



# No More ‘What Ifs’: Reliable Insurance For Domestic Helpers

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Life in Singapore moves at a rapid pace. Between juggling work, school runs, and an endless list of household tasks, it is easy to overlook the quiet force that keeps everything running smoothly at home: your domestic helper, who are often the silent pillars of a well-managed home. Over time, many helpers become an integral part of the family, providing comfort and stability day in and day out.

But just like any valued family member, their well-being deserves as much attention as the work they do. That’s where reliable [domestic helper insurance in Singapore](#) comes into play. It is more than just a legal requirement, it is a safety net that ensures peace of mind for everyone. With the right coverage, you can navigate the unexpected challenges of life with ease, and truly say, “We’ve got your back.” This allows both you and your helper to focus on what matters most: building a home rooted in trust, warmth, and shared care.

## Celebrating the heart of the home

In Singapore, domestic helpers are often the backbone of many households from caring for young children to providing companionship and care for elderly family members. They help maintain the balance between work and family life, often at the sacrifice of being far from their own loved ones. A secure and well-supported helper can focus on what they do best creating comfort and stability within your home. Domestic helper insurance ensures that if things go wrong, you won’t be left scrambling to pick up the pieces.

But what happens when things go wrong without proper domestic maid insurance? Let us picture a scenario where an incident occurs without insurance.

## What happens without proper domestic helper insurance?

Consider the following scenario: In the Lim family household, Maria, their domestic helper, wakes up early to prepare breakfast and get the kids ready for school. Her tasks are integral to keeping the day on track. But one morning, while mopping the kitchen floor, Maria accidentally slips, twisting her ankle in the process. In pain and unable to stand, she was immediately rushed to the hospital, but the costs of medical treatment began to pile up quickly. Without the safety net of domestic helper insurance, the Lim family is left to cover the expenses out of pocket.

The situation becomes even more challenging as Maria struggles to recover. With her unable to work, the Lim family faces additional stress managing household duties while dealing with mounting medical costs. The financial burden, coupled with the pressure of keeping things running smoothly, adds a level of strain they never anticipated.

## How China Taiping Singapore’s domestic maid insurance makes a difference

With China Taiping Singapore’s Domestic Maid Insurance, the Lim family doesn’t need to face these challenges alone. The policy’s comprehensive benefits provide critical support during times like these, ensuring that the household can continue functioning smoothly while Maria can focus on her road to recovery.

- **Personal accident benefits:** All medical expenses related to Maria’s accident are covered, eliminating the immediate financial strain on the Lim family. Depending on the plan, coverage ranges from S\$1,000 to S\$5,000 for medical bills.
- **Wage reimbursement:** The Lim family is also compensated for Maria’s lost wages during her recovery in the hospital. They can receive up to S\$30 per day, for a maximum of 60 days, helping them cover the cost of hiring temporary assistance without straining their finances.
- **Hospitalisation and surgical expenses:** Should Maria need surgery or extended hospitalisation, the policy covers up to S\$60,000 per year ensuring that any significant medical events are financially manageable.

These benefits ensure that both the employer and the helper are supported during unforeseen events.

## Handy tips for choosing the perfect maid insurance plan

When selecting a domestic helper insurance plan, consider the following checklist to ensure you find the best fit for your family’s unique needs:

- **Needs and budget:** Assess your helper’s age, health condition, and job responsibilities alongside your risk tolerance and financial constraints.
- **Benefits offered:** Compare plans to prioritise [key areas that matter most](#), such as coverage for medical expenses, personal accidents, and employer liability.
- **Policy limits:** Check that the policy includes sufficient coverage limits, like protection against third-party liabilities. Additionally, read the fine print to understand any limitations or exclusions that might affect coverage
- **Reputation:** Choose an insurer known for excellent customer service and prompt claim settlements.
- **Budget-smart perks:** Look for loyalty discounts or bundled deals (e.g., pairing with car insurance).
- **Ease of claims:** Opt for insurers with swift, transparent processes – no runarounds during crunch time.
- **Future-proof flexibility:** Ensure plans adapt to your helper’s evolving needs, whether she’s caring for toddlers or grandparents

## Conclusion

Legally mandated under the Employment of Foreign Manpower Act, employers are required to provide maid insurance, which also includes a security bond and co-payment for claims exceeding the basic limit. Since 2023, employers must co-pay 25% of medical expenses above \$15,000. This change helps domestic helpers access necessary care and [prevents hidden health issues](#), as reported by Channel NewsAsia. With the improved coverage, 99% of bills should now fall within the improved coverage, allowing helpers to get treatment openly and employers to feel more at ease. By selecting reliable maid insurance, you show your helper that she’s valued and secure, fostering trust and care in your home. After all, a harmonious household isn’t just about clean floors and home-cooked meals. It’s about people looking out for each other – through life’s highs, lows, and everything in between.

At China Taiping Singapore, we offer comprehensive domestic maid insurance. Speak to your preferred China Taiping Representative or visit [www.sg.cntaiping.com](#) to explore how you can secure protection for your domestic helper.