

# FWD Maid insurance add-ons

## Policy wording



**This is your contract for your insurance policy.**

Read it to understand all the benefits as well as the important terms and conditions that apply to your insurance cover. Don't worry, we've made it as easy to read as possible.

**If you need help, call our hotline: +65 6820 8888**



---

# Quick reference

	<b>About your policy</b>	<b>1</b>		<b>Starting or ending your policy</b>	<b>6</b>
	Words with special meaning	1		When your policy starts	6
	Your policy	1		When your policy ends	6
				Your right to cancel	6
				Our right to cancel	6
	<b>What you're covered for</b>	<b>2</b>			
	Outpatient medical expenses	2			
	Six-monthly medical examination (pregnancy and syphilis tests only)	2		<b>Important things to know</b>	<b>7</b>
	Performance bond for Philippine Embassy	2		Dishonest, exaggerated, fraudulent claims	7
				If there is legal action against you under this policy	8
	<b>General exclusions that apply to your policy</b>	<b>3</b>		Policy owners' protection scheme	8
	<b>Making a claim</b>	<b>4</b>		<b>How to reach us</b>	<b>9</b>
	How to make a claim	4		If you have questions	9
				How to resolve a concern or complaint	9
				<b>Key words and phrases</b>	<b>11</b>



# About your policy

Thank you for choosing FWD Singapore Pte. Ltd. We're pleased to protect you so that you can focus on living life to the fullest.

## Easy to read

We're here to change the way you feel about insurance – starting with this document. We've made it easy to read, so you can understand your benefits and what you are covered for.

## Words with special meaning

Some words in this policy wording have special meaning.

Endorsement	Period of insurance
Family	Policy
Helper, she, and her	We, us, and our
Insurance summary	You, and your
Medical practitioner	

## Who is eligible

You can buy this policy if:

- you are a resident of Singapore and have a valid NRIC or FIN;
- you are the helper's employer;
- you are not an undischarged bankrupt;
- you never had to forfeit your security bond to the Ministry of Manpower or performance bond to the Philippine Embassy related to any helper in the past, whether covered or not by any maid insurance; and
- you have never been refused when buying or renewing any maid insurance, nor has your maid insurance ever been cancelled or voided by your insurer.

## Your policy

Your policy is a contract of insurance between you and us. It is made up of the documents listed below.

- Information provided by you during the application process.
- This policy wording.
- Your insurance summary.
- Any endorsement to your policy.



# What you're covered for

In this section, we explain what insurance benefits you and your helper are covered for, and any specific exclusions or conditions that apply to those benefits in addition to the general exclusions. Please check your insurance summary for details of cover and limits that apply to your plan.

## Outpatient medical expenses

If you choose this cover, we will pay the following costs.

- Consultation costs.
- Prescription costs.
- Diagnostic tests.

for your helper to be treated in Singapore for illness at any of the clinics across our [network of clinics](#).

### What we pay

We pay up to S\$30 per outpatient visit. You need to pay the first S\$10 per visit plus any other amount we don't cover. We don't pay more than the benefit limit.

## Six-monthly medical examination (pregnancy and syphilis tests only)

If you choose this cover, we will pay for the mandatory pregnancy and syphilis tests required by the Singapore Ministry of Manpower. Your helper must visit our [selected clinics](#).

## Performance bond for Philippine Embassy

If you choose this cover, we will provide a Letter of Guarantee on your behalf to the Philippine Overseas Labour Office in Singapore for your helper.

### We won't make you pay for a breach of bond

You do not need to pay us if the Philippine Overseas Labour Office demands payment from us.



# General exclusions that apply to your policy

---

## General exclusions

These general exclusions outline scenarios that this policy does not cover, and apply to the whole policy unless stated otherwise.

**We won't pay for claims that are, directly or indirectly, caused by or result from, the following.**

- Any breach of your helper's work permit or work permit conditions as provided for by the Singapore Ministry of Manpower.
- Wilful participation by you, your family, or your helper in any act that is reckless or illegal.
- You, your family, or your helper, not taking all reasonable precautions to safeguard her or herself against any illness or injury, or others against any injury.
- Mental, psychological or psychiatric disorders.
- Any suicide, attempted suicide or any self-inflicted injury by your helper, or any attempt by your helper to cause self-inflicted injury.
- Pregnancy, infertility, contraception, sterilisation, sexual dysfunction, miscarriage, menopause, childbirth, abortion or any complications arising from these conditions, suffered by your helper.
- Intoxication by alcohol or drugs that are not prescribed by a medical practitioner.
- Consequences of war, riot, revolution, or any similar event.
- Sexually transmitted infections, human immunodeficiency virus (HIV) or any HIV-related illness including acquired immune deficiency syndrome (AIDS) or any mutant derivatives or variations of this no matter how they are caused.

In addition to the general exclusions above, we may also set out, throughout this policy, any specific exclusions and conditions where they apply to a certain policy benefit.



# Making a claim

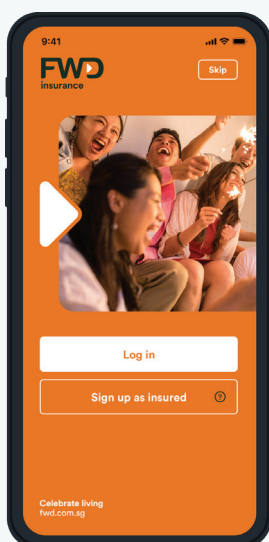
Need to make a claim? Read this section to find out how.

## How to make a claim



For outpatient expenses or six-monthly medical examination (6ME), please refer to the section below.

### Claim for outpatient medical expenses and six-monthly medical examination (at clinic)



1. Download the FWD SG app
2. In the app, go to “Home” and select your maid insurance policy
3. Select “Visit Doctor” to access your eCard or locate your nearest panel clinic

Note that you can only set it up on or after your policy start date.

Your helper can simply show the medical eCard on the app, together with her work permit to the clinic staff.



#### Cashless outpatient medical expenses

If your helper falls sick, she can visit any of our panel clinics. Pay the first **S\$10** and we'll cover up to the next **S\$30** on the bill when she shows the medical eCard within the app. Cover begins 30 days from policy start date, limits apply.



#### Six-monthly medical examination

Time for medical examination? Log on to the app and make an appointment with any of our panel clinics. Simply show the clinic your **Ministry of Manpower (MOM) letter**, helper's work permit and flash the app during the visit.



---

## Your responsibilities

When you make a claim, you have certain responsibilities. These responsibilities apply to you and your helper. If you or your helper don't meet these responsibilities, we may not pay your claim in full, or we may decide not to pay the claim at all.

### Tell us within 30 days

Claims need to be made within 30 days of the illness being claimed for.

### Cooperate with us

You and your helper need to provide us with any information and help that we need to process your claim, even after we have already paid your claim. We have the right to refuse to pay your claim if you don't provide us with the information or help we ask for. This may include any of the following.

- Attending court to give evidence if there is a dispute.
- Undergoing a medical examination, or allowing a post-mortem examination (at our expense).
- Being interviewed by us and/or our third party service provider or representatives.
- Providing confirmation that you cannot claim against another individual, company or insurer.
- Providing (at no cost to us) copies of any documents we request, such as:
  - medical reports or other information about your condition and treatment;
  - original invoices and receipts;
  - police reports; or
  - accurate English translations (confirmed by oath if necessary) of any documents.

### If you receive payment from other sources

We will reduce the benefit limit for this policy by any amount you or your helper receives (or is entitled to receive) from any other person or source. This includes refunds, reimbursements, or compensation amounts paid by/from any of the following.

- Other insurance policies.
- Employment benefits.
- Government schemes.

---

## Things to know

### Costs of preparing your claim

We are not responsible for any of the costs of filling-in any forms or getting any supporting documents.



# Starting or ending your policy

This section explains when your policy starts and ends, and what you'll receive if you cancel it.

---

## When your policy starts

Your insurance cover starts from your coverage start date as shown in the insurance summary.

---

## When your policy ends

Your insurance cover ends on the coverage end date or the earliest of the following dates.

- The date your helper dies.
- The date your helper's work permit is cancelled by the Singapore Ministry of Manpower.
- The first policy renewal date after your helper turns 60.
- The date you cancel your policy.
- The date we terminate your policy because of other policy terms and conditions.

You will not be able to claim for any treatments or events that occur after your policy ends.

---

## Your right to cancel

You can only cancel outpatient medical expenses cover by writing to us at [contact.sg@fwd.com](mailto:contact.sg@fwd.com). Cancellation is not allowed for Six-monthly medical examination and Performance bond for Philippine Embassy.

### What you receive if you cancel your outpatient medical expenses cover

We will refund 80% of the unused period of insurance. We will not refund anything less than S\$25, or if there are any benefits payable under your policy.

---

## Our right to cancel

We may cancel your policy by giving you 7 days' notice in writing. We will refund any premium you have paid for any period after your policy ends. You will still be able to claim a benefit for an event that happened before your policy ends.



# Important things to know

In this section, we explain the important legal rights and obligations under your policy.

## The information you give us needs to be correct and complete

Read all parts of your policy to make sure they are correct and complete

Your policy is based on the information you and your helper gave us during the application process. It is important that the information is correct and complete and you and your helper were truthful and accurate with all of the information you provided. This information helped us to decide if you and your helper were eligible for the policy, and how much you need to pay.

You should let us know immediately if the information you and your helper gave us during the application was inaccurate, misleading, or exaggerated. You should also let us know immediately if the information you or your helper gave us has changed after your coverage start date.

### You need to provide correct and complete information

Under Section 25(5) of the Insurance Act, we must tell you that you have a duty to provide correct and complete information. For the information to be correct and complete, you need to tell us:

- everything you know; and
- everything you could reasonably be expected to know

that is relevant to our decision to insure you and your helper.

If we later find out that any information is inaccurate, misleading, or exaggerated, we may do any of the following.

- Not pay your claim.
- Cancel your policy and treat it as if it had never existed.

## This is a Singapore insurance contract

Your policy is governed by the laws of the Republic of Singapore. Under this contract of insurance, we agree to provide the benefits and protection based on the terms and conditions set out in your policy, and you and your helper agree to keep to those terms and conditions.

### All amounts are in Singapore dollars

All amounts payable by you or us in relation to this policy will be in Singapore dollars. We will convert any eligible expenses you incur overseas into Singapore dollars at a reasonable foreign currency exchange rate that we choose. We are not legally responsible for any exchange rate-related losses that you may incur.

### No benefits are paid if they are illegal

We will not pay any benefit under this policy if paying that benefit is illegal in Singapore under its economic and trade sanctions.

## Dishonest, exaggerated, fraudulent claims

We may report you and/or your helper to the Singapore police or foreign authorities if we determine that you and/or your helper have submitted a dishonest, intentionally exaggerated, or fraudulent claim. If this happens, you must pay us any amount that we have paid to you (or to another party) under this policy, and that would not have been paid but for the dishonest, intentionally exaggerated, or fraudulent claim.

## No rights for others under the policy

You and we are the only parties to your policy. Any person who is not a party to this policy has no rights under the Contracts (Rights of Third Parties) Act (Chapter 53B) to enforce any of its terms.



## Important things to know

---

### Legal action against you

If there is legal action against you and/or your helper under this policy, you have to do the following.

- You should inform us immediately.
- Forward all communication that you receive regarding any legal action to us.
- Check with us before communicating to any third party (including the police) about any legal action.
- You or any person acting for you must not negotiate, admit or reject any claim without our approval in writing.

### We may take over to settle or defend any legal claim

We may take over any rights to defend or settle any claim and to take legal action in your name to enforce your rights, or ours, against any other person.

We may also take legal action in your name (at our own expense) to recover any payment we have made under this policy to anyone else.

---

### Policy owners' protection scheme

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 us or visit the General Insurance Association (GIA) or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg)) or ([www.sdic.org.sg](http://www.sdic.org.sg)).



# How to reach us

In this section, we explain your options if you have a query or a problem with your policy.

## If you have questions



### Chat with Faith, our friendly chatbot

Need help? Chat with Faith and she can help you anytime of the day.



### Write to us

You can also email us at [contact.sg@fwd.com](mailto:contact.sg@fwd.com)



### Call us

Alternatively, you can call us at **+65 6820 8888** if you prefer to speak to our customer service team.

## How to resolve a concern or complaint

We want to resolve any concerns or complaints you may have as quickly as possible. You should follow the steps below to resolve your concerns.

<b>Step 1</b>  Talk to us	<p>The first thing you should do is talk to one of our consultants about your concerns or complaints. Call our hotline at <b>+65 6820 8888</b> (9am to 10pm – Mondays to Fridays, 9am to 1pm - Saturdays (excluding public holidays)). The consultant may be able to resolve your concerns or complaints. If not, they may refer you to a manager.</p> <p>The consultant will try to resolve your complaints or concerns as soon as possible.</p>
<b>Step 2</b>  Call or write to our Customer Engagement Department	<p>If you feel that your complaint has not been resolved, you can write to:</p> <p><b>FWD Singapore Pte. Ltd.</b> <b>6 Temasek Boulevard,</b> <b>#18-01 Suntec Tower Four,</b> <b>Singapore 038986</b> <b>Tel: +65 6820 8888</b> <b>Email: <a href="mailto:contact.sg@fwd.com">contact.sg@fwd.com</a></b> <b>Website: <a href="http://www.fwd.com.sg">www.fwd.com.sg</a></b></p> <p>We will respond to your complaint within 3 working days of us receiving it.</p>



## How to reach us

<p><b>Step 3</b></p> <p>Seek an external review from the Financial Industry Dispute Resolution Centre (FIDReC)</p>	<p>If we cannot arrive at a mutual agreement, you may approach the FIDReC, a free, independent and fair dispute resolution centre for resolution of disputes between financial institutions and consumers. You can lodge your concerns by post, online, or in-person. The FIDReC's details are:</p> <p><b>Financial Industry Disputes Resolution Centre</b> <b>36 Robinson Road</b> <b>#15-01 City House</b> <b>Singapore 068877</b> <b>Tel: +65 6327 8878</b> <b>Email: <a href="mailto:info@fidrec.com.sg">info@fidrec.com.sg</a></b> <b>Web: <a href="http://www.fidrec.com.sg">www.fidrec.com.sg</a></b></p> <p>You need to remember to quote your policy number in any communication with us or with FIDReC.</p>
<p><b>Step 4</b></p> <p>Mediation and arbitration</p>	<p>Any unresolved dispute must first be referred to FIDReC as above. If the sum involved in the dispute is outside the jurisdiction of FIDReC, you agree to resolve the dispute through mediation via the Singapore Mediation Centre in accordance with their mediation rules.</p> <p>If you agree to take part in the mediation, you and we will be required to agree to participate in good faith and agree to adhere to the terms of any settlement reached.</p> <p>If you choose not to take part in mediation or if mediation fails, the dispute will be referred to arbitration in Singapore according to the Arbitration Rules of the Singapore International Arbitration Centre that apply at the point in time. The outcome of the arbitration will be final.</p>



# Key words and phrases

The list below explains the meanings of key words and phrases shown in your policy.

<b>Endorsement</b>	A document attached to your policy that outlines any adjustments that we make to the standard terms and conditions of your policy.
<b>Family</b>	Your spouse or legally recognised partner, children, parents, brothers and sisters, parents-in-law, brothers-in-law, sisters-in-law, grandparents, grandparents-in-law, daughters-in-law, sons-in-law, or grandchildren.
<b>Helper, she and her</b>	The person named in your insurance summary employed by you as a foreign domestic worker and who holds a valid work permit (or in principle approval) issued by the Singapore Ministry of Manpower.
<b>Insurance summary</b>	<p>The document attached to your policy that shows important information about your policy, including the following.</p> <ul style="list-style-type: none"><li>▪ Policy number.</li><li>▪ Policyholder and your helper's details.</li><li>▪ The period of insurance.</li><li>▪ Your premium details.</li></ul>
<b>Medical practitioner</b>	<p>A person who has a medical degree, is licensed or registered in the country in which they operate, and is accredited by a medical board or equivalent organisation to render medical services, in the region they practice. A medical practitioner cannot be any of the following people unless we agree in writing.</p> <ul style="list-style-type: none"><li>▪ You or your helper.</li><li>▪ You or your helper's family member, business partner, employer, employee or agent.</li></ul>
<b>Period of insurance</b>	The period between the coverage start date and coverage end date (both inclusive) as shown in the insurance summary.
<b>Policy</b>	Refers to the information provided as part of the application process, this policy wording, the insurance summary and any endorsements attached by us.
<b>We, us, and our</b>	FWD Singapore Pte Ltd, the issuer of your policy.
<b>You, and your</b>	The policyholder. Your details are shown in the insurance summary or endorsement.