

ERGO Domestic Maid Proposal Form

Statement Pursuant to Section 25(5) of The Insurance Act (Cap. 142): You are to disclose in the proposal form fully and faithfully all the facts which you know or ought to know in respect of the risk that is being proposed; otherwise the policy issued hereunder may be void.

1. EMPLOYER'S PARTICULARS

The Employer		Date of Birth	Sex	Marital Status
Residential Address			Telephone No.	(R) (M)
NRIC No.	SB Transmission Ref No.	Nationality	Occupation	Name of Company

2. MAID'S PARTICULARS

Name		Date of Birth
Passport No.	Nationality	Work Permit No.

3. PERIOD OF INSURANCE

From: _____ To: _____

4. PLEASE TICK ☒ THE REQUIRED COVERAGE (For details, please see overleaf):

- I) Letter of Guarantee (S\$5,000) and Insurance Coverage Plan A ☐ Plan B ☐ Plan C ☐ Plan D ☐
- II) Reimbursement of Indemnity Paid to Insurers ☐

DECLARATION AND UNDERTAKING

IMPORTANT NOTICE:

The Proposer is hereby notified that by virtue of signing this letter of declaration and undertaking, it is hereby understood and agreed that a copy of it, either by way of fax or otherwise shall be deemed binding and legally enforceable in a court of law and shall have the same legal effects as that of the original.

To: **ERGO Insurance Pte. Ltd.**

I/We hereby declare that the answers and statements given above are true and complete, and that I/We have not withheld any material information.

This Proposal and any Guarantee issued pursuant to this Proposal shall be subject to the Counter-Indemnity set forth below to which terms and conditions I/We agree.

Signature of Witness

Full Name:

NRIC No.:

Address:

Signature of Employer

Full Name:

TERMS AND CONDITIONS OF COUNTER-INDEMNITY FOR LETTER OF GUARANTEE NO. _____

In consideration of ERGO Insurance Pte. Ltd. ("the Insurer") agreeing at my/our request to issue a Letter of Guarantee ("the Guarantee") in favour of the Ministry of Manpower ("the Controller") guaranteeing payment on demand of any sums not exceeding in total Singapore Dollars Five Thousand (S\$5,000) in lieu of the cash deposit of Singapore Dollars Five Thousand (S\$5,000) that the Employer would otherwise have to provide as security under the Security Bond executed by the Employer in favour of the Controller, I/We hereby jointly and severally irrevocably and unconditionally agree and undertake for myself/ourselves and my/our heirs executors administrators assigns and successors that:

- As a continuing obligation I/We shall indemnify and keep indemnified the Insurer from and against all claims, demands, payments, actions, suits, proceedings, losses, expenses including legal costs on an indemnity basis and all other liabilities of whatsoever nature or description which may be or taken against or incurred by the Insurer in relation to or arising out of the Guarantee and/or this Counter-Indemnity.
- Where any request is made upon the Insurer by the Controller for payment of any sum of money pursuant to the Guarantee, ("such request") the Insurer shall at its absolute discretion be at liberty to contest or compromise or immediately pay upon such request and such request shall be sufficient authority to the Insurer for making any payment thereon without requiring or obtaining any evidence or proof that the amount so claimed or requested is due payable to the Controller and without any notice or reference to or further authority from me/us notwithstanding that I/We may dispute the validity at any such claim or request.
- I/We shall not at any time question or challenge the validity legality or otherwise of any payment made by the Insurer to the Controller pursuant to such request or deny any liability under this Counter-Indemnity on the ground that such payment or any part thereof made by the Insurer was not due or payable under the Guarantee or on any other ground whatsoever.
- I/We shall not be discharged or released from the Indemnity by any compromise, variation or arrangement made between the Controller and the Insurer in relation to the obligations undertaken by the Insurer under the Guarantee or by any forbearance whether as to payment, time, performance or otherwise given by the Controller to the Insurer.
- My/Our liability herein is irrevocable and shall remain in full force and effect until the Insurer's liability under the Guarantee is fully discharged to the Insurer's satisfaction.
- This indemnity shall be governed by and construed in accordance with the laws of Singapore.

I) INSURANCE COVERAGE : MAID PACKAGE

Section	Schedule of Benefits	Plan A (Singapore & West Malaysia)	Plan B (Worldwide)	Plan C (Worldwide)	Plan D (Worldwide)
1.	Letter of Guarantee	S\$5,000	S\$5,000	S\$5,000	S\$5,000
2.	Personal Accident				
a.	Accidental Death	S\$40,000	S\$40,000	S\$50,000	S\$50,000
b.	Permanent Disablement	As per scale in Policy	As per scale in Policy	As per scale in Policy	As per scale in Policy
c.	Medical Expenses	S\$1,000	S\$2,000	S\$2,500	S\$3,000
3.	Hospital & Surgical Expenses				
a.	In-Patient Expenses (Including Day Surgery) (Communicable disease is covered up to \$3,000)*	S\$15,000 (Per Year)	S\$15,000 (Per Year)	S\$20,000 (Per Year)	S\$30,000 (Per Year)
b.	Excess for Overseas Claim	S\$300	S\$400	S\$400	S\$400
4.	Wages & Levy Reimbursement (Maximum 60 Days)	Up to S\$30 per day	Up to S\$30 per day	Up to S\$30 per day	Up to S\$30 per day
5.	Repatriation Expenses (Extends to cover suicide under Plan B, C & D up to \$3,000)*	S\$10,000	S\$10,000	S\$10,000	S\$10,000
6.	Re-Hiring expenses due to Accidental Death & Permanent Disablement	S\$500	S\$500	S\$500	S\$500
7.	Domestic Helper's Liability	S\$5,000	S\$10,000	S\$15,000	S\$20,000
8.	Representation and Defence for the Insured	NIL	S\$5,000	S\$5,000	S\$5,000
9.	Termination Expenses	S\$300	S\$400	S\$400	S\$500
10.	Fire Insurance (First Loss) On Contents	NIL	S\$20,000	S\$25,000	S\$30,000
11.	Burglary Insurance (First Loss) On Contents	NIL	S\$5,000	S\$5,000	S\$5,000

II) REIMBURSEMENT OF INDEMNITY PAID TO INSURER: S\$5,000 (EXCESS: S\$250)

Bond & Insurance	S\$230 + 7% GST = S\$246.10	S\$250 + 7% GST = S\$267.50	S\$280 + 7% GST = S\$299.60	S\$350 + 7% GST = S\$374.50
Bond, Insurance & Reimbursement of Indemnity	S\$280 + 7% GST = S\$299.60	S\$300 + 7% GST = S\$321.00	S\$320 + 7% GST = S\$342.40	S\$390 + 7% GST = S\$417.30

Premiums stated above are subject to changes without prior notice.

PLEASE ISSUE CHEQUE MADE PAYABLE TO: INSUREASIA AGENCY PTE LTD

Policy Cancellation & Refund

In the event of termination of the domestic maid's employment contract or Work Permit with the Employer in Singapore, cover ceases automatically from the date of the Letter of Discharge from the Ministry of Manpower.

If the Policy is cancelled

- Within 3 months from the commencement of the Period of Insurance, the refund shall be 70%.
 - Within 6 months from the commencement of the Period of Insurance, the refund shall be 30%.
 - Within 12 months from the commencement of the Period of Insurance, the refund shall be 15%.
- The above refund is subject to no claim made under the Policy.
- After 12 months from the commencement of the Period of Insurance, there shall be no refund or endorsement to be issued.

Extensions:

- * **Communicable diseases i.e. Tuberculosis, SARS & H1N1 are covered under Section 3 - Hospital & Surgical Benefits.**
- * **Repatriation Expenses extend to include death or permanent disablement from suicide.**

Policy Owners' Protection Scheme

The following specified types and lines of general insurance are protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC):

- All compulsory insurance policies under the Motor Vehicles (Third Party Risks and Compensation) Act and Work Injury Compensation Act
- Personal motor insurance policies
- Personal travel insurance policies
- Personal property (structure and contents) insurance policies
- Foreign domestic maid insurance policies
- Individual and group short-term accident and health insurance policies

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 your insurer or visit the GIA or SDIC websites (www.gia.org.sg or www.sdic.org.sg).