

Tenet Insurance Company Ltd

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About Tenet Insurance

Tenet Insurance Company Ltd is a General Insurance Company wholly owned by Hwa Hong Corporation Limited - a diversified business group listed on the main board of the Stock Exchange of Singapore with assets exceeding S\$500 million.

Since its inception in 1957, Tenet has steadily and efficiently built a strong relationship with its customers based on credibility, trust and integrity.

As such, Tenet was assigned a financial strength rating of A- (Excellent) by A.M. Best Co in June 2007 based on its view that Tenet is a company with sound capitalization level, demonstrated by its conservative local capital adequacy ratio and net underwriting leverage.



BENEFITS FOR THE EMPLOYER

- **Letter of Guarantee to The Controller of Immigration**

With the Letter of Guarantee, you need not place a physical S\$5,000 security deposit with the Controller of Immigration.

- **Waiver of Indemnity**

Limits your liability to S\$250 (instead of S\$5,000) when you are required to reimburse Tenet Insurance on the happening of any one of the following events provided they are not caused by your deliberate act or omission:

- the maid's unexplained disappearance,
- her getting married to a Singaporean or Singapore PR or
- her getting pregnant

- **Repatriation Expenses**

We cover you for reasonable expenses incurred for conveyance of your maid to her home country upon accidental bodily injury, sickness or disease of whatsoever nature.

- **Hospital & Surgical Expenses**

- We will reimburse you for Hospital and Surgical expenses including Day Surgery expenses incurred in a Class C/B2 ward of a Singapore government hospital or restructured hospital if your maid is hospitalised due to an accident or sickness for up to 45 days per disability. Exclude expenses incurred for illness during the first 14 days from validity date of work permit.

- 90 days Pre and Post-Hospitalisation Treatment

- Ambulance Services

- **Wages Compensation & Levy Reimbursement**

We cover you against financial loss for the Domestic Maid's wages as well as the government levy payable when the Domestic Maid is hospitalized due to accident, sickness or disease.

- **Termination Expenses***

We cover you for expenses incurred in respect of termination of your maid's service due to her permanent total disability or inability from attending to any occupation or employment as a result of an accident, sickness or disease of whatsoever nature.

- **Domestic Helper Liability***

Covering your legal liability to compensate a third party for accidental bodily injury or accidental property damage as a result of your maid's negligence in the course of her employment with you in Singapore.

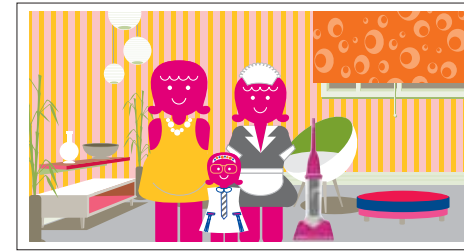
- NEW! • **Re- Hiring Expenses**

We will reimburse you for the agency fees incurred in hiring a replacement Domestic Maid as a result of termination of services due to Death & Permanent Disablement arising from accident or illness provided the replacement is made within 30 days from the date of termination.

OPTIONAL BENEFIT FOR THE EMPLOYER

- **Letter of Guarantee to Philippines Embassy**

As requested by The Philippines Overseas Labour Office.



Managing domestic bliss between your maid and your family can now be made easy. With **Tenet's MaidEASE Insurance**, you and your maid are well covered and protected from mandatory costs and unexpected occurrences.

Embark on your harmony living with **MaidEASE** today!

ENHANCED! • **Worldwide Personal Accident**

NEW! • **Re – Hiring Expenses**

NEW! • **Domestic Helper's Belongings**

NEW! • **Ambulance Services Charges**

• **Higher Benefit for Home Accidents sustained in Insured's Residence**

• **Treatment by Chinese Physician**

• **Treatment for Dengue Fever**

• **Day Surgery**

• **Cover for Pre and Post Hospitalisation Expenses**

• **Domestic Helper Liability**

• **Dread Disease**

Domestic Protection Benefits!
Specially Designed for You & Your Maid.

MaidEASE

* Only for selected plan, please refer to Schedule of Benefits for details

BENEFITS FOR THE MAID

- ENHANCED!**
- Worldwide Personal Accident**
 - Provides your maid a Worldwide 24-hour coverage for accidental death or permanent disablement, including medical expenses arising from an accident.
 - Outpatient treatment by Chinese Physicians, Dengue Fever & Ambulance Services.
- NEW!**
- Domestic Helper's Belongings**
 Your maid will be covered for loss or damage to her personal effects contained in your home caused by fire & related perils including theft following forcible and violent entry.
 - Recuperation Benefits (in Hospital) ***
 A daily recuperation allowance is payable to your maid if she is hospitalised provided that a valid claim is also made under Hospital & Surgical Expenses section.
 - Dread Disease ***
 - Major Cancers
 - Coronary Artery Bypass Surgery
 - Kidney Failure
 - Stroke
 - Heart Attack
 - Major Organ / Bone Marrow Transplant



* Only for selected plan, please refer to Schedule of Benefits for details

MaidEASE Benefits At a Glance

(SGD)

SCHEDULE OF BENEFITS	AGGREGATE LIMIT PER POLICY PERIOD	
	DELUXE (\$\$)	SUPERIOR (\$\$)
1. Worldwide Personal Accident (a) Death OR Death from Home Accidents Sustained in Insured's Residence (b) Permanent Disablement (c) Medical Expenses including - Treatment by Chinese Physicians - Treatment for Dengue Fever - Ambulance Services	\$40,000 \$40,000 \$40,000 \$1,000 \$100 \$100 n.a.	\$40,000 \$45,000 \$40,000 \$2,000 \$250 \$250 \$100
2. Repatriation Expenses including in the event of suicide	\$10,000	\$10,000
3. Hospital & Surgical Expenses in Singapore including - Day Surgery - 90 days Pre & Post Hospitalisation - Ambulance Services up to S\$100	\$10,000 subject to \$5,000 Per Annum	\$20,000 subject to \$10,000 Per Annum
4. Wages Compensation & Levy Reimbursement (up to 60 days)	\$15 / day	\$30 / day
5. Termination Expenses	n.a.	\$300
6. Recuperation Benefits for each day of hospitalisation (up to 60 days)	n.a.	\$20 / day
7. Domestic Helper Liability	\$2,500	\$5,000
8. Dread Diseases	n.a.	\$2,000
9. Re-Hiring Expenses	\$250	\$500
10. Domestic Helper's Belongings	\$250	\$500
LETTER OF GUARANTEE / WAIVER OF COUNTER INDEMNITY		
11. Letter of Guarantee to The Controller of Immigration	\$5,000	\$5,000
12. Waiver of Counter Indemnity to Section 11 Letter of Guarantee	\$5,000 subject to excess of \$250	
COVERAGE SELECTION	PREMIUM BEFORE GST FOR 26 MONTHS	
	DELUXE (\$\$)	SUPERIOR (\$\$)
Insurance Benefits Only (1 to 10)	\$175	\$245
Insurance + Letter of Guarantee (1 to 11)	\$220	\$290
Insurance + Letter of Guarantee + Waiver of Counter Indemnity (1 to 12)	\$270	\$340
OPTIONAL COVER / PREMIUM (Premium to add to the above Coverage Selection)		
13. Letter of Guarantee to Philippines Embassy (as required by The Philippines Overseas Labour Office)	a. \$2,000 or (applying through an accredited maid agency) b. \$7,000 (for direct hiring)	
Premium (Before GST) - to add to the above Coverage Selection	a. \$45 or b. \$75	

Premiums are subject to prevailing GST.

This product brochure is not a contract of insurance. The specific terms, conditions and exclusions applicable to this insurance are set out in the Policy. Please refer to our office should you require a specimen copy of the policy wording.

Application Form

Intermediary's Name & Code

Important Notice

- Statement Pursuant to Section 25(5) of the Insurance Act. You are to disclose on this Proposal Form fully and faithfully all the facts which you know or ought to know, otherwise the policy issued hereunder may be void.
- Please note that this insurance is subject to the premium being paid and received in full by the Company before the inception date, failing which there will be no liability under this cover.
- The liability of the Company does not commence until this Application is accepted and the premium is paid in accordance with clause 2 above.

APPLICANT'S PARTICULARS - THE EMPLOYER

NAME:		
ADDRESS:	NRIC / FIN NO.:	
	NATIONALITY:	
SB TRANSMISSION REF NO.:	DATE OF BIRTH:	
OCCUPATION:	EMAIL:	
TEL NO.:	(HP)	(H) (O)

DOMESTIC MAID'S PARTICULARS

NAME:	
PASSPORT NO.:	NATIONALITY:
WORK PERMIT NO.:	DATE OF BIRTH:

PERIOD OF INSURANCE

FROM FOR 26 MONTHS

COVERAGE SELECTION / PREMIUM (before GST) (Please Tick)

DELUXE SUPERIOR

	DELUXE	SUPERIOR
(a) Insurance Benefits Only (Sections 1 to 10)	<input type="radio"/> S\$175	<input type="radio"/> S\$245
(b) Insurance + Guarantee to Immigration (Sections 1 to 11)	<input type="radio"/> S\$220	<input type="radio"/> S\$290
(c) Insurance + Guarantee to Immigration + Waiver of Counter Indemnity (Sections 1 to 12)	<input type="radio"/> S\$270	<input type="radio"/> S\$340

OPTIONAL COVER / ADDITIONAL PREMIUM (before GST)

Letter of Guarantee to Philippines Overseas Labour Office (Section 13)	<input type="radio"/> a. S\$45 for S\$2,000 Guarantee OR <input type="radio"/> b. S\$75 for S\$7,000 Guarantee
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NOTES: PLEASE FURNISH THE FOLLOWING IF GUARANTEE TO IMMIGRATION IS REQUIRED

- A copy of Applicant's employment pass or work permit if he/she is a foreigner.
- A copy of In-Principal Approval Letter or Renewal Notice from the Work Permit Department.
- Photocopy of Maid's Passport.
- Duly signed Letter of Indemnity. Witness(es) must not be the spouse(s) of the Indemnifier(s).
- A copy of Witness' NRIC.

DECLARATION

I / We submit herewith my / our application for the selected coverage to be issued in connection with my / our employment of a domestic maid and hereby declare that all the above particulars are true and correct. This Proposal shall be the basis of the contract between me / us and TENET INSURANCE COMPANY LTD. I / We declared that the maid is in good health and free from any physical impairment. I / We understand that all Pre-existing Conditions before the effective date of this Policy are not covered. Any Guarantee issued pursuant to this Proposal shall be subject to the Counter-Indemnity set forth in the attached to which terms and conditions I agree.

In consideration of TENET INSURANCE COMPANY LTD (hereinafter referred to as "Tenet Insurance") agreeing at my / our request to provide an Insurance Guarantee as security for the due and satisfactory performance of all conditions under the Insurance Guarantee for the sum of

- Singapore Dollars Five Thousand only (S\$5,000) to THE CONTROLLER OF IMMIGRATION IN SINGAPORE provided under Section 11 of the Policy for Compliance of Visit Pass Holder, as named in the Guarantee, of all conditions under Regulation 21 of Immigration Regulations
- Singapore Dollars Two / Seven Thousand only (S\$2,000 / S\$7,000) whichever selected to the PHILIPPINES OVERSEAS LABOUR OFFICE in Singapore for Compliance of the Standard Employment contract for Filipino Household Workers in Singapore

I / We hereby agree and undertake as follows:

- to jointly and severally indemnify Tenet Insurance on demand in full against all claims payments demands actions suits proceedings losses liabilities costs interests and expenses whatsoever which may be taken or made against them or incurred or become payable by them under the liability or obligations of either one or both of the Guarantees.
Provided always that if I / we pay the additional premium for the Waiver of Counter Indemnity for the Guarantee to the Controller of Immigration, my / our liability to indemnify Tenet Insurance shall be limited to a fixed sum of Singapore Dollars Two Hundred and Fifty only (S\$250) where the breach of condition under the Guarantee was caused by or resulted from any one of the following not caused by my / our deliberate act or omission:
 - the maid's unexplained disappearance;
 - her getting married to a Singaporean or Singapore PR; or
 - her getting pregnant
- herely further agree that Tenet Insurance may in its absolute discretion compromise all claims payments demands actions suits proceedings losses liabilities costs interests and expenses whatsoever which may be taken or made against them under either one or both the Guarantees, and to accept all receipts vouchers and other evidence of all payments made by Tenet Insurance or of all liabilities or obligations incurred by them by reason of either one or both the Guarantees as conclusive evidence against me / us and my / our estate of the fact and extent of my / our liability herein ;
- that notwithstanding the above, I / we further agree to pay Tenet Insurance, interest based on the rate of 6% per annum on all sums paid by them under either one or both the Guarantees calculated from the date when payment was made until the date when I/we reimburse them, and to pay on an Indemnity Basis, all costs incurred by Tenet Insurance in the course of pursuing legal proceedings to enforce their rights under this Indemnity against me / us.
- that this indemnity shall be a continuing indemnity and Tenet Insurance may at any time or times at their discretion without giving any notice to me / us extend the validity of either one or both the Guarantees without discharging or impairing my/our liability under this indemnity;
- that no delay or omission on the part of Tenet Insurance in exercising any right, power, privilege or remedy in respect of this Indemnity shall impair such right, power, privilege or remedy. The rights, powers, privileges and remedies provided in this Indemnity are cumulative and not exclusive of any rights, powers, privileges, and remedies provided by law;
- that this Indemnity shall be governed and construed by the laws for the time being in force in the Republic of Singapore and I/we irrevocably submit to the jurisdiction of the Courts of the Republic of Singapore.

IN WITNESS WHEREOF, I / we have hereunto subscribed my / our name(s) this _____ day of _____ 20 _____

PLEASE CHARGE S\$ _____ (Including GST) TO MY VISA / MASTERCARD*
(*Delete As Appropriate)

CARD NO.: _____

EXPIRY DATE: _____

I ENCLOSE A CHEQUE FOR S\$ _____ (Including GST) PAYABLE TO
TENET INSURANCE COMPANY LTD

BANK / CHEQUE NO.: _____

WITNESSED / VERIFIED BY

NAME:

I/C NO.:

ADDRESS:

SIGNATURE OF INDEMNIFIER (PROPOSER / EMPLOYER)

NAME:

I/C NO.:

ADDRESS:

FOR OFFICIAL USE

We confirm acceptance of this application in accordance to our policy terms, conditions and exceptions, effective _____

Name & Signature of Approving Officer / Date