

Company Registration No: 198901301C

The Insurance Act:

- 1) Pursuant to Section 25(5) of the Insurance Act - 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.
- 2) 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.
- 3) The liability of the Company does not commence until this Application is accepted and the premium paid in accordance with Clause 2 above.

A. PROPOSER'S (EMPLOYER) PARTICULARS

Name of Proposer (Employer) (Mr/Mrs/Miss/Mdm/Dr)	Passport / NRIC No.	Nationality
Home Address	Contact No : _____	Email : _____

B. MAID'S PARTICULARS

SB Transmission Ref No.	Nationality	The Period of Insurance (dd/mm/yyyy)
Name of Maid	Passport No.	From / /
Work Permit No.		to / /

C. COST OF PREMIUM - 26 Months Policy

Prices are inclusive of GST except Philippines Bond which is exempted from GST.

Classic Plan	<input type="checkbox"/>	\$246.10
Deluxe Plan	<input type="checkbox"/>	\$278.20
Exclusive Plan	<input type="checkbox"/>	\$358.45
Waiver of Counter Indemnity	<input type="checkbox"/>	\$53.50
2 K Philippines Bond	<input type="checkbox"/>	\$33.00
7 K Philippines Bond	<input type="checkbox"/>	\$67.00

COST OF PREMIUM - 14 Months Policy

Prices are inclusive of GST except Philippines Bond which is exempted from GST.

Classic Plan	<input type="checkbox"/>	\$176.55
Deluxe Plan	<input type="checkbox"/>	\$181.90
Exclusive Plan	<input type="checkbox"/>	\$252.52
Waiver of Counter Indemnity	<input type="checkbox"/>	\$53.50
2 K Philippines Bond	<input type="checkbox"/>	\$33.00
7 K Philippines Bond	<input type="checkbox"/>	\$67.00

Counter Indemnity Form

(in respect of Security Bond issued to MOM of Singapore)

IMPORTANT NOTICE - The Proposer/Employer is hereby notified that by virtue of signing this letter of indemnity, 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.

To: **ECICS Limited**

10 Eunos Road 8, Singapore Post Centre #09-04A, Singapore 408600

Dear Sirs,

In consideration of **ECICS Limited** (the "Insurer") agreeing at my/our request to issue:

- a) 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 duty and satisfactory observance and performance of all conditionals under the Security Bond and/or
- b) (if applicable) a letter of Guarantee for the sum of Singapore dollars (Two / Seven Thousand)* only (S\$2,000 / S\$7,000)* to the Labour Attached (the Labatt) Embassy of Philippines for Compliance of the Standard Employment contract for Filipino Household Workers in Singapore.

I/We hereby jointly and severally irrevocably and unconditionally agree and undertake for myself/ourselves and my/our heirs executors administrators assigns and successors that:

1. As a continuing obligation I/we shall indemnify and keep indemnified the Insurer from and against all claims, demands, payment, actions, suits, proceedings, losses, expenses including legal costs on an indemnity basis and all other liabilities of whatsoever nature or description which may be made or taken against or incurred by the Insurer in relation to or arising out of the Security Bond and/or this Counter-Indemnity.
2. Where any request is made upon the Insurer by the MOM for payment of any sum of money pursuant to the Security Bond ("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 and payable to the MOM and without any notice or reference to or further authority from me/us notwithstanding that I/we may dispute the validity of 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 MOM 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 Security Bond or on any other ground whatsoever.
4. I/We shall not be discharged or released from this Counter-Indemnity by any compromise, variation or arrangement made between the MOM and the Insurer in relation to the obligations undertaken by the Insurer under the Security Bond or by any forbearance whether as to payment, time, performance or otherwise given by the Controller to the Insurer.
5. My/Our liability hereunder is irrevocable and shall remain in full force and effect until the Insurer's liability under the Security Bond is fully discharged to the Insurer's satisfaction.
6. This Counter-Indemnity shall be governed by and construed in accordance with the laws of Singapore.
7. I/We agreed that a copy of this letter of indemnity, 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.

In addition, I/We agree to ECICS' Personal Data Protection Policy and Policy Terms and Conditions.

IN WITNESS WHEREOF I/we have hereto subscribed my/our name(s) this day of year

Signature of Proposer/Employer

Full Name:

NRIC No.:



Signature of Witness

Full Name:

NRIC No.:

SECTION	COVERAGE	CLASSIC	DELUXE	EXCLUSIVE
1	Letter of Guarantee to Ministry of Manpower (MOM)	\$5,000	\$5,000	\$5,000
2	Personal Accident			
	(a) Death	\$60,000	\$65,000	\$70,000
	(b) Permanent Disablement	Up to \$60,000	Up to \$65,000	Up to \$70,000
	(c) Accidental Medical Expenses (sub-limit of \$200 for TCM), \$50 excess for each claim	Up to \$1,500	Up to \$2,000	Up to \$2,500
3	Hospitalization & Surgical Expenses	Up to \$15,000 per policy year	Up to \$20,000 per policy year	Up to \$25,000 per policy year
4	Daily Hospitalization Benefit (up to 90 days)	\$15 Per Day	\$20 Per Day	\$25 Per Day
5	Wages & Levy Reimbursement (up to 90 days)		\$30 Per Day	
6	Termination & Re-hiring Expenses		Up to \$500	
7	Repatriation Expenses (cover suicide - reimbursement basis capped \$3,000)		Up to \$10,000	
8	Domestic Helper's Liability		Up to \$10,000	
9	Special Grant		\$1,000	
Cost of Premium - 26 Months Policy (Inclusive of GST)		\$246.10	\$278.20	\$358.45
Cost of Premium - 14 Months Policy (Inclusive of GST)		\$176.55	\$181.90	\$252.52
OPTIONAL COVER				
10	Waiver of Counter Indemnity (\$250 excess) - Additional Premium: \$53.50		Up to \$5,000	
Cost of Premium - 26 Months Policy (Inclusive of GST)		\$299.60	\$331.70	\$411.95
Cost of Premium - 14 Months Policy (Inclusive of GST)		\$230.05	\$235.40	\$306.02

Personal Data Protection Policy:

You are deemed to give consent and authorisation to ECICS to collect, use, disclose, and/or process your personal data or information supplied to ECICS, without further notification to you, confidentially with its affiliated companies, third party service providers, business partners and/or other parties which may be sited outside of Singapore, for administering policies taken out with ECICS, customer services and to allow ECICS and/or its business partners to perform marketing and related activities, until ECICS receives your written instruction to the contrary. Upon your written request, ECICS shall, without charge, cease to use your personal information for purposes other than those directly related to the policy. A copy of the ECICS' Personal Data Protection Policy can be found at <http://www.ecics.com.sg/contact-us.html#personal-data-protection> and you are deemed to have read the same. You will write to ECICS' Data Protection Officer at 10 Eunos Road 8, #09-04A Singapore Post Centre, Singapore 408600 for any request to withdraw your consent, access to and/or correction of any information supplied to ECICS and ECICS may reserve the right to charge a reasonable fee to offset the administrative costs in complying with access requests.

Policy Terms and Conditions

- Pre-existing conditions are not covered under this policy unless the maid had been working as a foreign domestic worker in Singapore for more than 12 months before the start of this policy.
- In the events of termination of the maid's Work Permit contract with the Employer in Singapore, the insurance coverage will cease automatically from the date of the Letter of Discharge from the Ministry of Manpower. Refund will be made payable for the Policy Cancellation within 180 days from the date of inception in accordance with the rate of refund as indicated:

REFUND RATE :			
30 days or less :	100% refund	91 days to 180 days :	30% refund
31 days to 90 days :	60% refund	181 days and beyond :	0% refund

- For any refund within 30 days, a 100% Refund Rate is applicable subject to a new *MaidAssure* policy being taken up. Otherwise, an 80% Refund Rate (excluding the premium for the Philippines Bond, if any) shall be applicable.
- In the event of an In-Principle-Approval (IPA) termination, a 100% Refund Rate shall be applicable.
- For all refunds except for those due to IPA termination, the Refund Rate is applicable on the premium excluding the Philippines Bond (if any).
- No refund shall be made payable if a claim has been made under the policy.
- ECICS reserves the right to modify all the terms and conditions of your *MaidAssure* policy, including benefits and exclusions within the period of insurance by giving you prior notice of at least thirty (30) days, and such modification shall be applicable from the effective date as stated in our written notice to your address on file.
- Please refer to the actual policy wordings for the policy terms, conditions and exclusions.

Policy Owners' Protection Scheme

This policy is protected under the Policy Owners' 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 your insurer or visit the GIA / LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg)

Exclusive Agent:

Wah Hong Insurance Agency Pte Ltd

38 Toh Guan Road East, #03-57 Enterprise Hub, Singapore 608581
Tel: 6515 5778 Fax: 6896 6321 Email: enquiry@wahhong.sg