

# FWD Maid insurance

## 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


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# 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.



We highlight important information like this. Read these carefully.

## Words with special meaning

Some words in this policy wording have special meaning.

Accident	Insurance summary
Endorsement	Medically necessary
Family	Medical practitioner
Helper, she, and her	Period of insurance
Hospital	Policy
Illness	Pre-existing condition
Injury	We, our, and us
In-patient	You, and your

## 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 employing a helper who is between 23 and 59 years old (both inclusive) at the time of purchase or renewal;
- you are not an undischarged bankrupt;
- you never had to forfeit your security bond to the Singapore Ministry of Manpower 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.



# Quick summary of your benefits

## Your policy benefits at a glance

The table of benefits below shows you the maximum benefit limits that we will pay you per policy per period of insurance. Note that some limits and benefits depend on the plan chosen by you. For details of the limits that apply to your plan, you can check the table below, along with your insurance summary.

The following amounts are the maximum benefit limits that we will pay you per policy per period of insurance.

Financial protection for you	Essential	Enhanced	Exclusive
<b>Security bond plus</b> Includes a Letter of Guarantee to the Singapore Ministry of Manpower to replace the mandatory S\$5,000 bond	S\$5,000	S\$5,000	S\$5,000
<b>Outpatient expenses due to accident</b> Medical costs incurred for treatment of your helper's injury	S\$1,000	S\$2,000	S\$3,000
<b>Outpatient medical expenses</b> Pays for outpatient treatment if your helper is ill (up to S\$30 per visit after you pay the first S\$10)	X	S\$500	S\$1,000
<b>Daily hospital allowance</b> Pays your helper for each day she is hospitalised in Singapore	X	S\$10 per day for a maximum of 30 days	
<b>Hospitalisation and surgical expenses (per year)</b> Costs incurred for your helper's hospitalisation due to illness or injury (subject to co-payment requirements)	S\$60,000	S\$60,000	S\$60,000
<b>Co-payment for hospitalisation and surgical expenses (per year)</b>	First S\$15,000, paid by us. Above S\$15,000, 75% paid by us, up to the benefit limit.		First S\$15,000, paid by us. Above S\$15,000, 100% paid by us, up to the benefit limit.
<b>Ambulance fees</b> Costs incurred to take your helper to the hospital because of an emergency	S\$300	S\$300	S\$300
<b>Repatriation expenses</b> Costs to send your helper or her mortal remains home	S\$10,000	S\$10,000	S\$10,000
<b>Wages and levy compensation</b> Pays for your helper's wages and levy while they are hospitalised	Up to S\$30 per day for a maximum of 30 days		
<b>Re-hiring expenses</b> Pays employment agency costs when you need to replace your helper	S\$300	S\$400	S\$500
<b>Alternative helper services compensation</b> Pays costs incurred to engage another helper or cleaning services	Up to S\$20 per day for a maximum of 30 days		
<b>Cancellation refund</b> 100% refund if you cancel within 3 months	✓	✓	✓

## Quick summary of your benefits

The following amounts are the maximum benefit limits that are payable to your helper (or her legal representative) per policy per period of insurance.

Financial protection for your helper	Essential	Enhanced	Exclusive
<b>Funeral grant</b> Lump sum payment if your helper dies	S\$2,000	S\$2,000	S\$2,000
<b>Personal accident</b> Pay-out if your helper dies or becomes disabled from an accident	S\$60,000	S\$60,000	S\$60,000
<b>Liability to third parties</b> If your helper accidentally injures someone or damages another person's property	S\$3,000	S\$4,000	S\$5,000
<b>Damage or theft of helper's personal belongings</b> Pays for your helper's lost or damaged items	S\$300	S\$400	S\$500

The following amounts are the maximum benefit limits that are payable to you or your helper per policy per period of insurance.

Optional financial protection for you or your helper	Essential	Enhanced	Exclusive
<b>COVID-19 hospitalisation &amp; repatriation expenses</b> Covers hospitalisation costs and repatriation expenses due to COVID-19	Up to S\$15,000 hospitalisation expenses per entry into Singapore		
	Up to S\$10,000 repatriation expenses per entry into Singapore		
<b>Outpatient medical expenses</b> Pays for outpatient treatment if your helper is ill (up to S\$30 per visit after you pay the first S\$10)	S\$300	Included under base cover	Included under base cover
<b>Daily hospital allowance</b> Pays your helper for each day she is hospitalised in Singapore	S\$10 per day for a maximum of 30 days	Included under base cover	Included under base cover
<b>Top-up hospitalisation and surgical expenses (per year)</b> Extra cover on top of your existing cover	Choose from an increased cover of S\$20,000 to S\$60,000 Co-payment: 25% paid by you		Choose from an increased cover of S\$20,000 to S\$60,000 Co-payment: 100% paid by us
<b>Home contents cover</b> Pays for your lost or damaged items (up to S\$300 for loss of cash)	S\$3,000	S\$4,000	S\$5,000



# 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. General exclusions may also apply.

## Financial protection for you

You are entitled to the following benefits during the period of insurance.

### Security bond plus

You are required to pay a S\$5,000 security bond to the Singapore Ministry of Manpower for your helper. With this benefit, you are not required to pay that security bond.

Instead, we will issue a Letter of Guarantee to the Singapore Ministry of Manpower on your behalf. This replaces the S\$5,000 security bond which you are required to deposit for your helper.

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

You do not need to pay us if the Singapore Ministry of Manpower demands payment from us.

## Outpatient expenses due to accident

We will pay for the medically necessary outpatient costs you incur to treat:

- your helper for dengue or zika; or
- any injury suffered by your helper due to an accident.

The accident must happen or the dengue or zika must be contracted while your helper:

- is in Singapore; or
- is travelling with you or your family overseas.

We will only pay what we believe is reasonable and customary for an item or service that you claim for.

### What is not covered

We do not pay for any expenses incurred in relation to treatment by a traditional Chinese medicine practitioner.

## Outpatient medical expenses

If you have selected the Enhanced or Exclusive plan, we will pay the following costs under this benefit:

- consultation costs;
- prescription costs; and
- 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 do not cover. We do not pay more than the benefit limit.

## Daily hospital allowance

If you have selected the Enhanced or Exclusive plan, we will pay your helper a daily hospital allowance if she is admitted to a hospital in Singapore for treatment for illness or injury for at least 3 days in a row. The allowance will be paid for every 24 hours after the first 3 days in a row.



We won't pay the benefit if your helper is admitted to a hospital outside of Singapore.

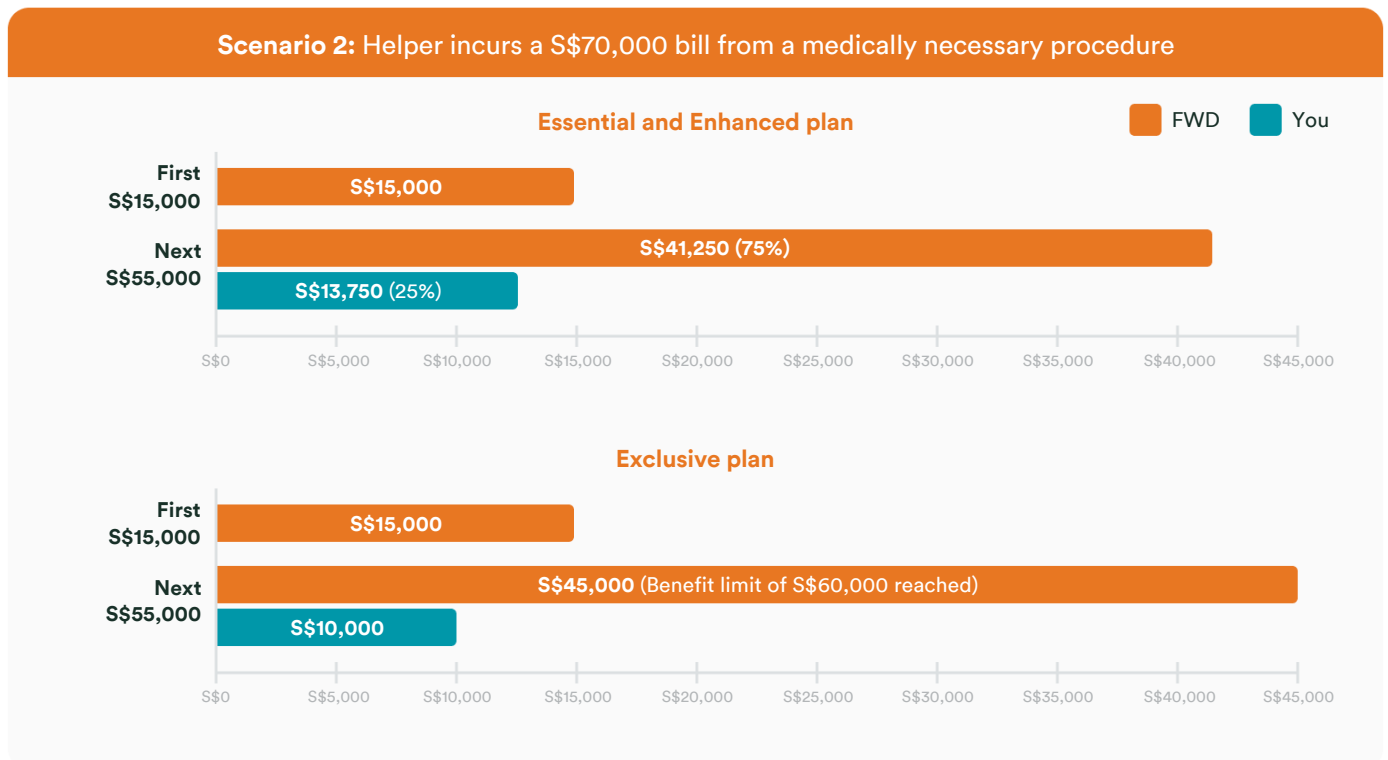
## What you're covered for

### Hospitalisation and surgical expenses

We will reimburse the hospital on your behalf for the medically necessary hospitalisation and surgical expenses you incur to treat an illness, or any injury suffered by your helper due to an accident. Depending on the plan you have selected, you may be subject to a 25% co-payment after we have paid out the first S\$15,000 each policy year. The benefit limit will reduce with each successful claim, and will reset to the full amount at the start of each policy year. Below is an illustration of when the co-payment will apply:

	Essential	Enhanced	Exclusive
<b>Scenario 1:</b> Helper incurs a S\$15,000 bill from a medically necessary procedure	We will cover the full bill, you do not have to pay anything.		
<b>Scenario 2:</b> Helper incurs a S\$70,000 bill from a medically necessary procedure	We will cover the first S\$15,000 and 75% of the remaining S\$55,000 (S\$41,250). You will have to pay 25% of the remaining S\$55,000 (S\$13,750).		We will cover the bill up to the benefit limit of S\$60,000, you will have to pay the remaining S\$10,000.
<b>Scenario 3:</b> Helper incurs a S\$100,000 bill from a medically necessary procedure	We will cover the bill up to the benefit limit of S\$60,000, you will have to pay the remaining S\$40,000.		
<b>Scenario 4:</b> Helper incurs a S\$15,000 bill from a medically necessary procedure (Bill 1) and a S\$20,000 bill from a subsequent follow-up procedure (Bill 2)	We will cover the full amount for Bill 1. For Bill 2, we will cover 75% of S\$20,000 (S\$15,000) and you will have to pay 25% of S\$20,000 (S\$5,000).		We will cover the full amount for Bill 1 and Bill 2.

Note: Figures are for illustration purposes only. Actual bill sizes may vary depending on the medical assessment and condition of the helper.



Your helper must be admitted as an in-patient or for outpatient day surgery in:

- a government restructured hospital in Singapore if the illness or injury happened while your helper is in Singapore; or
- a hospital overseas if your helper suffers an illness or injury while travelling with you or your family overseas.

**What is not covered**

- We do not pay for any expenses you incur in a Singapore private hospital.

The maximum amount we pay is shown in the table below. The amount depends on the class of hospital ward, and is capped at the percentage shown.

Hospital type	Class of hospital ward	Maximum we pay (Total bill)
Singapore government restructured hospital	A1	50%
	A2	60%
	B1	70%
	B2	100%
	C	100%
Any hospital outside Singapore	All	30%
Singapore private hospital	All	0%

**What hospitalisation and surgical expenses do we pay?**

We will pay any of the following expenses for the same condition that your helper is admitted for. The expenses must be medically necessary, and we will only pay what we believe is reasonable and customary for that expense.

In-patient hospital charges	<p>We pay the following.</p> <ul style="list-style-type: none"> <li>▪ Room and board charges (includes meals and general nursing charges).</li> <li>▪ Miscellaneous hospital services, diagnostic tests and consumable items (includes medicine or drugs prescribed by a medical practitioner).</li> <li>▪ Medical practitioner bedside visit fees.</li> </ul>
Surgical charges	Surgeon fees, anaesthetist fees, and operating theatre fees.
Pre-hospital consultation and diagnostic services	<p>Any medically necessary consultation charges recommended by a medical practitioner, incurred within 90 days before your helper is admitted to hospital.</p> <p>This includes prescriptions, diagnostic tests, and laboratory tests.</p>
Post-hospital follow-up treatment	<p>Any consultation charges recommended by a medical practitioner, incurred within 90 days after your helper is discharged from hospital.</p> <p>This includes prescription, physiotherapy, diagnostic tests, and laboratory tests.</p>



## What you're covered for

### What is not covered

We will not pay for:

- any cosmetic or plastic surgery other than therapeutic surgery considered as medically necessary by a medical practitioner;
- any expenses related to birth defects, congenital abnormalities, hereditary conditions, or conditions arising therefrom;
- any expenses related to dental work, inspection or treatment or in obtaining dentures or the like and medical appliances which are not medically necessary;
- any expenses in respect of health screening examinations for the purpose of diagnosis and/or any treatment undertaken as a preventive measure including but not restricted to vaccinations, inoculations, and other prophylactic treatment;
- any tests or treatment related to infertility, sub-fertility, assisted conception or any contraceptive operation, including their related complications;
- any expenses incurred for sex change operations, including its related complications;
- any expenses in respect of any hospital confinement, surgical operation or medical treatment or services which have not been previously recommended by a medical practitioner;
- any expenses related to obtaining eyeglasses or the like or hearing aids or prosthesis, corrective devices and medical appliances which are not medically necessary;
- any non-medically necessary procedure or treatment;
- any routine medical examinations or check-ups unrelated to the treatment or diagnosis of any injury or illness covered under this policy, or examinations for employment or travel;
- any diagnostic tests not ordered by a medical practitioner leading to hospitalisation or surgery or treatment for a covered condition under this policy;
- outpatient rehabilitation such as physiotherapy, occupational therapy and speech therapy, unless recommended by a medical practitioner while the helper is admitted as an in-patient;
- any medical expenses for traditional Chinese medicine treatment.

### Ambulance fees

We will reimburse you for ambulance charges you pay for transporting your helper to a hospital, if your helper has an emergency in Singapore requiring treatment in a hospital.

We will only pay for ambulance charges incurred in a country other than Singapore if your helper was travelling with you or your family overseas.

### Repatriation expenses

We will reimburse you for the costs you pay to transport your helper (or her mortal remains) from Singapore back to her country of citizenship if:

- a medical practitioner has confirmed that she is unfit to work due to an illness or injury; or
- she has died.

We will only pay for transport from a country other than Singapore if your helper was travelling with you or your family overseas.

### Wages and levy compensation

If the hospitalisation and surgical expenses benefit is payable, we will also pay you your helper's wages (including government levy) while she is:

- admitted to hospital as an in-patient; or
- on hospitalisation leave granted by a medical practitioner.

### Re-hiring expenses

We will reimburse you for the employment agency fees you pay to replace your helper within 90 days from the date you cancel her work permit if:

- a medical practitioner has confirmed that she is unfit to work due to an illness or injury; or
- she has died.

### Alternative helper services compensation

We will reimburse you for the costs you pay to hire a temporary helper or cleaning service while your helper is:

- admitted to hospital as an in-patient; or
- on hospitalisation leave granted by a medical practitioner.

### Cancellation refund

You may cancel your policy within 3 months from the coverage start date and receive 100% of your premiums back.

Before you can receive your refund, the following must be true:

- the Singapore Ministry of Manpower discharges the Letter of Guarantee we provided for you under your policy; and
- you have not made a claim and are not eligible to receive a claim under your policy.

## Financial protection for your helper

### Funeral grant

If a medical practitioner has confirmed that your helper has died due to an accident or illness, we will pay a lump sum funeral grant to her legal representative.

### Personal accident

We will pay your helper (or her legal representative) a lump sum amount if she suffers an accident that causes death, or one or any number of the disability conditions as outlined in the table below. This includes death or disability caused by an act of terrorism, hijacking, murder or assault. The death or disability must happen within 12 months of the accident for this benefit to be payable.

The lump sum amount will be paid according to the percentage of the benefit limit shown in the table below for that death or accidental injury.

Death or severity of disability	Percentage of benefit limit
Accidental death	100%
Total and permanent disability	100%
Total and permanent severance or loss of use of: <ul style="list-style-type: none"> <li>▪ one limb above the wrist or ankle</li> <li>▪ two or more limbs above the wrist or ankle</li> </ul>	80% 100%
Total and permanent loss of sight in: <ul style="list-style-type: none"> <li>▪ one eye</li> <li>▪ both eyes</li> </ul>	60% 100%
Total and permanent loss of hearing in: <ul style="list-style-type: none"> <li>▪ one ear</li> <li>▪ both ears</li> </ul>	15% 60%
Total and permanent loss of speech	60%
Total and permanent loss of speech and hearing	100%
Total loss of: <ul style="list-style-type: none"> <li>▪ finger or toe (per phalanx)</li> <li>▪ all fingers on one hand or toes on one foot</li> </ul>	4% 60%
Third degree burns to the head (as a percentage of total body surface area): <ul style="list-style-type: none"> <li>▪ equal to or greater than 2% but less than 8%</li> <li>▪ equal to or greater than 8%</li> </ul>	60% 80%
Third degree burns to the body (as a percentage of total body surface area): <ul style="list-style-type: none"> <li>▪ equal to or greater than 10% but less than 20%</li> <li>▪ equal to or greater than 20%</li> </ul>	60% 80%

### Multiple conditions can be claimed

If your helper suffers more than one condition stated in the table above, the total amount we will pay is calculated by adding together the various percentages, but we won't pay more than 100% of the benefit limit. The death or disability must be confirmed by a medical practitioner.



## What you're covered for

### Liability to third parties

We will pay for your helper if she is found to be legally responsible for causing, by accident:

- the death of another person;
- bodily injury to another person; or
- loss or damage to another person's property.

#### What we pay

The amount of the benefit will be:

- the legal costs and expenses that we agree to pay for representing your helper; and
- the amount awarded by a Singapore court against your helper.

We don't pay more than the benefit limit.

### What is not covered

We will not pay this benefit if the person who was harmed by your helper was:

- you, or a member of your family; or
- your business partner, employer, employee, or agent.

### Damage or theft of helper's personal belongings

We will replace, repair or pay your helper for personal belongings damaged or lost in any of the following situations that happened in your home.

- Fire.
- Flood.
- Water due to a burst or overflow from a water tank, pipe or appliance.
- Burglary.

#### What we pay

- We will decide whether to replace, repair, or pay a cash amount for lost or damaged items.
- If we pay a cash amount, we will pay a fair market value for the item (at the time of loss). This value will take into consideration normal wear and tear and depreciation.
- We may treat a damaged item as beyond repair. If we do so, we will pay a cash amount and become the owner of that item.
- We will not pay more than the original purchase price for any lost or damaged item.

### What is not covered

We won't pay this benefit in any of the following situations.

- You, your family, or your helper did not take all reasonable precautions to safeguard your helper's belongings.
- Loss or damage to jewellery, precious stones, or watches.
- Loss or damage to cash.
- Any unexplained or mysterious loss or damage.

## Optional financial protection for you or your helper

You can increase your cover by adding optional financial protection for you or your helper to your policy. Any options you choose are shown in your insurance summary.

The following riders are subject to the terms and conditions of this policy.

### COVID-19 hospitalisation & repatriation expenses

#### Hospitalisation expenses

If you choose this cover, we will pay the hospital and surgical expenses incurred by your helper for the treatment of COVID-19 in Singapore, up to the benefit limit per entry into Singapore.

Your helper must:

- develop COVID-19 symptoms or test positive within 14 days of arrival in Singapore; and
- stay in a government restructured hospital or community care facility in Singapore, as directed by the Singapore Ministry of Health.

#### What is not covered

We won't pay this benefit in any of the following situations:

- any treatment in a private hospital, medical centre or clinic; or
- any mandatory COVID-19 diagnostic tests that your helper is required to take for entry into or exit from Singapore which includes pre-departure tests and post-arrival tests.

#### Repatriation expenses

We will reimburse you for the costs, up to the benefit limit per entry into Singapore, you pay to transport your helper (or her mortal remains) from Singapore back to her country of citizenship if:

- she develops COVID-19 symptoms or tests positive within 14 days of arrival in Singapore; and
- a medical practitioner has confirmed that she is unfit to work due to COVID-19; or
- she has died due to COVID-19.

### Outpatient medical expenses

This benefit is included in the base cover for Enhanced and Exclusive plans. If you choose this cover under the Essential plan, we will pay the following costs:

- consultation costs;
- prescription costs; and
- 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 do not cover. We do not pay more than the benefit limit.

### Daily hospital allowance

This benefit is included in the base cover for Enhanced and Exclusive plans. If you choose this cover under the Essential plan, we will pay your helper a daily hospital allowance if she is admitted to a hospital in Singapore for treatment for illness or injury for at least 3 days in a row. The allowance will be paid for every 24 hours that your helper is hospitalised, after the first 3 days in a row, and is capped at S\$10 per day for a maximum of 30 days.



We won't pay the benefit if your helper is admitted to a hospital outside of Singapore.

### Top-up hospitalisation and surgical expenses

If you choose this cover, the applicable benefit limit for hospitalisation and surgical expenses is increased up to the benefit limit in your insurance summary. If you have selected the Essential or Enhanced plan, the 25% co-payment will continue to apply.

### Home contents cover

If you choose this cover, we will replace, repair, or pay you, for loss or damage to your home contents because of:

- theft by your helper;
- fire; or
- burglary.



#### What are home contents?

Home contents are the following that are in your home and owned by you or your family.

- Household furniture and furnishings
- Domestic electronic appliances
- Personal belongings (including cash)

#### What we pay

- We will decide whether to replace, repair, or pay a cash amount for lost or damaged items.
- If we pay a cash amount, we will pay a fair market value for the item at the time of loss. This value will take into consideration normal wear and tear and depreciation.
- We may treat a damaged item as beyond repair. If we do so, we will become the owner of that item.
- We will not pay more than the original purchase price for any lost or damaged item.

#### What is not covered

We won't pay this benefit in any of the following situations:

- you or your family did not take all reasonable precautions to safeguard your home contents;
- any unexplained or mysterious loss or damage; or
- any loss or damage of business goods or equipment of any kind, motor vehicles and any accessories, or information stored on electronic storage devices.



# General exclusions

**These general exclusions outline scenarios that this policy does not cover, and apply to the whole policy (including any add-on riders) unless stated otherwise.**

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

- treatment of conditions or injuries arising from any malicious or unlawful act, or wilful exposure to danger (other than in an attempt to save human life) by you or your family members;
- treatment for conditions or injuries arising from any criminal acts committed by your helper;
- any maternity charges related to pregnancy, miscarriage, childbirth, Caesarean operations or abortion and their related complications;
- treatment for conditions or injuries arising from voluntary participation in hazardous sports, as defined under the Employment of Foreign Manpower (Work Passes) Regulations 2012;
- treatment of conditions or injuries arising directly or indirectly from nuclear fallout, war and related risk;
- treatment of alcoholism and drug addiction, as well as repeat occurrence of treatment of conditions or injuries arising from drug addiction (except that of treatment of conditions arising from the consumption of illicit or controlled drugs specified in the Misuse of Drugs Act 1973) or alcoholism;
- repeat occurrence of treatment of conditions or injuries arising from participation in civil commotion, riot or strike;
- repeat occurrence of treatment of mental conditions and conditions or injuries arising from self-inflicted injuries and attempted suicide;
- any expenses incurred for treatment of venereal diseases and/or sexually transmitted diseases;
- any expenses incurred for treatment of conditions as a result of a pre-existing condition, unless your helper has been working in Singapore as a helper for at least the past 12 consecutive months.

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



Two (2) options available to make a claim

- A. Download the **FWD SG app**.
- B. Visit **www.fwd.com.sg** to use our claims portal.

## Making a claim with the FWD SG app



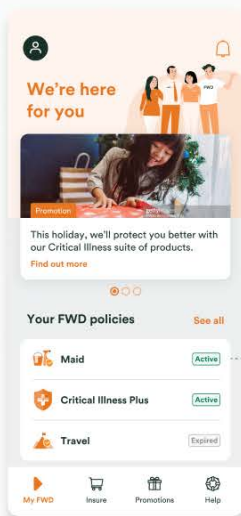
1. Download the FWD SG app



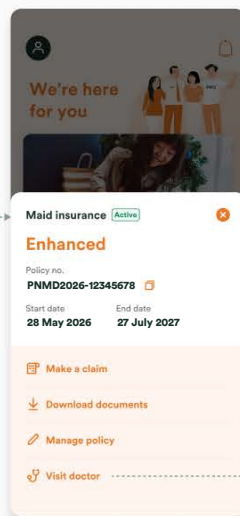
2. Select your maid insurance policy
3. Select "Make a claim"

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

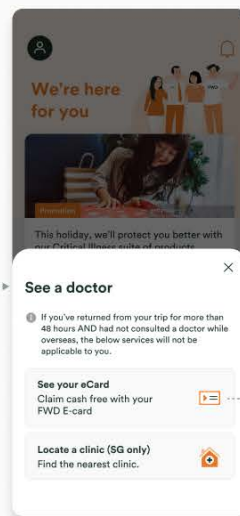
## How to access your eCard in the FWD SG app



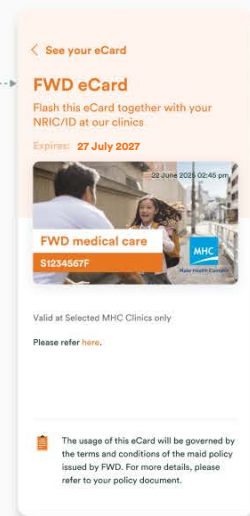
Select your maid insurance policy



Select "Visit doctor"



Select "See your eCard"



View your eCard

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## 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.

We reserve the right to lodge a report with the Singapore police or foreign authorities if you or your helper submit a dishonest, intentionally exaggerated, or fraudulent claim.

### Tell us within 30 days

Claims need to be made within 30 days of the accident, injury, illness, or death 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;
- transport providers;
- accommodation providers;
- manufacturers;
- employment benefits; or
- government schemes.

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## 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 documents, such as death or other certificates.

### How we pay property claims

We pay all property claims based on the value of the items at the time of loss or damage. This means you or your helper may not get back the full purchase price. If we assess an item as being beyond repair and pay for its replacement, the damaged item becomes our property. You or your helper must keep any damaged property and send it to us if we ask for it. You or your helper will need to pay for any postage or transportation cost.

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## 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, which would not have been paid but for the dishonest, intentionally exaggerated, or fraudulent claim.



# 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 and the Singapore Ministry of Manpower discharges the security bond we provided for you;
- the first policy renewal date after your helper turns 60; or
- 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.

## Our right to cancel

We may cancel your policy:

- by giving you 7 days' notice in writing; or
- if we receive a Letter of Discharge from the Singapore Ministry of Manpower.

We will refund a part of your premium as shown in the following table. However, we will not refund anything if there are any benefits payable under your policy or if the premium refund amount is less than S\$25 + GST.

### For a 14-month policy

Number of months from coverage start date	0-3	4-6	More than 6
How much premium is refunded	100%	30%	0%

### For a 26-month policy

Number of months from coverage start date	0-3	4-6	7-12	More than 12
How much premium is refunded	100%	30%	10%	0%



# Important things to know

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

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## 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 23(5) of the Insurance Act 1966, 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;
- change your insurance coverage by charging a different premium; and
- cancel your policy and treat it as if it had never existed.

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## 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.

### When benefits are not payable

We will not pay any benefit under this policy if:

- you, your family, or your helper, have not taken reasonable precautions to safeguard her or herself against any illness or injury, or others against any injury; and/or
- paying that benefit is illegal in Singapore under its economic and trade sanctions.

We may take steps to comply with laws, regulations and requests of relevant authorities in the areas of sanctions, anti-money laundering and counter-terrorism financing. These steps could include ending your policy and related cover, as well as treating premiums paid and amounts payable under your policy, in any manner we deem appropriate.

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## No rights for others under the policy

You and us 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 2001 to enforce any of its terms.

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## 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; and
- 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.

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## Important things to know

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### 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 at any time 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 concern.

<p><b>Step 1</b></p> <p>Talk to us</p>	<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>. The consultant may be able to resolve your concerns or complaints. If not, they may refer you to a manager. You may visit our website at <a href="http://www.fwd.com.sg">www.fwd.com.sg</a> for the most up-to-date information regarding our operating hours.</p> <p>The consultant will try to resolve your complaints or concerns as soon as possible.</p>
<p><b>Step 2</b></p> <p>Call or write to our Customer Engagement Department</p>	<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 4</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>

<p><b>Step 3</b></p> <p>Seek an external review from the Financial Industry Disputes 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 or complaints 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>Website: <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 us 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 that point in time. The outcome of the arbitration will be final.</p>



# Important words and phrases

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

<b>Accident</b>	A sudden, unexpected and unintentional event caused by an external force occurring during the period of insurance that is the only cause of damage or injury and has a visible impact on a person's external appearance.
<b>Endorsement</b>	An extra document attached to your policy that outlines any adjustments that we make to 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>Hospital</b>	A facility that: <ul style="list-style-type: none"><li>▪ is licensed as a hospital under the laws of the country it operates in;</li><li>▪ has registered nurses and at least one medical practitioner stationed at all times;</li><li>▪ mainly operates to diagnose and treat illnesses or injuries on an in-patient basis;</li><li>▪ has organised facilities for X-ray and major surgery; and</li><li>▪ is not primarily a nursing facility, clinic, nursing home, community hospital, convalescence home, psychiatric facility, drug and alcohol rehabilitation facility, preventative medicine facility, or hospice care (except for the terminally ill).</li></ul>
<b>Illness</b>	Refers to deteriorating physical health because of a medical condition that: <ul style="list-style-type: none"><li>▪ first started and was first contracted, where physical signs and symptoms are first displayed, during the period of insurance;</li><li>▪ was not caused by an accident; and</li><li>▪ requires a medical practitioner's care and/or treatment.</li></ul>
<b>Injury</b>	Refers to damage or harm caused to the body by an external force suffered during the period of insurance and which is caused only by an accident.
<b>In-patient</b>	Refers to an admission in a hospital for 24 continuous hours upon the recommendation and care of a medical practitioner.
<b>Insurance summary</b>	The document attached to your policy that shows important information about your policy, including the following: <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><li>▪ the optional benefits that you paid additional premium for.</li></ul>

**Medically necessary**

The medical service, procedure or supply is necessary according to a medical practitioner to treat an accidental injury (or illness if applicable).

Also, that medical service, procedure or supply is:

- necessary because your helper’s medical condition will be negatively affected without it;
- widely accepted within the medical profession in Singapore, or the country of treatment, as being effective, appropriate and essential to treat the injury or illness based on recognised medical standards of the specialty involved;
- not for cosmetic or aesthetic purposes;
- not elective, preventative or screening in nature;
- not for the personal convenience or comfort of your helper, or any person who cares for your helper, or for anyone to make a profit; and
- not experimental, unless it is widely recognised by the medical profession in Singapore as having the potential to become part of conventional Western medicine.

**Medical practitioner**

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:

- you or your helper;
- you or your helper’s family member, business partner, employer, employee or agent.

**Period of insurance**

The period between the coverage start date and coverage end date (both inclusive) as shown in the insurance summary.

**Policy**

Refers to the contract of insurance between you and us, and is made up of the documents listed below:

- this policy wording;
- your insurance summary; and
- any endorsement(s) attached to your policy.

We will provide these documents to you in electronic form.

**Pre-existing condition**

Refers to any injury or illness, including any complications which:

- you or your helper knew or should reasonably know about, including symptoms which existed before the coverage start date of the policy; or
- your helper has received medical advice, diagnosis, care and treatment for in the 12 months before the coverage start date of the policy.

**We, our, and us**

FWD Singapore Pte. Ltd., the issuer of your insurance policy.

**You, and your**

The policyholder. Your details are shown in the insurance summary or endorsement.