



4 Key Areas Your Domestic Helper Insurance Should Cover

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It is mandatory in Singapore for homeowners to purchase domestic helper insurance when employing a helper. This insurance plan ensures that any medical care costs and work-related accidents sustained by the helper are adequately covered.

The Ministry of Manpower (MOM) mandates that every domestic helper must be covered:

- At least S\$60,000 annually for personal accident insurance
- At least S\$15,000 annually for hospitalisation, including day surgery cost and in-patient care
- A S\$5,000 security bond

This insurance plan is to protect not only your helper but also safeguard her family. Should your helper pass on due to an unfortunate accident or suffer permanent disability, a lump sum guaranteed compensation will be given to either your helper or her family.

A typical domestic helper insurance plan offered by most insurers lasts for either 14 or 26 months. The additional two months are required by MOM to ensure that the helper is covered after her work permit has expired and the process of her returning to her home country is not immediate.

Regardless of which insurance provider you plan to purchase the domestic helper insurance from, here are four key areas that the insurance policy should cover.

Covid-19 Protection

In light that we are still battling the pandemic, it would be essential to ensure that proper Covid-19 protection is extended to your helper as well. Hence, ensuring that the insurance plan covers any in-patient expense incurred due to Covid-19 can save you from any unexpected costs. In the unforeseen event of your helper's demise or disability, sending her back to her home country can be expensive. Therefore, it is important that the insurance policy covers repatriation expenses.

Medical Emergencies Reimbursements

In the event that your helper becomes medically unfit for work or has to be sent back to her home country before her contract expires, certain costs such as getting a temporary replacement, paying her salary, or employing a totally new helper must be taken into consideration. Ensuring that the policy provides certain benefits such as wages and levy reimbursements will ease any financial burdens that you might experience during those times.

All Year Round Global Coverage

Now that travelling is slowly easing up, some families may consider travelling and may include their helper in the travelling plans. Some domestic helpers who have been stuck in Singapore for the past two years may want to return home to visit their families. Thus, you can consider an insurance plan that offers coverage not only in Singapore but also globally so that your helper is protected anywhere 24/7 against any unfortunate incidents resulting in permanent disablement or death.

Pre-existing Medical Conditions

Temporary workers are not entitled to the healthcare subsidies offered by the government. You need to consider if the insurance coverage is comprehensive and sufficient for your helper.

Most insurance plans do not provide coverage for pre-existing medical conditions which mean whatever costs incurred for treatments as a result of your helper's pre-existing medical conditions will have to come out of your pocket. Ensuring the insurance plan covers any pre-existing conditions on top of hospitalisation fees will protect you financially.

Conclusion

For anyone who is considering to hire a domestic helper, purchasing domestic helper insurance through the maid agency might be the easiest option. However, the insurance plan recommended by them might not be the most suitable to address your needs. Do the necessary research and list out some of the areas you are looking at when deciding on the best insurance provider. Always be [prepared for the unexpected](#).

At China Taiping SG, we provide one of the most comprehensive [domestic helper insurance in Singapore](#).