

## Frequently Asked Questions

### Domestic Helper Insurance

#### General

**Q: If my maid is hospitalised due to Influenza A flu virus (H1N1), will the hospital and surgical expenses be covered under this policy?**

**A:** Yes, the hospital and surgical expenses will extend to cover specified communicable diseases which include Influenza A flu virus (H1N1), Hand Foot and Mouth Disease (HFMD) and Severe Acute Respiratory Syndrome (SARS).

---

**Q: Why does MOM require me to have a 14 or 26 months' insurance and bond when MOM only issues a 12 or 24 months' work permit? Am I being charged premium for the extra two months of insurance and bond?**

**A:** This is an MOM requirement. MOM requires all insurance and bond to have an additional 2 months of cover so that in any event / reason the maid overstays in Singapore after her work permit has expired, she is still covered under the insurance.

For Income's Domestic Helper Insurance policy, we charge the premium for a 12 or 24 month period only. We do not charge any additional premium for the additional 2 months of cover.

#### Letter of Guarantee (LOG)

**Q: What is a Letter of Guarantee (LOG) and when can I use it?**

**A:** Hospitals will sometimes require a deposit when your maid is to be hospitalized. As part of your Income Domestic Helper Insurance's hospital and surgical expenses coverage, Income can provide a Letter of Guarantee, subject to the policy conditions, so that you do not need to place the cash deposit.

---

**Q: At which medical institutions is the LOG applicable to?**

**A:** LOG is only applicable to the following Singapore public hospitals:

- Alexandra Hospital
  - Changi General Hospital
  - Khoo Teck Puat Hospital
  - KK Women's and Children's Hospital
  - National University Hospital
  - Ng Teng Fong General Hospital
  - Singapore General Hospital
  - Tan Tock Seng Hospital
  - Sengkang General Hospital
- 

**Q: Where and when do I request for LOG?**

**A:** To enjoy greater convenience during admission, you can request the LOG from Income or the Admission Office at the hospital within 7 days before admission. The LOG will be generated the next working day. For assistance, please contact Income at 6788 1777 from Mondays to Fridays, 9:00am to 6:00pm.

---

**Q: Can I request for the LOG after my helper has been admitted?**

**A:** Yes, you can request the LOG from Income or the Admission Office at the hospital. The LOG will be generated the next working day. For assistance, please contact Income at 6788 1777 from Mondays to Fridays, 9:00am to 6:00pm.

---

**Q: What is the LOG limit?**

**A:** For policies with start date before 1<sup>st</sup> July 2023:

The limit for the LOG will be up to \$15,000 and will be reduced when you have a previous claim in the same policy year. If you require an LOG for more than \$15,000, please contact Income at 6788 1777. All requests will be subject to assessment.

**For policies with start date on or after 1<sup>st</sup> July 2023:**

The limit for the LOG we may provide is up to a maximum of \$60,000 per year depending on the actual total hospitalization expenses. If you require an LOG for more than \$60,000, please contact Income at 6788 1777. All requests will be subject to assessment.

---

**Q: If the LOG is presented, do I still need to pay a deposit to the hospital?**

**A:** If the hospital deposit exceeds the LOG amount, the hospital may ask you for partial payment of the deposit. Hospitals also have the right to request for payments as required by their internal practices even if the LOG is presented.

---

**Q: Can I use the LOG for outpatient treatments?**

**A:** No, LOG does not apply to outpatient treatments. It is only applicable to hospitalisation & surgery (inpatient) treatments.

---

**Q: Does obtaining the LOG mean that my claim is approved and payable?**

**A:** No, the issuance of the LOG does not mean that Income approves or admits any claim made or any claim amount payable (if at all) under the Domestic Helper Insurance policy. The claim will still be subject to claim assessment by Income.

---

**Q: Do I still need to submit a claim form?**

**A:** Yes, you will need to complete and submit the Domestic Helper Insurance claim form and the relevant supporting documents to Income. Upon receipt of the documents, the claim will be assessed. If the claim is approved, Income will make payment of the LOG amount to the hospital directly. If the claim is partially approved or rejected, you will have to make prompt payment to the hospital for any outstanding amount.

---

## **Security Bond**

**Q: Can I purchase only the \$5,000 Security Bond to MOM without the accompanying insurance?**

**A:** No, you will need to purchase the insurance package as the \$5,000 Security Bond to MOM is not sold separately.

---

**Q: Do I still need to pay for the \$5,000 Security Bond to MOM when I have already purchased the \$5,000 Guarantee Bond from Income?**

**A:** The \$5,000 Security Bond to MOM that you purchase with Income only allows us to act as a guarantor by providing a Letter of Guarantee to MOM on your behalf. This frees you from the need to pay the \$5,000 cash up front to MOM when you are applying for a domestic helper.

If you or your domestic helper breaches the rules and conditions set by MOM, MOM will call for the bond from Income and we will recover it from you.

---

**Q: If I want to limit my liability on the \$5,000 Security Bond to MOM, what additional coverage can I take up?**

**A:** You can take up our Security Bond Protector add-on. It will limit your liability on the \$5,000 Security Bond to MOM to \$250 instead. This is provided that the breach of the \$5,000 Security Bond is not due to your negligence or fault.

This is an optional add-on and you will need to pay an additional premium for it.

---

**Q: Can I still purchase the Security Bond Protector after my policy commences?**

**A:** Yes, you can as long as this Security Bond Protector is added in within the first 30 days from the start date of your Domestic Helper Insurance policy.

## Medical & Personal Accident

**Q: What can I do if I want to increase the hospital and surgical coverage for my helper?**

**A:** You can apply for additional coverage for hospital and surgical expenses under your Domestic Helper Insurance policy at an additional premium when you apply for the policy. Please note that you will not be able to increase the hospital and surgical coverage for your helper after the commencement of the policy.

---

**Q: What is the applicable pro-ration factor if my helper is hospitalised overseas due to emergency?**

**A:** The applicable pro-ration factor is 50%.

---

**Q: What is the difference between Outpatient Medical Expenses due to Injury benefit and the Hospital and Surgical Expenses benefit?**

**A:** Outpatient Medical Expenses due to Injury benefit will cover any outpatient treatment medical bills incurred due to accidents only. For example, your helper accidentally cuts her hand while cooking and requires stitches.

The Hospital and Surgical Expenses benefit will only cover inpatient treatment medical bills incurred for both accidents and illnesses. This is provided that the illness is not a pre-existing medical condition before the effective date of cover, unless your helper has been working in Singapore for more than 12 months.

---

**Q: If I bring my helper for an outpatient consultation, am I covered for the medical expenses?**

**A:** Yes, you are covered for outpatient treatments provided that they are a result of accident. This is subject to a maximum limit of \$2,000.

---

**Q: If my helper goes back for home leave and died as a result of a car accident, is my helper covered?**

**A:** Yes, your helper is covered as our insurance provides worldwide accident coverage. The sum insured depends on the chosen plan. The sum insured under the Enhanced plan is up to \$80,000 for both Accidental Death and Permanent Disability, and up to \$3,000 for Medical Expenses. There is also a Special Grant of \$3,000 given to the helper's legal personal representative.

## Application & Procedure

**Q: When will the Security Bond be transmitted to MOM?**

**A:** Income will electronically transmit the Security Bond details to MOM from Monday to Friday at 6pm. For policies issued on Saturday before 1pm, they will be transmitted to MOM on the day itself. Otherwise, the policies will be transmitted to MOM on the following Monday or working day. For cheque payment, the electronic transmission to MOM will only be done upon cheque clearance.

For new/transfer cases, your policy / guarantee details will be transmitted to MOM within 14 days of the policy effective date.

You should note that the electronic transmission to MOM needs to be done before arrival of your helper to Singapore, otherwise Immigration and Checkpoints Authority will deny your helper's entry and she will be sent back to her home country.

---

**Q: If I apply for a Domestic Helper Insurance online, when will I be able to do e-Renewal or e-Issuance of my domestic helper's work permit?**

**A:** We will issue your Domestic Helper Insurance policy if your application is in order. The policy / security bond details will be transmitted to MOM and you can only proceed on the next day upon successful transmission to do e-Renewal or e-Issuance of your domestic helper's work permit.

---

**Q: How can I make payment?**

**A:** You can make a payment depending on your activation method:

Activation Method	Premium Payment Methods Available
Income website/hotline	Credit Card
Income branches	Cash / Cheque* / Credit Card / NETS

\*Please allow 7 days for cheque clearance before we issue the policy and transmit it to MOM.

---

**Q: When will Income cancel my Domestic Helper Insurance policy if my helper is returning home and not coming back?**

**A:** You must cancel your helper's work permit on the MOM website so that MOM will discharge our liability under the security bond.

We will cancel your policy from the date we receive the discharge letter from the Ministry of Manpower unless benefit 9 - Security bond to Ministry of Manpower, does not apply to your domestic helper in which case we will cancel the policy from the date we receive your notice of cancellation.

---

**Q: If I cancel my Domestic Helper Insurance policy, will I be entitled to any refund?**

**A:** You will not be entitled to any refund for cancellation of the Performance Bond.

For the Domestic Helper Insurance, you will be entitled to the refund amounts as stated under the Cancellation and refund clause in the policy contract. This is provided that your Domestic Helper Insurance policy is cancelled within 365 days for policies with period of insurance of at least 26 months and cancelled within 180 days for policies with period of insurance of less than 26 months.

For cancellation of policy because your helper is unable to come into Singapore, please forward a copy of the IPA Cancellation Letter to [pline@income.com.sg](mailto:pline@income.com.sg) or submit to any of our branches.

---

**Q: After I purchase Domestic Helper insurance, can I make amendments to the policy?**

**A:** If the policy / guarantee details have been transmitted to MOM but the policy has not commenced (i.e., before the start date of the policy), you may visit any of Income branches to make the amendments together with the Security Bond Form (Chapter 91A). However, the amendment status is subject to approval by MOM.

Once the policy has commenced, you may only add the Security Bond Protector if your request is within 30 days of the start date of your policy. Your upgraded plan if approved by us, will not cover any situation that you were aware of (or could reasonably be expected to know) before the upgrade, that would give rise to a claim.

---

**Waiver of co-payment**

**Q: Can I reduce the 25% co-payment for Hospital and Surgical expenses beyond the first \$15,000?**

**A:** You may add on a waiver of co-payment to your Domestic Helper Insurance policy at an additional premium when you apply for the policy.

## MediPass

### **Q: What is MediPass?**

**A:** MediPass is a free membership program offered exclusively to our policyholders who have purchased domestic helper insurance, including their family members and helpers. This program is offered through our appointed service provider known as My-Insurer Pte Ltd.

---

### **Q: How do I sign up to become a member of MediPass?**

**A:** Upon successful issuance of the policy, you will be entitled to an exclusive link to download the MediPass mobile application and sign up as a member of MediPass. This exclusive link can be found in the email you received together with your policy document.

You will need to provide your name, contact details and date of birth for the purpose of registration as a member of MediPass. This is to allow MediPass to verify patients accurately when they make a booking.

---

### **Q: Can my family members and helpers sign up for MediPass member?**

**A:** MediPass can be extended to your family members and helpers. They will need to sign up as a member of MediPass using the exclusive link provided in the email you received together with your policy document.

---

### **Q: What are the benefits of being a member of MediPass?**

**A:** MediPass provides affordable and reliable healthcare services to its members in Singapore. Members enjoy a host of benefits including preferred rates for health services that range from general and specialist practitioners, teleconsultation, dentists to health screenings at panel clinics.

Members will enjoy preferred rates for the compulsory Foreign Domestic Worker Medical check-up due every 6 months for their helpers. MediPass can assist members to find their preferred clinics for their helpers to undergo the compulsory health screening.

---

### **Q: How do MediPass members enjoy preferential rates on the health services?**

**A:** Members will need to use the MediPass mobile application to make an appointment booking by providing the necessary details asked and received a confirmation on the booking.

---

### **Q: Who should I contact if I need assistance with the MediPass mobile application or booking of appointments?**

**A:** You may contact MediPass at +65 9738 5893 during these hours:

Monday to Friday: 8:30am - 7:00pm

Saturday, Sunday and Public Holidays: 10:30am - 4:00pm

---

### **Q: What are the information required to provide to MediPass to facilitate the booking of an appointment?**

**A:** Some of the information that you need to provide include the following:

- 1) MediPass Membership ID,
- 2) Type of appointment or clinic,
- 3) Which services you need,
- 4) Preferred date and time, and
- 5) Income Domestic Helper Insurance Policy Number

MediPass may require more information to facilitate the booking.

---

**Q: How do customers make payment for the health service rendered?**

**A:** Payments for the health service rendered are to be made directly to the clinic.

---

**Q: What happens if there is an emergency?**

**A:** Please visit the A&E of a restructured hospital in the event of an emergency that requires immediate medical attention.

---

**Q: What should a member do if there is an urgent need to consult a doctor, but it is after MediPass appointment booking operating hours?**

**A:** If it is not an emergency, member may use the teleconsultation service which is available 24 hours. A consultation fee of \$15 (inclusive of GST) applies.

## **Coverage for COVID-19**

**Q: Will my helper be covered for COVID-19?**

**A:** Your helper will be covered for the Hospital and Surgical Expenses incurred as an inpatient in a hospital, up to the Hospital & Surgical Expenses benefit limit. We will only provide cover for COVID-19 provided the Singapore's Disease Outbreak Response System Condition (DORSCON) status is Green or at baseline state.

Please refer to Section 7(j) of the [policy](#) for more details.

---

**Q: Does this benefit cover stays in private hospitals?**

**A:** Yes, pro-ration fee applies for stay in private hospitals.

Please refer to Section 7(j) of the [policy](#) for more details.