

MaidGR8 Frequently asked questions

Q1: What sort of cover will MaidGR8 provide my maid?

MaidGR8 provides a comprehensive coverage for accidental death and permanent disablement, medical reimbursement, medical reimbursement for hospital and surgical expenses due to accident, repatriation expenses, daily levy and wage compensation, termination expenses, maid's belongings, maid's liability, special grant to cover final expenses and insurance guarantee.

For full list of cover, refer to **the full table of benefits**.

Q2: How does the Insurance Guarantee works?

Upon purchasing MaidGR8 plan B or C, a Letter of Guarantee will be issued on the employer's behalf to Ministry of Manpower (MOM). Should the Guarantee be forfeited by MOM, we will release the insurance guarantee to MOM and subsequently recover the amount from the employer.

However, purchasing the Reimbursement of Indemnity Paid to Insurer¹ will free the employer from this obligation. This benefit is only applicable if the forfeiture was due to no fault of the employer.

¹Subject to an excess of S\$250

Q3: Do I get a refund for cancelling off my MaidGR8 policy prior to end of insured period?

If you cancel your MaidGR8 policy prior to end of insured period, you will be entitled to refund of premiums accordingly (subject to no claims made to the policy):

Cancellation Period	Amount Refunded
Within 60 days	80% of Premium
61 days to 120 days	50% of Premium
121 days to 180 days	30% of Premium
181 days to 270 days	20% of Premium
271 days onwards	No Refund