

## GREAT Maid Protect

### Frequently Asked Questions

**Q1: If my maid is hospitalised due to Tuberculosis will the hospital and surgical expenses incurred be covered under my GREAT Maid Protect?**

Answer: Yes, the hospital and surgical expenses will extend to cover communicable diseases which include Influenza A flu virus (H1N1), Hand Foot and Mouth Disease (HFMD), Severe Acute Respiratory Syndrome (SARS) and Tuberculosis.

**Q2: How does the Insurance Guarantee work?**

Answer: Upon purchasing GREAT Maid Protect Silver, Gold or Platinum, a Letter of Guarantee will be issued on the employer's behalf to Ministry of Manpower (MOM). If MOM demands payment under the guarantee, we will pay to MOM and subsequently recover the amount from the employer. However, purchasing the Bond Protector<sup>1</sup> will free the employer from this obligation to pay us. This benefit under Bond Protector is only applicable if the forfeiture was due to no fault of the employer.

<sup>1</sup>Subject to an excess of S\$250

**Q3: Why does Maid insurance have a 14 or 26 months insurance and bond when MOM only issues 12 or 24 months work permit?**

Answer: This is an MOM requirement. MOM requires all insurance and bond to have an additional 2 months of cover so that in any event / reason the maid overstays in Singapore after her work permit has expired, she is still covered under the insurance.

**Q4: Will my helper be covered for Outpatient medical treatment?**

Answer: Yes, you are covered for outpatient treatments up to the sum insured provided that they are a result of injury.

**Q5: How does the co-payment work for Nanny or Silver plan?**

Answer: For Nanny and Silver plans, if the total amount of hospital and surgical expenses you claim is more than \$15,000 in a policy year, you must pay a co-payment as shown in the table below.

### Co-payment table

Hospital and surgical expenses	Co-payment
Up to \$15,000	None
Above \$15,000, up to the limit shown in the <b>schedule</b>	25% of the amount being claimed

**Q6: Will my helper be covered under hospital and surgical expenses if they go back for home leave?**

Answer: Yes, we will cover any hospital and surgical expenses incurred outside of Singapore with your permission) when they suffer an injury or illness which results in a serious medical condition, and a medical practitioner confirms that the insured person needs emergency medical treatment in order to prevent death or serious immediate or long-term health problems.

**Q7: Do I get a refund for cancelling my GREAT Maid Protect policy prior to end of insured period?**

Answer: If you cancel your GREAT Maid Protect policy prior to end of insured period, you will be entitled to refund of premiums accordingly (subject to no claims made to the policy):

If the policy is cancelled before the date the cover starts, we will refund the premium you have paid, less an S\$25 administration charge.

<b>Cancellation Period</b>	<b>Amount Refunded</b>
Within 60 days	80% of Premium
61 days to 120 days	50% of Premium
121 days to 180 days	30% of Premium
181 days to 270 days	20% of Premium
271 days onwards	No Refund