimbursed or paid by the Company would result in the Company being in breach of trade or economic sanctions or other such similar laws or regulations.

8 General Conditions

8.1 Where does Your Policy apply?

8.1.1 Your Policy insures You twenty-four (24) hours a day anywhere in the world unless otherwise specified.

8.2 Arbitration

8.2.1 If any dispute or disagreement arises regarding any matter pertaining to or concerning Your Policy, the dispute or disagreement must be referred to arbitration in accordance with the provisions of the Arbitration Act (Cap. 10) and any statutory modification or re-enactment thereof then in force, such arbitration to be commenced within three (3)

months from the day such parties are unable to settle the dispute or difference. If You fail to commence arbitration in accordance with this clause, it is agreed that any cause of action and any right to make a claim that You have or may have against Us shall be extinguished completely. Where there is a dispute or disagreement, the issuance of a valid arbitration award shall also be a condition precedent to Our liability under Your Policy. In no case shall You seek to recover on Your Policy before the expiration of sixty (60) days after written proof of claim has been submitted to Us in accordance with the provisions of Your Policy.

8.3 Time Limit of Commencement of Action or Suit

8.3.1 If an action or suit is not commenced within twelve (12) months after the arbitration award is made under General Condition 11 of this Policy, the Company shall not be liable for such claim, which is deemed to have been abandoned and not recoverable against the Company.

8.4 Laws of Singapore

8.4.1 Your Policy is governed by the laws of Singapore.

8.5 Singapore Currency

8.5.1 All payments by You to Us and by Us to You or someone else under Your Policy must be in Singapore currency.

8.6 Premium

8.6.1 Premiums payable on Your Policy are not guaranteed and We reserve the right to amend the premium by giving You thirty (30) days' written notice of any change to Your address on file.

8.7 Modification

8.7.1 We reserve the right to modify the terms and conditions of Your Policy for Like Categories of Insured Person(s) within the Period of Insurance by giving You prior notice of at least thirty (30) days, and such modification shall be applicable from the effective date as stated in Our written notice to Your address on file.

8.7.2 No modification of Your Policy shall be valid unless approved in writing by Our authorised representative, and such approval shall be evidenced by way of an endorsement to Your Policy issued by Us. No broker or agent has the authority to modify or to waive any of the terms and conditions of Your Policy.

8.8 Benefit Limits

8.8.1 The maximum total amount We will pay under Your Policy for each Event is the limit specified in Your Policy Schedule for that Event.

8.9 Commencement and Period of Your Policy

8.9.1 Your Policy begins from the Commencement Date and continues for the Period of Insurance.

8.10 Reinstatement of Your Policy

8.10.1 If Your Policy is cancelled for any reason other than under Clause 9.3, You may apply for reinstatement within ninety (90) days from date of cancellation.

8.10.2 If We approve and accept your application for reinstatement the terms, conditions and exclusions of the Policy shall remain the same as before the cancellation of the Policy, unless otherwise specified in the reinstatement endorsement. However, there will be no cover under the Policy during the period between cancellation and reinstatement of the Policy. The date of reinstatement will be as stated in the reinstatement endorsement.

8.10.3 An application for reinstatement of Your Policy will not be accepted after ninety (90) days from the date of cancellation.

8.11 Policy Owners' Protection Scheme

8.11.1 Your 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 Us or visit the GIA / LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

8.12 Personal Data Protection Consent

8.12.1 You are deemed to give consent and authorisation to Us to collect, use, disclose, and/or process Your personal data or information supplied to Us without further notification to You confidentially with Our affiliated companies, third party service providers, business partners and/or other parties, which may be sited outside Singapore, for administering policies taken out with Us, handling claims and customer services. A copy of Our Personal Data Protection Policy can be found at www.chubb.com/sg-privacy and You are deemed to have read the same.

If You have consented for Us to contact You in order to perform marketing related activities, please be advised that You can withdraw Your consent by writing to Us to notify Us of Your instruction. Upon Your written request, We shall, without charge, cease to use Your personal information for purposes other than those directly related to Your Policy.

You may write to Our Data Protection Officer at 138 Market Street #11-01 CapitaGreen Singapore 048946 for any request to withdraw Your consent, access to and/or correction of any information supplied to Us and We may reserve the right to charge a reasonable fee to offset the administrative costs in complying with access requests.

8.13 Fraudulent Claims

8.13.1 If any claim under Your Policy is in any respect

- (a) fraudulently exaggerated; or
- (b) supported by a fraudulent statement and/or document;

We shall not pay in respect of such claim and shall be entitled to terminate Your Policy with effect from the claim notification/submission date.

8.14 Subrogation

8.14.1 In the event of any payment made by Us under one or more sections of this Policy, We will be subrogated to all Your rights of recovery against any person or organisation. You shall provide Us with reasonable assistance including but not limited to, executing and delivering any instruments and/or documents. You shall take no actions which may prejudice Our subrogation rights.

8.15 Policy Assignment

8.15.1 You may not assign this policy and notice of any trust, charge, lien, assignment or other dealings with this Policy shall not affect Us.

8.16 Discharge

8.16.1 The receipt of any compensation payable under this Policy by You, the Maid, Your or her legal personal representatives, shall in all cases be an effectual discharge to Us.

8.17 Other Insurances

8.17.1 With the exception of Benefits A and B under Section 1, We shall not be liable to pay or contribute to more than the ratable proportion of loss, damage or liability, if at the time of such loss, damage or liability insured under this Policy, there are other subsisting insurance coverage taken up by You or by any other person covering the same loss, damage or liability.

8.18 Reasonable Precaution

8.18.1 You and Your Maid must take all reasonable precautions to safeguard the Maid against accidents and disease.

9 Cancelling Your Policy

9.1 When You can cancel

9.1.1 You may cancel the entire Policy by giving Us fourteen (14) days' written notice provided that full discharge is given to Us in writing by the relevant authorities in respect of Our liability under Section 10 and/or optional Section 14 (if stated in Your Policy Schedule).

9.1.2 If You cancel the Policy, We will refund to you the premiums paid for the unexpired Period of Insurance, subject to a minimum premium of S\$50 to be retained by Us and according to the following scale for short-period refund:

Number of days Policy is in force prior to cancellation	Percentage of Policy Premium entitled for refund
Within 60 days	80%
Within 61 to 90 days	60%
Within 91 to 180 days	30%
More than 180 days	No Refund

9.1.3 There shall be no refund in the event of a claim.

9.2 When We can cancel

9.2.1 We may cancel Your Policy for Like Categories of Insured Person(s) by giving You at least fourteen (14) days' prior notice. We will do this only when We cancel all policies within the Like Categories which have been issued under this Policy.

9.3 Automatic cancellation

9.3.1 Cover under Your Policy will cancel automatically in any of the following circumstances, whichever first occurs:

- (a) Non-payment of premium prior to the commencement of this Policy; or
- (b) For a Maid who is renewing the work permit under Your employment, the cover ceases immediately after the expiry date of the Maid's current work permit for which the full employment period is covered by this Policy; or
- (c) For a Maid who is transferring to a new employer, the cover ceases on the date of issue of the new work permit by the Ministry of Manpower of Singapore for the new employer; or
- (d) For a Maid who is leaving Singapore after the cancellation of the work permit, cover ceases as follow:
 - i. For Section 1, the cover ceases upon the Maid's clearance of the Singapore immigration for departure; or
 - ii. For Sections 10, 12 and 14, the cover ceases upon discharge of the security bond by the relevant authorities or immediately after the Period of Insurance, whichever is earlier; or
 - iii. For other sections not stated above, the cover ceases upon cancellation of the work permit.

10 Claims

10.1 Procedure for making a claim

10.1.1 Written notice shall be given to Our Claims Department at www.chubbclaims-dbs.com.sg or 138 Market Street, #11-01, CapitaGreen, Singapore 048946.

10.1.2 If You, or Your legal representative wishes to make a claim, You or they must:

- (a) complete a claim form (claim forms are available from Us);
- (b) attach to the claim form:
 - i. original receipts for any expenses that are being claimed;
 - ii. any reports that have been obtained from the police, a carrier or other authorities about an accident, loss or damage;
 - iii. any other documentary evidence required by Us under Your Policy;
 - iv. police investigation outcome in the event of a road traffic accident.
- (c) provide Us with the completed claim form and accompanying documents within thirty (30) days of the Event(s) taking place which gives rise to a claim; and
- (d) give Us at Your, or Your legal representative's expense all medical and other certificates and evidence required by Us that is reasonably required to assess the claim.

10.1.3 We may have You medically examined at Our expense when and as often as We may reasonably require after a claim has been made. We may also arrange an autopsy if We reasonably require one.

10.2 Processing and payment of claims

10.2.1 We will take all reasonable steps to pay a valid claim promptly.

10.2.2 We will pay all benefits amount under Your Policy to You. In the event of Your death, We will pay the amount to Your estate.

10.3 Making claims after Your Policy is cancelled

10.3.1 If Your Policy is cancelled this does not affect Your rights to make a claim under Your Policy if the Event(s) occurred before the date of cancellation.

11 Your Duties To Us

11.1 Duty of Utmost Good Faith

11.1.1 You must fully and faithfully tell us everything You know (or could reasonably be expected to know) that is relevant to Our decision to insure You.

11.2 Consequences of breach of duty, fraud or misrepresentation

11.2.1 We may refuse to pay a claim either in whole or in part, if You:

- (a) breach the duty of utmost good faith; or
- (b) make a misrepresentation to Us before or at the time Your Policy was entered into; or
- (c) breach a provision of Your Policy; or
- (d) make a fraudulent claim under any policy of insurance; or
- (e) engage in any act or omission which under Your Policy You are required to notify Us of, but You failed to do so.

12 Third Parties

12.1 With the exception of the Maid, the Maid's legal representative or any other person appointed by Controller of Work Passes to act on behalf of the Maid or the Maid's legal representative, a person who is not a party to Your Policy contract shall have no right under the Contracts (Rights of Third Parties) Act to enforce any of its terms.

13 Payment Before Cover Warranty

13.1 Notwithstanding anything therein contained but subject to Clause 13.3, it is hereby agreed and declared that the total premium due must be paid and actually received in full by Us on or before the Commencement Date.

13.2 In the event that the total premium due is not paid and actually received in full by Us on or before the Commencement Date, no benefits whatsoever shall be payable by Us.

13.3 For policy where payment is to be made by credit card or bank GIRO, the submission of a complete and properly signed Direct Debit Authorisation form (or such other forms as may be required by the card centre, bank or Us) to Us on or before the Commencement Date shall be deemed to be payment received by Us, subject to Clause 13.4.

13.4 In the event of any rejection by the card centre or the bank of the Direct Debit Authorisation form (or any such form referred to in Clause 13.3) or any inability by Us to obtain payment of the premium by credit card or GIRO deduction due to any reason, We shall allow up to three (3) attempts for the charge and deduction of the outstanding premiums from the relevant card centre of bank. Should such attempts fail for any reason, Your Policy shall be deemed to be cancelled immediately effective from the day of the month when premium was due and unpaid and no benefits shall be payable by Us. We will inform You of the cancellation by sending a notice in writing to Your address on file. Any payment received thereafter shall be of no effect whatsoever on the cancellation of Your Policy.

14 Special Conditions

14.1 Payment of Benefits

14.1.1 You cannot be covered under more than one (1) **Maid Protect** Policy. If You are covered under more than one (1) such Policy, We will consider You to be covered under the Policy which provides the highest benefits. Where the benefits under any additional Policy are identical, We will consider You to be insured under the Policy first issued. All policies not recognised by Us shall be cancelled.

14.1.2 Except as specifically stated in Your Policy, benefit amounts are payable in addition to any other insurance benefits to which You may be entitled.

15.1 Refund of Premiums

15.1.1 Upon cancellation of the Policy in accordance with Clause 9, We will refund to the Nominated Account any unused premium paid.

About Chubb in Singapore

Chubb is the world's largest publicly traded property and casualty insurer. Chubb Insurance Singapore Limited, via acquisitions by its predecessor companies, has been present in Singapore since 1948. Chubb in Singapore provides underwriting and risk management expertise for all major classes of general insurance. The company's product offerings include Financial Lines, Casualty, Property, Marine, Industry Practices as well as Group insurance solutions for large corporates, multinationals, small and medium-sized businesses. In addition, to meet the evolving needs of consumers, it also offers a suite of tailored Accident & Health and Personal & Specialty insurance options through a multitude of distribution channels including bancassurance, independent distribution partners and affinity partnerships.

Over the years, Chubb in Singapore has established strong client relationships by delivering responsive service, developing innovative products and providing market leadership built on financial strength.

More information can be found at www.chubb.com/sg.

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