

Frequently Asked Questions

Domestic Helper Insurance

General

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

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).

- 2. 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?**

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 Domestic Helper Insurance policy, Income charges the premium for a 12 or 24 month period only. They do not charge any additional premium for the additional 2 months of cover.

Letter of Guarantee (LOG)

- 1. What is a Letter of Guarantee (LOG) and when can I use it?**

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.

- 2. At which medical institutions is the LOG applicable to?**

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

3. Where and when do I request for LOG?

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 6616 from Mondays to Fridays, 8.30am to 6.30pm.

4. Can I request for the LOG after my helper has been admitted?

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 6616 from Mondays to Fridays, 8.30am to 6.30pm.

5. What is the LOG limit?

The limit for the LOG will be up to \$10,000 and will be reduced when you have a previous claim in the same policy year. If you require an LOG for more than \$10,000, please contact Income at 6788 6616. All requests will be subject to assessment.

6. If the LOG is presented, do I still need to pay a deposit to the hospital?

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.

7. Can I use the LOG for outpatient treatments?

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

8. Does obtaining the LOG mean that my claim is approved and payable?

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.

9. Do I still need to submit a claim form?

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

1. Can I purchase only the \$5,000 Security Bond to MOM without the accompanying insurance?

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

2. 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?

The \$5,000 Security Bond to MOM that you purchase with Income only allows them 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 Income will recover it from you.

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

You can take up the 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.

4. Can I still purchase the Security Bond Protector after my policy commences?

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

1. What can I do if I want to increase the hospital and surgical coverage for my helper?

You can apply for additional coverage for hospital and surgical expenses under your Domestic Helper Insurance policy at an additional premium. This is provided that you have not made any claim from the start date of your existing policy till the application date of this add-on.

2. What is the applicable pro-ration factor if my helper is hospitalised overseas due to emergency?

The applicable pro-ration factor is 50%.

3. What is the difference between the \$2,000 outpatient medical expenses due to injury and the \$15,000 hospital and surgical expenses?

The \$2,000 outpatient medical expenses due to injury will cover the outpatient treatment bills incurred due to accidents only. For example, your helper accidentally cuts her hand while cooking and requires stitches.

The \$15,000 hospital and surgical expenses will cover only inpatient treatment bills incurred for both accidents and illnesses. This is provided that the illness is not a pre-existing condition before the effective date of cover, unless your helper has been working in Singapore for more than 12 months.

4. If I bring my helper for an outpatient consultation, am I covered for the medical expenses?

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.

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

Yes, your helper is covered as the 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

1. When will the Security Bond be transmitted to MOM?

Income will electronically transmit the Security Bond details to MOM from Monday to Friday at 7pm. 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.

2. 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?

Income 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.

3. How can I make payment?

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 Income issues the policy and transmit it to MOM.

4. When will Income cancel my Domestic Helper Insurance policy if my helper is returning home and not coming back?

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

Income will cancel your policy from the date they 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 they will cancel the policy from the date they receive your notice of cancellation.

5. If I cancel my Domestic Helper Insurance policy, will I be entitled to any refund?

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 or submit to any Income branches.

6. Does Income provide a service of renewing my helper's work permit?

Yes, Income does provide door-to-door courier service for the renewal of your helper's work permit. Simply select the option when you fill up the online form, or let your intermediary know when you sign up.

7. After I purchase Domestic Helper insurance, can I make amendments to the policy?

If the policy / guarantee details have been transmitted to MOM successfully, you may visit any Income branches to make the amendments together with the Security Bond Form (Chapter 91A). However, the amendment status is subject to approval by MOM.

14-day COVID-19 Cover

1. What is this 14-day COVID-19 cover?

With effect from 1 January 2021, all Long Term Pass Holders (Including Foreign Domestic Workers) returning to or entering Singapore are responsible for their inpatient medical bills, should they develop any onset of COVID-19 symptoms within 14 days of their arrival in or return to Singapore.

This 14-day COVID-19 cover is designed to fill the gap if your domestic helper is diagnosed with COVID-19 during the first 14 days upon her arrival or return to Singapore. In such a case, this benefit will pay for the full treatment costs of hospitalisation in restructured hospitals and community care facilities, up to \$30,000 per incident.

Please refer to Section 7(j) of the policy conditions for more details.

2. Does this benefit cover stays in private hospitals?

No, this benefit only covers stays in restructured hospitals or community care facilities. Income does not cover stays in private hospitals.

3. Does this benefit cover pre-departure or post-arrival tests that my domestic helper is required to take?

No, this benefit does not cover any mandatory diagnostic tests that your domestic helper is required to take for entry into or exit from Singapore.

4. Do I have to add on this 14-day COVID-19 cover each time my domestic helper goes on home leave?

No, the 14-day COVID-19 cover will cover your domestic helper each time she arrives back in Singapore.

If she is diagnosed with COVID-19 during the first 14 days of her arrival or return to Singapore, this benefit will pay for the full treatment costs of hospitalisation in restructured hospitals and community care facilities, up to \$30,000 per incident.

Please refer to Section 7(j) of the policy conditions for more details.