



**ePROTECT *maid***  
**Affordable and Comprehensive  
Maid Protection Plan**

**eTiQa**



## Maid insurance made affordable, flexible and easy. A few clicks are all it takes.

Hiring a maid to relieve your daily worries? Let us help shoulder them with our affordable and comprehensive maid insurance, **ePROTECT maid**, which comes in 3 plans to suit your needs.

We keep your maid protected in accidents and cover her hospitalisation and surgical expenses, as per Ministry of Manpower (MOM)'s requirements, while safeguarding your liabilities. All for the peace of mind, you deserve.

With our online platform, you can now get a quotation and process your maid insurance in just a few clicks. This is how we make insurance convenient for you.

# Key Benefits

## For your maid

### Personal Accident Protection

- Get protection against accidental death, permanent disablement and medical expenses

### Hospitalisation and Surgical Expenses

- Cost of treatment for inpatient treatment and surgery (including day surgery) due to sickness or disease
- Pre-hospitalisation and pre-day surgery charges such as diagnostic procedures and laboratory examinations
- Cost of outpatient treatment after inpatient treatment and day surgery
- Inclusive of COVID-19 and infectious disease coverage

### Repatriation Expenses

- Burial/cremation and conveyance to her home country
- Conveyance to her home country as a result of being certified to be medically unfit to perform her duties following bodily injury or sickness or suicide which result in death or total permanent disablement

### Critical Illness

- Allow your maid to receive a lump sum payout in the event that she suffers from a critical illness

## For you

### Termination/Re-hiring Expenses

- Reimbursement to help you hire a replacement should your maid experience accidental death or permanent disablement

### Recuperation Benefit

- Daily benefit to help you and your maid tide over her hospitalisation

### Alternative Maid Services

- Daily benefit to help you hire alternative support while your maid is hospitalised

### Wages and Levy Reimbursement

- Pro rata reimbursement for your maid's wages and levy should your maid be unfit for work caused by her hospitalisation

### Maid's Liability

- Indemnity against any sums resulting from accidental bodily injury to any third parties, and accidental damage to any third parties' properties, as committed by your maid

### Physical Abuse by Maid

- Medical expenses reimbursement in the unfortunate event of an abuse by the maid to your child, elderly or a handicapped person

### Security Bond – Reimbursement of Indemnity Paid to The Insurer

- We free you from paying S\$5,000 upfront for the required security bond by serving as your Guarantor and providing a Letter of Guarantee to MOM
- The reimbursement of indemnity paid to insurer option will limit your liability on the S\$5,000 security bond to S\$250. This is provided that the breach of the security bond is not due to your negligence or fault.

| Table of Benefits  | Sum Insured (S\$) |                  |                  |
|--|-------------------|------------------|------------------|
|  | Plan A            | Plan B           | Plan C           |
| Letter of Guarantee to the Ministry of Manpower Singapore (Security Bond)  | 5,000             | 5,000            | 5,000            |
| Personal Accident Benefits   |                   |                  |                  |
| a) Accidental Death  | 60,000            | 65,000           | 70,000           |
| b) Permanent Disablement   |                   |                  |                  |
| c) Medical Expenses due to Accident or Injury  | 1,000             | 2,000            | 3,000            |
| Repatriation Expenses  | 10,000            | 10,000           | 10,000           |
| Hospitalisation and Surgical Expenses (Annual limit for inpatient expenses including day surgery) Co-insurance of 25% for the amount above the first S\$15,000 applies | 60,000 per year   | 60,000 per year  | 60,000 per year  |
| Wages and Levy Reimbursement (Maximum 30 days of hospitalisation)  | Up to 30 per day  | Up to 30 per day | Up to 30 per day |
| Recuperation Benefits (Maximum 30 days of hospitalisation)   | Up to 10 per day  | Up to 15 per day | Up to 20 per day |
| Alternative Maid Services (Maximum 30 days of hospitalisation)   | Up to 10 per day  | Up to 15 per day | Up to 20 per day |
| Termination/Re-hiring Expenses   | 250               | 300              | 350              |
| Third Party Liability  | 5,000             | 7,500            | 10,000           |
| Special Grant  | 500               | 1,000            | 2,000            |
| Medical Expenses Reimbursement in the event of abuse by maid   | Up to 5,000       | Up to 5,000      | Up to 5,000      |

| Optional Coverage   | Sum Insured (\$\$)   |
|---|--|
| Security Bond Protector   | 5,000 (excess of 250)  |
| Additional Hospitalisation and Surgical Expenses                                    | Top-up sum of 5,000 to 25,000  |
| Critical Illness Cover  | Choice of 5,000/10,000/20,000  |
| Home Cover (valuables are capped at 10% of sum insured)                             | Option of up to 5,000/10,000/20,000  |
| Additional Third Party Liability  | Option of 25,000/50,000/75,000   |
| Waiver of co-insurance under Hospitalisation and Surgical Expenses <span>New</span> | Co-insurance of 25% for the amount above the first 15,000 will be waived under Hospitalisation and Surgical Expenses |

## HOW IT WORKS?

- Please prepare the following before you apply for ePROTECT *maid*:
  - a. In-principle approval/renewal letter from MOM
  - b. Maid's passport details
  - c. Credit/debit card for payment (Visa/Mastercard only)
- Upon successful application, we will electronically transmit your Certificate of Insurance, and Letter of Guarantee to MOM(as applicable) on your behalf.
- You will be notified of your transmission result in 3 working days. Please note that application received after 4pm will be processed on the next working day (excluding Public Holidays).
- Thereafter, you may proceed to apply/renew your maid's work permit online with MOM. Do note that this needs to be completed before your maid's arrival to Singapore. Otherwise, The Immigration and Checkpoints Authority will deny her entry and send her back to her home country.
- Should you decide to cancel your maid insurance before it expires, the following refund scale will be extended to you (as long as no claim has been made).

| Date of Cancellation                            | Refund Amount         |
|---|-----------------------|
| Cancellation within 60 days from inception date | 80% of Policy Premium |
| Cancellation within 61 to 90 days               | 60% of Policy Premium |
| Cancellation within 91 to 180 days              | 30% of Policy Premium |
| Cancellation after 180 days                     | No Refund             |

**Important Notes:**

This policy is underwritten by Etiqa Insurance Pte. Ltd. (Company Reg. No. 201331905K), a member of Maybank Group.

This content is for reference only and is not a contract of insurance. Full details of the policy terms and conditions can be found in the policy contract.

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)).

Information is accurate as at 1 March 2025.



**Etiqa Hotline +65 6887 8777**

**Etiqa Insurance Pte. Ltd.**

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Underwritten by:

**eTiQa**