

Pre-contract disclosure for Domestic Helper Insurance plan

This Domestic Helper Insurance provides coverage that comply with the Ministry of Manpower's (MOM) Enhanced Medical Insurance requirements:

	Yes / No
Annual claim limit of at least \$60,000, inclusive of a first-dollar cover of \$15,000	Yes
For portion of the bill above \$15,000, the employer must co-pay up to 25% (to the hospital)	Yes
Exclusions are in line with MOM's list of allowable exclusions ¹	No
Age-differentiated premiums are in 2 age bands: ¹ (1) ≤ 50 years old (2) > 50 years old	Yes
Income will reimburse it's portion of the hospital bill to hospitals directly upon admissibility of the medical claim. ¹	Yes

In addition to MOM's Enhanced Medical Insurance requirements mentioned above, this Domestic Helper insurance also provides coverage for:

60-day Pre- Hospitalisation & Post- Hospitalisation
Pre-existing medical condition: If your domestic helper has been working in Singapore for more than 12 months in a row, the Hospital & Surgical benefit will cover her pre-existing medical condition. This is applicable to transfer, replacement and renewal domestic helpers working in Singapore.
Waiver of co-payment (Optional benefit)
Hospital & Surgical Expenses (Optional benefit)

¹ The latest date to comply with this MOM requirement is by 1 July 2025.