



FAQ for AIA Domestic Help Cover Plus (II)

Purchase

1. When should I purchase AIA Domestic Help Cover Plus (II)?

You may purchase AIA Domestic Help Cover Plus (II) after you have received an in-principal approval from the Ministry of Manpower (MOM) and before your domestic helper arrives in Singapore. Besides medical and personal accident insurance plan, you should also purchase a Security Bond before her arrival as stipulated by MOM. This process needs to be completed before your domestic helper arrives in Singapore. Otherwise, her entry may be denied and you may need to send her back to her home country at your own expense. Only Malaysian helper does not require a Security Bond.

2. What is a Security Bond?

A security bond is a binding pledge to pay the government when either the employer or domestic helper breaks the law or Work Permit conditions. The bond is in the form of a banker's or insurer's guarantee.

3. How can I purchase a Security Bond Guarantee?

The Security Bond Guarantee Benefit is available under the Standard, Executive and Comprehensive plan. It provides a Letter of Guarantee (LOG) to the Ministry of Manpower in lieu of the cash deposit of S\$5,000 required for the security bond. This amount shall be reimbursed to us should any of the conditions of the security bond imposed by MOM is breached and the bond is forfeited.

Please take note that there is no Security Bond Guarantee under the Premier plan.

4. I want to limit my liability on the S\$5,000 Security Bond. What additional coverage can I get?

You may purchase the optional Waiver of Counter Indemnity Benefit at an additional premium to limit your liability on the Security Bond of S\$5,000 to S\$250 in the event of any breach of the bond by the Domestic Helper. This benefit is not available under the Premier plan.

5. Can I still purchase the Waiver of Counter Indemnity Benefit after my policy has been issued?

The optional Waiver of Counter Indemnity Benefit may be added to the policy within 7 calendar days from the policy issue date.

6. What is the entry age for AIA Domestic Help Cover Plus (II)?

The Domestic Helper must be between 18 and 60 age last birthday.

7. Will I receive hardcopy policy documents?

No. You will receive SMS and email notification when the eContract is ready and to view the policy contract, you may login to <https://myaia.aia.com.sg/en/my-aia/login.html>.

8. Is there a free look period for this policy?

No, this Policy does not have free look period.

9. Would there be any refund if I cancel the policy?

If you cancel the Policy, a pro-rated portion of the premium paid will be refunded in accordance with the Premium Refund Table in the Policy Contract, provided there is no claim admitted during the Period of Insurance. There will be no refund if the cancellation is made 331 days or more after the commencement date of the Policy.

Refund of premium is not applicable for cancellation of Insurance Guarantee to Philippine Overseas Labour Office (POLO).

In the event your domestic helper did not enter Singapore, the full premium amount will be refunded when you cancel the policy, less off an administrative fee of \$20.

10. Can I purchase the Insurance Guarantee to Philippines Overseas Labour Office (POLO) in the middle of the policy term?

Yes, you may purchase the Insurance Guarantee to POLO as a standalone plan in the middle of the policy term.

11. Can I purchase the Insurance Guarantee to Philippines Overseas Labour Office (POLO) when my existing maid insurance policy is not a AIA policy?

Yes, you may purchase the Insurance Guarantee to POLO as a standalone policy.

Coverage

12. Does AIA Domestic Help Cover Plus (II) cover my Domestic Helper when she is overseas?

Yes, your Domestic Helper shall be covered when she is overseas, subject to policy terms and conditions.

13. Does AIA Domestic Help Cover Plus (II) cover for outpatient medical expenses?

Yes, AIA Domestic Help Cover Plus (II) covers outpatient medical expenses for treatment of accidental injury, up to the sum insured during the Period of Insurance, subject to policy terms and conditions.

Besides injury, AIA Domestic Help Cover Plus (II) also covers outpatient medical expenses for treatment of food poisoning, insect bites and dengue fever.

14. Does Domestic Help Cover Plus (II) cover for inpatient medical expenses?

Yes, AIA Domestic Help Cover Plus (II) covers inpatient medical expenses if your domestic helper is confined in a hospital due to illness or injury, subject to policy terms and conditions. Disease and illnesses will be covered 14 days after the Policy Effective Date.

Claims

15. How do I submit a claim?

Please refer to our corporate website <https://www.aia.com.sg/en/help-support/making-a-claim.html> for instruction on claim submission.