

DOMESTIC MAID INSURANCE POLICY WORDINGS

In consideration of the Insured named in the Schedule hereto paying to **CHINA TAIPING INSURANCE (SINGAPORE) PTE. LTD.** ("CTPIS") the Premium mentioned in the Schedule CTPIS agrees subject to the terms and conditions contained in or endorsed or otherwise expressed on this Policy to insure in the manner and to the extent hereinafter provided in the respective Sections specified in the Schedule or added hereto by memorandum signed by or on behalf of CTPIS in respect of events occurring during the Period of Insurance specified in the Schedule or during any subsequent period for which the Insured shall pay and CTPIS shall agree to accept the premium required for the renewal of this Policy.

Provided always that the due observance and fulfilment of the terms conditions and endorsements of this Policy in so far as they relate to anything to be done or complied with by the Insured shall be conditions precedent to any liability of CTPIS to make any payment under this Policy.

Section 1 - Insurance Guarantee

We will provide a Letter of Guarantee to the Ministry of Manpower of Singapore in accordance with Section 12 of the Employment of Foreign Manpower (Work Passes) Regulations or Section 21 of the Immigration Regulations subject to the Insured's obligation to indemnify Us against loss and consequently to repay any sum which We may pay in settlement of liability under the Guarantee including any expenses incurred.

General Conditions and General Exclusions under this Policy shall not apply to this Section.

Section 2 - Personal Accident

CTPIS will subject to the Terms of this Section pay to the Insured Person or her legal personal representative Benefit A or B and to the Insured Benefit C, if during the Period of Insurance the Insured Person named in the Schedule shall sustain bodily injury caused by accidental means resulting directly and independently of any other cause within twelve (12) calendar months from the date of the accident in death or disablement or expenses incurred up to the amounts stated in the Schedule.

The payment under Benefit B shall be such percentage specified in the Permanent Disability Scale below.

PERMANENT DISABILITY SCALE

1. Total and permanent disablement from attending to or following any occupations or employment	100%
2. Total irremediable blindness in both eyes	100%
3. Total and irremediable blindness in one eye and loss of one hand or one foot	100%
4. Total and irremediable blindness in one eye	50%
5. Loss of both hands or feet or one hand and one foot	100%
6. Loss of one hand or one foot	50%
7. Loss of hearing or speech	50%
8. Loss of hearing in one ear	15%
9. Loss of arm at shoulder	75%
10. Loss of arm below shoulder	65%
11. Loss of leg at hip	75%
12. Loss of leg below hip	65%
13. Loss of thumb (both phalanges)	25%
14. Loss of thumb (one phalanx)	10%
15. Loss of index finger (three phalanges)	10%
16. Loss of index finger (two phalanges)	8%
17. Loss of index finger (one phalanx)	4%
18. Loss of finger other than thumb or index finger	5%
19. Loss of great toe	5%
20. Loss of any other toe	1%
21. Any permanent partial disablement not specified above other than loss of sense of taste or smell, such percentage to be assessed by CTPIS as in the opinion of CTPIS' medical advisers is not inconsistent with foregoing without regard to the Insured Person's occupation.	

SPECIAL PROVISIONS TO SECTION 2

- "Loss" of a limb or member or part thereof shall mean loss by actual physical severance or total and permanent loss of use.
- The total sum payable for Permanent Disablement shall not exceed the sum insured specified under Section 1 of the Schedule.
- The total sum payable for Permanent Disablement in respect of injury to more than one portion of a limb or member or part thereof shall not exceed the sum payable in respect of such injury to the whole of that limb or member or part thereof.
- Payment shall only be made under either A or B and not both.
- The payment of either Benefit A or the maximum of Benefit B shall effect from the date of the accident resulting in such payment discharge CTPIS from any further claim under this Section except for expenses incurred under Benefit C arising from the same accident if insured. Permanent Disability benefits under Benefit B other than the maximum benefit shall be reduced according to the percentage of the sum insured set against permanent disability immediately upon the happening of an insured loss and such reduced sum insured shall be the limit of CTPIS' liability in respect of any further loss occurring during the Period of Insurance under this Section.

SPECIAL CONDITIONS TO SECTION 2

- The Insured shall give immediate notice in writing to CTPIS of any sickness or physical defect or infirmity of the Insured Person of which the Insured has become aware and shall pay any additional premium that be required by CTPIS.

SPECIAL CONDITIONS TO SECTION 2 (continued)

2. Notice in writing must be given to CTPIS of any bodily injury which may give rise to a claim under this Section together with full particulars of both the occurrences and the injury immediately in the case of death or within thirty days of the occurrence if the injury be non-fatal.
All reports certificates and information required by CTPIS shall be furnished at the INSURED'S EXPENSE and shall be in such form as CTPIS shall prescribe. The Insured Person shall from time to time submit herself to medical examination at the expense of CTPIS as may be required in connection with any claim.
In any case of death where any reasonable doubt exists as to the cause thereof a qualified medical practitioner appointed by CTPIS shall be allowed to make a post-mortem examination of the body of the Insured Person at CTPIS's expense.
3. For the purpose of this Scheme General Condition 8 (Other Insurance) shall not apply to this Section.
4. This Section is not assignable and payment of any Benefit under this Section shall only be made to the Insured Person or her personal representatives in respect of Benefit C whose receipt shall be a discharge to CTPIS.

EXCLUSIONS TO SECTION 2 (BENEFIT C)

The following exclusions shall apply to Benefit C of Section 1 only. Unless specifically included in the Policy, Schedule or by Endorsements, this Policy shall not pay for:

1. Ambulance fees
2. Cosmetic surgery
3. Dental work (except due to accidental injuries)
4. Vaccination
5. Infertility, sub-fertility, assisted conception or any contraceptive operation, including their related complications
6. Sex change operations, including their related complications
7. Expenses incurred after the 7th calendar day from being certified to be medically fit for discharge from inpatient treatment and assessed to have a feasible discharge option by a medical practitioner
8. Optional items which are outside the scope of treatment
9. Health screening examinations for the purpose of diagnosis and any treatment of a preventive nature
10. Treatment of conditions or injuries arising from any malicious / willful / illegal acts by employer or employer's family members
11. Treatment for conditions or injuries arising from any criminal acts committed by worker
12. Maternity charges (including Caesarean operations or abortions, and their related complications)
13. Treatment for conditions or injuries arising from voluntary participation in hazardous sports
14. Treatment of conditions or injuries arising directly or indirectly from nuclear fallout, war and related risk
15. Treatment of venereal diseases and/or sexually transmitted diseases
16. Repeat occurrence of:
 - a. Treatment of conditions or injuries arising from drug addiction (except that of illicit drugs) or alcoholism
 - b. Treatment of conditions or injuries arising from participation in civil commotion, riot, or strike
 - c. Treatment of mental conditions and conditions or injuries arising from self-inflicted injuries and attempted suicide
17. Treatment of conditions deemed as pre-existing illnesses within the first 12 months of employment under the same employer
18. Treatment relating to birth defects, congenital abnormalities, hereditary conditions or conditions arising therefrom
19. Overseas medical treatment
20. Private nursing charges
21. Purchase of medical equipment
22. Medical repatriation
23. Outpatient rehabilitation such as physiotherapy, occupational therapy and speech therapy, unless recommended by a medical practitioner during hospitalization period
24. Traditional Chinese medicine or any forms of alternative treatment

Section 3 - Repatriation Expenses

The sum payable in respect of:

1. Conveyance of the maid to her country of origin following an accident, sickness or disease which results in her permanent total disablement as defined under this policy.
2. Burial or cremation of the maid and/or conveyance of body or ashes to her country of origin.

EXCEPTION TO SECTION 3

No payment will be made under this Section if death or permanent disablement of the Insured Person is caused directly or indirectly by the Insured.

Section 4 - Hospital and Surgical Expenses

CTPIS agrees that if as a direct result of accidental bodily injury sustained or illness including Severe Acute Respiratory Syndrome (SARS) which declares itself during the Period of Insurance the Insured Person is confined as an in-patient or for Day Surgery in a hospital in Singapore on the recommendation and approval of a registered medical practitioner CTPIS subject to receipt of satisfactory proof will pay to the Insured the necessary expenses incurred in respect of hospital, medical or surgical charges as a result of such hospitalisation and the subsequent out-patient treatment necessarily incurred as a result of the above mentioned bodily injury or illness.

Provided always that:

1. the expenses are incurred in a Government or Restructured hospital and within 60 days from date of discharge.
2. recurrent attacks symptoms or complications arising from the same initial cause shall be considered as one illness or bodily injury.
3. the liability of CTPIS for the Period of Insurance shall not exceed the amount set out in the Schedule and/or the Annual Limit stated.

Section 4 - Hospital and Surgical Expenses (continued)

DESCRIPTION OF BENEFITS

1. Daily Hospital Room and Board
Charges for room accommodation, meals and general nursing services.
2. Intensive Care Unit
Charges incurred during confinement as an inpatient in the Intensive Care Unit of the Hospital.
3. Hospital Miscellaneous Expenses
 - (i) Prescription Drugs
Charges for medicines or drugs prescribed by a Physician and which are medically necessary, but excluding charges for medicines or drugs prescribed for use beyond ninety (90) days after the date of the last discharge from the Hospital or the date of the Day Surgery, for which the Insured Person had been receiving treatment in respect to such illness or injury.
 - (ii) Inpatient Diagnostic Procedures
Charges for Inpatient diagnostic procedures that is medically necessary, arising out of or in connection to an illness or injury.
 - (iii) Nursing, Theatre Consumables and Other Ancillary Charges
Charges for nursing and medically necessary ancillary services and consumable items.
 - (iv) Operating Theatre Charges
Charges for usage of an operating theatre necessary for Surgery or Day Surgery.
4. Surgeon's Fees
Fees for Surgery or Day Surgery, provided that such Surgery or Day Surgery was performed by a registered medical practitioner.
5. In-Hospital Physician's Visit
Fees charged by the Physician for daily bedside visits, limited to one (1) visit per day.
6. Pre-Hospitalisation or Pre-Day Surgery Specialist's Consultation
Charges for consultation (including medication) with: (i) a General Practitioner, or (ii) a Specialist, if recommended in writing by a General Practitioner within ninety (90) days prior to an Inpatient treatment or Day Surgery.
7. Pre-Hospitalisation or Pre-Day Surgery Diagnostic Services
Charges for diagnostic procedures and laboratory examinations, which are recommended in writing by a Physician, which are incurred within ninety (90) days prior to an Inpatient treatment or Day Surgery.
8. Post-Hospitalisation or Post-Day Surgery Treatment
Charges incurred in follow-up treatment, after Inpatient treatment or Day Surgery, by a Physician, within ninety (90) days immediately following the date of the last discharge from Hospital for which the Insured Person was confined as an Inpatient or the date of the Day Surgery, as a result of an illness or Injury, excluding charges for medicines or drugs prescribed for use beyond ninety (90) days after such discharge.

EXCLUSIONS TO SECTION 4

CTPIS will not pay for:

1. Ambulance fees
2. Cosmetic surgery
3. Dental work (except due to accidental injuries)
4. Vaccination
5. Infertility, sub-fertility, assisted conception or any contraceptive operation, including their related complications
6. Sex change operations, including their related complications
7. Expenses incurred after the 7th calendar day from being certified to be medically fit for discharge from inpatient treatment and assessed to have a feasible discharge option by a medical practitioner
8. Optional items which are outside the scope of treatment
9. Health screening examinations for the purpose of diagnosis and any treatment of a preventive nature
10. Treatment of conditions or injuries arising from any malicious / willful / illegal acts by employer or employer's family members
11. Treatment for conditions or injuries arising from any criminal acts committed by worker
12. Maternity charges (including Caesarean operations or abortions, and their related complications)
13. Treatment for conditions or injuries arising from voluntary participation in hazardous sports
14. Treatment of conditions or injuries arising directly or indirectly from nuclear fallout, war and related risk
15. Treatment of venereal diseases and/or sexually transmitted diseases
16. Repeat occurrence of:
 - a. Treatment of conditions or injuries arising from drug addiction (except that of illicit drugs) or alcoholism
 - b. Treatment of conditions or injuries arising from participation in civil commotion, riot, or strike
 - c. Treatment of mental conditions and conditions or injuries arising from self-inflicted injuries and attempted suicide
17. Treatment of conditions deemed as pre-existing illnesses within the first 12 months of employment under the same employer
18. Treatment relating to birth defects, congenital abnormalities, hereditary conditions or conditions arising therefrom
19. Overseas medical treatment
20. Private nursing charges
21. Purchase of medical equipment
22. Medical repatriation
23. Outpatient rehabilitation such as physiotherapy, occupational therapy and speech therapy, unless recommended by a medical practitioner during hospitalization period
24. Traditional Chinese medicine or any forms of alternative treatment

Section 5 - Termination Expenses

CTPIS shall pay to the Insured actual expenses incurred up to the limit stated in the schedule in respect of termination of the maid's services as a result of being certified to be medically unfit to perform such services by a registered physician or surgeon.

Section 6 - Wages and Levy Reimbursement

CTPIS will subject to the Terms of this Section pay to the Insured the Pro rata wages and Government Levy imposed on foreign domestic maid (where a waiver from the Ministry of Manpower cannot be obtained by the Insured for the government levy) up to the maximum limit per day in the event of the Insured suffering from the loss of service while the Insured Person is hospitalised and/or on hospitalisation leave due to illness or accident for which the hospital expenses is insured under Section 3 - Hospital and Surgical Expenses of this Policy.

Provided always that CTPIS shall not be liable for any payment beyond 60 days of the Insured Person's hospitalisation and/or hospitalisation leave.

EXCEPTION TO SECTION 6

No payment shall be made under this Section if hospitalisation of the Insured Person is caused directly by a deliberate act of the Insured or the Insured Person resulting in the hospitalisation of the Insured Person.

Section 7 - Bond Protector

In consideration of the payment of an additional premium, We will subject to the Terms of this Section waive Our rights to obtain indemnification from the Insured in the event of a call on the Insurance Guarantee insured under Section 1 of this Policy by the Ministry of Manpower arising from any breach by the Insured Person of Section 12 of the Employment of Foreign Manpower (Work Passes) Regulations or Section 21 of the Immigration Regulations.

EXCEPTION TO SECTION 7

The Company shall not be liable to pay for:

- Any breach by the Insured of Section 12 of the Employment of Foreign Manpower (Work Passes) Regulations or Section 21 of the Immigration Regulations.
- Any loss, claim or payment of which the Insured is aware of prior to the effective date of cover.
- Any loss, claim or payment incurred by the Insured within the first thirty (30) days from the effective date of cover.
- Any loss, claim or payment arising out of any circumstances caused directly or indirectly by the Insured and/or the Insured's family members/tenants residing with the Insured.
- The excess stated in the Certificate of Insurance.

MEMORANDUM

IT IS HEREBY UNDERSTOOD AND AGREED THAT THIS POLICY IS SUBJECT TO THE PARTICULARS AS SPECIFIED IN THE SCHEDULE BELOW.

Description Of Plans And Covers Under the Schedule

Section	Coverage	Sum Insured		
		Plan D1	Plan D2	Plan D3
1	Insurance Guarantee	S\$5,000	S\$5,000	S\$5,000
2	Personal Accident Benefits: A) Accidental Death B) Permanent Disablement C) Medical Expenses	S\$60,000 S\$60,000 S\$1,000	S\$60,000 S\$60,000 S\$3,500	S\$60,000 S\$60,000 S\$5,000
3	Repatriation Expenses	S\$10,000	S\$10,000	S\$10,000
4	Hospital & Surgical Expenses Annual Limit i. First Dollar Coverage ii. Co-payment (Insured 25% : Insurer 75%)	S\$60,000 Up to S\$15,000 Next S\$45,000	S\$60,000 Up to S\$30,000 Next S\$30,000	S\$60,000 Up to S\$60,000 -
5	Termination Expenses	NIL	S\$250	S\$500
6	Wages & Levy Reimbursement	NIL	S\$20/day Max 60 days	S\$30/day Max 60 days
Optional Coverage (Premium excludes GST)				
7	Bond Protector (Excess: S\$200)	S\$5,000	S\$5,000	S\$5,000

EXCEPTIONS TO SECTION 2 (BENEFITS A AND B ONLY), 3, 5, 6 AND 7.

The following exclusions shall only apply to Sections 2 (Benefits A and B only), 3, 5, 6 and 7.

1. CTPIS will not indemnify the Insured and/or Insured Person for bodily injury and expenses directly or indirectly consequent upon
 - (a) any unlawful act of an Insured Person or his/her wilful exposure to danger (other than in an attempt to save human life), intentional self-injury, suicide or attempted suicide, while sane or insane.
 - (b) winter sports, rock climbing, mountaineering (which requires the use of ropes or guides), pot-holing skin diving, parachuting, football, rugby, ice hockey, polo steeplechasing, big game hunting or hunting other than on foot racing of any kind other than on foot.
 - (c) flying or other aerial activity except as a fare-paying passenger in a fully licensed aircraft operated by a licensed commercial air carrier or recognised Charter Company.
 - (d) riding on motorcycle, motor scooter, moped or any mechanically assisted pedal cycle (whether as rider or passenger) for social, recreation, sports, exhibition, competition or for any other purpose of any kind whatsoever.
 - (e) the effect or influence (temporary or otherwise) of alcohol or drugs not prescribed by a Registered Medical Practitioner or any congenital defects or insanity or conditions related to functional disorder of the mind, nervous disorders, neurasthenia, rest care or sanatoria or venereal disease or other sexually transmitted diseases.
 - (f) any death or the extent of the loss, disablement or confinement to hospital affected directly or indirectly by Human Immunodeficiency Virus (HIV) and/or any HIV related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutant derivation or variation however caused.
 - (g) pregnancy, childbirth, miscarriage, abortion, sterilisation or any complications therefrom.
 - (h) any expenses or compensation for treatment or service incurred as a direct or indirect result of pre-existing conditions.
2. Clause 1 above will not apply to Section 3 of this Policy if applicable
3. CTPIS will not indemnify the Insured and/or Insured Person for bodily injury and expenses directly or indirectly consequent upon
 - (a) loss or damage injury by accident or disease directly or indirectly occasioned by or happening through or in consequence of
 - i) declared or undeclared war or any act thereof, invasion, act of foreign enemy, hostilities, civil war, rebellion, revolution, insurrection, exercise of military or usurped power
 - ii) any act of any person or persons acting on behalf of or in connection with any organisation with activities directed towards the overthrow by forces of any de jure or de facto Government or to influencing of it by terrorism or violence.
 - (b) any loss damage injury or liability directly or indirectly caused by or arising from or consequence of or contributed to by ionising radiations or contamination by radioactivity from any irradiated nuclear fuel, or from any nuclear waste from the combustion of nuclear fuel; radioactive toxic explosive, or other hazardous properties of any explosive nuclear assembly, or of its nuclear component.
 - (c) wilful act or wilful negligence of the Insured.
 - (d) any consequential loss or damage or any kind whatsoever.
 - (e) any action for compensation brought in the courts of Law of any territory outside Singapore.

In any claim and in any action suit or other proceedings where CTPIS alleges that by reason of any of the above Exceptions any loss not covered by this Policy the onus of providing that such loss is covered shall be upon the Insured and/or Insured Person.

General Conditions

1. DEFINITION

Period of Insurance shall mean the period specified in the Schedule and during which the Insured Person is in immediate employment of the Insured but excluding the period when the Insured Person returns to her home country. Cover ceases from the time she leaves Singapore and resumes upon her return to Singapore.

2. INTERPRETATION

This Policy and the Schedule shall be read together as one contract and any word or expression to which a specific meaning has been attached in any part of this Policy of the Schedule shall bear such meaning whenever it may appear.

3. OBSERVANCE

The liability of CTPIS shall be conditional on the observance by the Insured and the Insured Person of the Term of this Policy.

4. PRECAUTION

The Insured Person shall take all reasonable precautions to prevent accidents and disease.

5. ALTERATION

This Policy shall cease to be in force if there be any material alteration in risk unless CTPIS by endorsement declares the Insurance to be continued.

6. CLAIMS PROCEDURE

On the happening of any accident which may give rise to a claim

- (a) give immediate notice in writing to CTPIS stating the circumstances of the loss damage liability or injury.
- (b) deliver to CTPIS as soon as reasonably practicable a claim in writing with such detailed particulars and proofs as may be reasonably required.
- (c) provide CTPIS all reports, certificates and information relating to the Insured Person's condition and treatment which shall be furnished at the Insured's expense and shall be in such form as CTPIS shall prescribe.
- (d) ensure the Insured Person shall from time to time submit herself to medical examination at our expense as may be required in connection with any claim.

7. SUBROGATION

In the event of a claim CTPIS shall be entitled to undertake in the name and on behalf of the Insured and/or the Insured Person the absolute conduct control and settlement of any proceedings and to take proceedings at its own expense and for its own benefit but in the name of the Insured and or the Insured Person to recover compensation or secure indemnity from any third party in respect of anything covered by Policy.

General Conditions (continued)

8. OTHER INSURANCE

If at the time of any loss damage or liability hereby insured there be any other subsisting insurance or insurances whether effected by the Insured or by any other person or persons covering such loss damage or liability CTPIS shall not be liable to pay or contribute more than its rateable proportion of such loss damage or liability.

9. CANCELLATION

- (a) The Policy may be cancelled by CTPIS or the Insured by giving fourteen (14) days' notice by registered letter to the respective parties at the last known address.
- (b) In the event of termination of the employment contract in Singapore, The Letter of Discharge from the Ministry of Manpower shall be deemed to cancel the Policy from the date of the Letter of Discharge.
- (c) If the Policy is cancelled, no refund is allowed.

10. ARBITRATION

Any dispute arising out of or in connection with this Policy, including any question regarding its existence, validity or termination, shall be referred to Financial Industry Disputes Resolution Centre Ltd. ("FIDReC"). This applies as long as the dispute can be brought before FIDReC. If the dispute cannot be brought before or dealt with by FIDReC, it will be referred to and finally resolved by arbitration in Singapore in accordance with the Arbitration Rules of the Singapore International Arbitration Centre ("SIAC Rules") for the time being in force, which rules are deemed to be incorporated by reference in this clause. The seat of the arbitration shall be Singapore. The Tribunal shall consist of three (3) arbitrator(s). The language of the arbitration shall be in English.

11. CLERICAL ERROR

A clerical error by us shall not invalidate insurance Cover otherwise validly in force, nor continue insurance Cover otherwise not validly in force.

12. SANCTION LIMITATION AND EXCLUSION CLAUSE

The Company shall not be deemed to provide cover and the Company shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Company to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

PAYMENT BEFORE COVER WARRANTY

1. Notwithstanding anything herein contained but subject to clauses 2 and 3 hereof, it is hereby agreed and declared that the total premium due must be paid and actually received in full by CTPIS (or the intermediary through whom this Policy or Bond was effected) on or before the inception date ('the inception date') of the coverage under the Policy, Bond, Renewal Certificate or Cover Note.
2. In the event that the total premium due is not paid and actually received in full by CTPIS (or the intermediary through whom this Policy or Bond was effected) on or before the inception date referred to above, then the Policy, Bond, Renewal Certificate, Cover Note and Endorsement shall not attach and no benefits whatsoever shall be payable by CTPIS. Any payment received thereafter shall be of no effect whatsoever as cover never attached on the Policy, Bond, Renewal Certificate or Cover Note.

POLICY OWNERS' PROTECTION SCHEME

This Policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). 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 us or visit the GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

IMPORTANT - We would remind you that you must disclose to us, fully and faithfully, the facts you know or ought to know, otherwise you may not receive any benefits from this Policy.