



Lonpac Domestic Maid Proposal Form

Statement Pursuant to Section 25(5) of The Insurance Act (Cap. 142): You are to disclose in the proposal form fully and faithfully all the facts which you know or ought to know in respect of the risk that is being proposed; otherwise the policy issued hereunder may be void.

1. EMPLOYER'S PARTICULARS

Form with fields: The Employer, NRIC No., Gender, Date of Birth, Residential Address, Contact No., SB Transmission No., Nationality, Occupation, Email

2. MAID'S PARTICULARS

Form with fields: Name, Date of Birth, Passport No., Nationality, Work Permit No.

3. PERIOD OF INSURANCE From \_\_\_\_\_ to \_\_\_\_\_ 26 Months [ ] 14 Months [ ]

4. PLEASE TICK [X] THE REQUIRED COVERAGE (For details, please see overleaf):

- I) Letter of Guarantee (\$5,000) and Insurance Coverage Plan A [ ] Plan B [ ] Plan C [ ]
II) Reimbursement of Indemnity Paid to Insurer [ ]

Pre-Contract Disclosure for Medical Insurance Plans - Lonpac Domestic Maid Insurance

This product provides coverage for the following features that comply with the Ministry of Manpower's (MOM) enhanced Medical Insurance requirements¹

Table with 2 columns: Feature, Yes/No. Features include Annual claim limit, co-pay, exclusions, age-differentiated premiums, and hospital reimbursement.

¹Click here for MOM's press release on the enhanced medical insurance.

²Annex for list of allowable exclusions applying to all MI policies, renewals or extensions that have a start date effective on or after 1 July 2025.

Declaration and Undertaking

IMPORTANT NOTICE:

The Proposer is hereby notified that by virtue of signing this letter of declaration and undertaking, it is hereby understood and agreed that a copy of it, either by way of fax or otherwise shall be deemed binding and legally enforceable in a court of law and shall have the same legal effects as that of the original.

TERMS AND CONDITIONS OF COUNTER-INDEMNITY FOR LETTER OF GUARANTEE NO. \_\_\_\_\_

In consideration of Lonpac Insurance Bhd (hereinafter referred to as "Lonpac") agreeing at my/our request to provide:-

a Letter of Guarantee for the sum of Singapore Dollars Five Thousand Only (S\$5,000) to the Ministry of Manpower, Singapore, as security for the due and satisfactory observance and performance of all conditions under the Security Bond in connection with my/our employment of a foreign domestic worker

I/We hereby irrevocably and unconditionally agree and undertake as follows:

- 1. As a continuing obligation I/We shall indemnify and keep indemnified the Insurer from and against all claims, demands, payments, actions, suits, proceedings, losses, expenses including legal costs on an indemnity basis and all other liabilities of whatsoever nature or description which may be or taken against or incurred by the Insurer in relation to or arising out of the Guarantee and/or this Counter-Indemnity.
2. Where any request is made upon the Insurer by the Controller for payment of any sum of money pursuant to the Guarantee, ("such request") the Insurer shall at its absolute discretion be at liberty to contest or compromise or immediately pay upon such request and such request shall be sufficient authority to the Insurer for making any payment thereon without requiring or obtaining any evidence or proof that the amount so claimed or requested is due payable to the Controller and without any notice or reference to or further authority from me/us notwithstanding that I/We may dispute the validity at any such claim or request.
3. I/We shall not at any time question or challenge the validity legality or otherwise of any payment made by the Insurer to the Controller pursuant to such request or deny any liability under this Counter-Indemnity on the ground that such payment or any part thereof made by the Insurer was not due or payable under the Guarantee or on any other ground whatsoever.
4. I/We shall not be discharged or released from the Indemnity by any compromise, variation or arrangement made between the Controller and the Insurer in relation to the obligations undertaken by the Insurer under the Guarantee or by any forbearance whether as to payment, time, performance or otherwise given by the Controller to the Insurer.
5. My/Our liability herein is irrevocable and shall remain in full force and effect until the Insurer's liability under the Guarantee is fully discharged to the Insurer's satisfaction.
6. This indemnity shall be governed by and construed in accordance with the laws of Singapore.

DATA PRIVACY STATEMENT

In accordance with the Personal Data Protection Act 2012, I/We consent to the collection, use and disclosure of my/our personal data (whether contained in the Application or otherwise obtained) by Lonpac Insurance Bhd ("Lonpac"), its affiliates and service providers (within or outside Singapore), for the purpose relating to this Application, any Policy issued and to provide advice and information for relating products and services to me/us by Short Message Service (SMS), Multimedia Messaging Service (MMS) and fax messages (notwithstanding the registration of my/our telephone number(s) in the Singapore's Do Not Call Registry).

For more information on our privacy policy, please visit our website: http://www.lonpac.com.sg/web/sg/privacy\_policy

I/We understand that under the Personal Data Protection Act 2012, I/We have the right to request access, update my/our personal data and withdrawal of consent in writing to Lonpac's Data Protection Officer at the following address: 300 Beach Road #17-04 The Concourse Singapore 199555

To: LONPAC INSURANCE BHD

I/We hereby declare that the answers and statements given above are true and complete, and I/We have read and agreed to the Counter Indemnity and Data Privacy Statement.

Employer's Name & Signature

NRIC/Passport No:

Witness's Name & Signature

NRIC/Passport No:

This policy is protected under the Policy Owner's 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 Lonpac or visit the GIA or SDIC websites (www.gia.org.sg or www.sdic.org.sg)

<b>LONPAC DOMESTIC MAID INSURANCE COVERAGE</b>				
<b>Section</b>	<b>Schedule of Benefits</b>	<b>Plan A</b>	<b>Plan B</b>	<b>Plan C</b>
1.	Letter of Guarantee	S\$5,000	S\$5,000	S\$5,000
2.	Personal Accident Accidental Death	S\$60,000	S\$60,000	S\$60,000
a.	Permanent Disablement	As per scale in Policy	As per scale in Policy	As per scale in Policy
b.	Medical Expenses	S\$1,000	S\$3,000	S\$3,000
3.	Hospital & Surgical Expenses In-Patient Expenses (Including Day Surgery) <b>(Communicable disease covers up to S\$3,000)*</b>	S\$120,000 (S\$60,000 Per Year)	S\$120,000 (S\$60,000 Per Year )	S\$160,000 (S\$80,000 Per Year)
a.	Co-Payment For portion of the bill above first \$15,000 (per year)	25%	NIL	25%
b.	Wages & Levy Reimbursement (Maximum 60 Days)	Up to S\$30 per day	Up to S\$30 per day	Up to S\$30 per day
4.	Repatriation Expenses <b>(Extends to cover suicide under Plan B &amp; C up to S\$3,000)*</b>	S\$10,000	S\$10,000	S\$10,000
5.	Re-Hiring expenses due to Accidental Death & Permanent Disablement	S\$500	S\$500	S\$500
6.	Domestic Helper's Liability	S\$5,000	S\$25,000	S\$25,000
7.	Representation and Defence for the Insured	NIL	S\$5,000	S\$5,000
8.	Termination Expenses	S\$600	S\$700	S\$800
9.	Fire Insurance (First Loss) On Contents	S\$5,000	S\$40,000	S\$40,000
10.	Burglary Insurance (First Loss) On Contents	NIL	S\$10,000	S\$10,000
11.				
<b>PREMIUM</b>				
Bond & Insurance (26 Months)		S\$	S\$656.08	S\$
Bond & Insurance (14 Months) <b>No refund upon cancellation</b>		S\$	S\$504.67	S\$

<b>OPTIONAL COVER</b>	
Reimbursement of Indemnity Paid to Insurer Sum Insured: S\$5,000 (Excess: S\$250)	Premium: S\$54.00 (26 Months) Premium: S\$43.20 (14 Months)

The premiums stated above are inclusive of GST (if applicable) and subject to changes without prior notice.

#### **Policy Cancellation & Refund (Only applicable for 26 months policy)**

In the event of termination of the domestic maid's employment contract or Work Permit with the Employer in Singapore, cover ceases automatically from the date of the Letter of Discharge from the Ministry of Manpower.

#### If the Policy is cancelled

- Within 3 months from the commencement of the Period of Insurance, the refund shall be 70%.
- Within 6 months from the commencement of the Period of Insurance, the refund shall be 30%.
- Within 12 months from the commencement of the Period of Insurance, the refund shall be 15%.

The above refund is subject to no claim made under the Policy.

- After 12 months from the commencement of the Period of Insurance, there shall be no refund or endorsement to be issued.

There will be no refund for 14 months policy upon cancellation.

#### **Extensions:**

\* Communicable diseases e.g. Tuberculosis, SARS & H1N1 are covered under Section 3 - Hospital & Surgical Benefits.

\* Repatriation Expenses extend to include death or permanent disablement from suicide.

**For full policy details, please refer to our website: <https://www.insureasia.com.sg>**