



# GREAT Maid Protect

Financial assurance against the unexpected  
for your domestic helper

# Protecting your domestic helper every day to support your daily family and home responsibilities

Running your day-to-day household and family needs can be hectic without the help from a domestic helper. You'll want to ensure that she is well covered against any accidents and you are protected from your liability as her employer.

GREAT Maid Protect provides the financial assurance against unplanned expenses in the event your domestic helper meets with an accident, falls ill or passes away unexpectedly. You are financially protected against claims arising from injury or disease or from third party due to her negligence. With this plan, you can enjoy peace of mind throughout her service period.



## Why GREAT Maid Protect?



### Enjoy up to S\$90,000 comprehensive medical reimbursement worldwide

Select from our four comprehensive plans that provide up to S\$90,000 in reimbursement of hospitalisation and surgical expenses\*, including overseas medical emergencies and communicable diseases such as COVID-19.



### Get 24/7 financial protection for accidents, big or small

Enjoy 24/7 financial protection of up to S\$60,000 for accidental death or permanent disability and up to S\$3,000 in outpatient medical expenses incurred by your helper at a general practitioner or a polyclinic due to an accident.



### Repatriate her home with up to S\$10,000 in financial support

Receive compensation of up to S\$10,000 to cover repatriation cost to your helper's home country in the case of her death or permanent disablement due to accident or illness.



### Safeguard your finances against unexpected liabilities

Get up to S\$50,000 to shield your finances from claims arising from injury or disease sustained by your helper; and with up to another S\$50,000 against claims from third party due to her negligence.

Contact your Great Eastern Financial Representative today to find out more.



\* Hospitalisation & Surgical expense section is subject to pro-ration factor and co-payment factor if applicable.

# How GREAT Maid Protect provides financial assurance for you and your domestic helper

Employer purchases GREAT Maid Protect Silver plan.



## Claim 1:

In February, domestic helper A was injured and admitted to the hospital, incurring a bill of S\$15,000. The first dollar cover of S\$15,000 will kick in and Great Eastern will pay the entire bill.

## Benefits Received



February's claim:  
S\$15,000 hospital bill

**S\$15,000 fully paid  
by Great Eastern**

In November, domestic helper A was injured again and admitted to the hospital, incurring a bill of S\$20,000.

The 25% co-payment will kick in instantly for the second bill, i.e. Great Eastern pays: 75% of S\$20,000 = S\$15,000  
Employer pays = S\$5,000



November's claim:  
S\$20,000 hospital bill



Great Eastern pays:  
75% of S\$20,000 = S\$15,000

**Employer pays S\$5,000**



## Claim 2:

Domestic helper A incurs a bill of S\$60,000. Great Eastern covers the first S\$15,000.

For the remaining bill of S\$45,000, Great Eastern pays 75% (S\$33,750) and employer pays 25% (S\$11,250)

## Benefits Received



S\$60,000 hospital bill

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Great Eastern covers first S\$15,000

**Remainder: S\$45,000**

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**Great Eastern pays:  
75% of S\$45,000 = S\$33,750**

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**Employer pays S\$11,250**

**Great Eastern pays: S\$48,750  
Employer pays: S\$11,250**

## Benefits at a glance

Benefits		Nanny Plan	Silver	Gold	Platinum
1	Insurance guarantee	-	S\$5,000	S\$5,000	S\$5,000
2	Personal accident				
	A. Death	S\$60,000	S\$60,000	S\$60,000	S\$60,000
	B. Permanent disability	S\$60,000	S\$60,000	S\$60,000	S\$60,000
	C. Medical expenses	S\$2,000	S\$2,000	S\$3,000	S\$3,000
	D. Treatment from a physician (per accident)	S\$150	S\$150	S\$150	S\$150
3	Hospital and surgical expenses (per year):				
	A. Fully paid for by insurer	First S\$15,000	First S\$15,000		
	B. Co-payment of 75% by insurers (and 25% for employers) for claim amounts above the first \$15,000	S\$60,000 (Above S\$15,000)	S\$60,000 (Above S\$15,000)	S\$60,000 (No co-payment)	S\$90,000 (No co-payment)
4	Repatriation	S\$10,000	S\$10,000	S\$10,000	S\$10,000
5	Recuperation expenses (per day, max 60 days)	-	S\$20	S\$20	S\$30
6	Wages, compensation and levy refund (per day, max 60 days)	-	S\$35	S\$35	S\$35
7	Ending employment and hiring a replacement	-	S\$350	S\$350	S\$500
8	Special grant	-	S\$1,000	S\$1,000	S\$3,000
9	Employer's liability to the insured person	-	S\$50,000	S\$50,000	S\$50,000
10	Liability to third parties	-	S\$50,000	S\$50,000	S\$50,000
11	Fidelity guarantee (Excess: S\$50)	-	S\$5,000	S\$5,000	S\$5,000
12	Insured person's belongings	-	S\$300	S\$300	S\$300

### Optional Benefit

13	Bond Protector (Excess: S\$250)	-	S\$5,000	S\$5,000	S\$5,000
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## Notes and Disclaimers

This brochure is for general information only. It is not a contract of Insurance. Please refer to the policy documents for the precise terms and conditions of the insurance plan.

This policy is subject to the Premium Before Cover warranty clause, which requires the premium to be paid and received on or before the inception date of the Policy.

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 General Insurance Association (GIA) or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

GREAT Maid Protect is underwritten by Great Eastern General Insurance Limited, a wholly-owned subsidiary of Great Eastern Holdings Limited and a member of the OCBC Group.

Information correct as at 21 March 2024.

## Reach for Great

**Great Eastern General Insurance Limited**  
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