



ANDA INSURANCE AGENCIES PTE LTD

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Co Reg. No.: 197903504K GST Reg. No.: M2-0036589-5

DOMESTIC HELPERS INSURANCE PACKAGE - SMARTHELPER INSURANCE

Our SmartHelper Insurance exclusively arranged and underwritten by HSBC Life (Singapore) Pte. Ltd. covers your Foreign Domestic Worker (FDW) for COVID-19 medical expenses for hospitalization treatment within 14 days of her arrival in Singapore. This includes new FDWs or FDWs who are returning from home leave.

The coverage limit depends on the plan selected. Details of the plans available are as stated below. There is no additional premium for the 14-day COVID-19 cover. Coverage, terms, conditions and exclusions under our SmartHelper insurance applies. Cost of swab tests, quarantine and isolation facilities are excluded. You must buy the insurance before your FDW arrives in Singapore.

Please contact us at 9298 3214 / 8725 4273 / 8630 6110 or email us at enquiries@anda.com.sg for any queries. We will be glad to assist you.

Alternatively, you may apply online or visit us at www.anda.com.sg for more information.

SmartHelper Insurance

SECTION	COVERAGE	SUM INSURED		
		STANDARD PLAN	COMPRE-PLUS PLAN	ULTIMATE-PLUS PLAN
1	LETTER OF GUARANTEE to Ministry of Manpower	\$5,000	\$5,000	\$5,000
2	PERSONAL ACCIDENT FOR INSURED PERSON			
	(a) Accidental Death	\$60,000	\$60,000	\$60,000
	(b) Permanent Disablement	\$60,000	\$60,000	\$60,000
	(c) Medical Expenses	\$1,000	\$ 2,000	\$ 3,000
	(d) TCM Expenses (Per Accident)	N.A.	\$ 150	\$ 200
3	REPATRIATION EXPENSES	\$10,000 when services are provided by our appointed emergency medical assistance provider, HENG-GREF International Assists Pte Ltd (Tel: 6272 6018), OTHERWISE our limit of liability is \$3,000.	UNLIMITED when services are provided by our appointed emergency medical assistance provider, HENG-GREF International Assists Pte Ltd (Tel: 6272 6018), OTHERWISE our limit of liability is \$3,000. Only "Plus" Policies cover death and/or permanent disablement due to ANY CAUSE , including suicide and/or unexplained causes.	
4	HOSPITALISATION & SURGICAL EXPENSES (PER YEAR)	\$15,000	\$15,000	\$20,000
5	OUTPATIENT CANCER TREATMENT AND/OR KIDNEY DIALYSIS	N.A.	\$ 1,000	\$ 3,000
6	CRITICAL ILLNESS	N.A.	\$ 1,000	\$ 3,000
7	WAGES REIMBURSEMENT	N.A.	\$30 per day (Max 60 days of Hospitalisation)	\$30 per day (Max 60 days of Hospitalisation)
8	RE-HIRING EXPENSES	N.A.	\$ 500	\$ 750
9	DOMESTIC HELPER'S LIABILITY TO THIRD PARTY	N.A.	\$3,000	\$5,000
10	SPECIAL GRANT	N.A.	\$2,000	\$3,000
PLAN PREMIUM	26 months	\$256.80	\$278.20	\$310.30
	14 months	\$192.60	\$208.65	\$232.73
FOR 26 MONTHS	INSURANCE ONLY (SECTIONS 2 to 10 above)	\$214.00	\$235.40	\$267.50
	LETTER OF GUARANTEE ONLY		\$100.00	
	PHILIPPINE EMBASSY BOND		\$2,000 Bond : \$35.00 \$7,000 Bond : \$70.00	
	OPTIONAL ADD-ON BENEFITS			
	ADD-ON 1 : SECURITY BOND PROTECTOR Reimburses the employer for the Loss of the Security Bond, if forfeited due to the Maid's fault subject to an excess of \$250	- If taken at policy inception : \$53.50 - If taken within 3 months of policy inception : \$85.60	Subject to acceptance & Waiting Period of 30 days	
	ADD-ON 2 : TOP-UP HOSPITALISATION AND SURGICAL EXPENSES (SECTION 4) A choice to increase annual limit in increments of \$5,000 to suit your needs, i.e. \$5,000, \$10,000, \$15,000 or \$20,000 up to the maximum equal to the existing Policy	For Up to 26 Months or The Expiry Date of Policy, whichever is earlier Top-ups are allowed for Policies issued within 3 months & subject to Insurer's acceptance and a Waiting Period of 30 days		
	Add	\$ 5,000 \$10,000 \$15,000 \$20,000 (For Ultimate-Plus only)	Taken at policy inception \$ 42.80 \$ 64.20 \$ 85.60 \$107.00	Taken within 3 months \$ 64.20 \$ 96.30 \$128.40 \$160.50
	ADD-ON 3 : ADDITIONAL BENEFITS 1. Daily Hospital Allowance, up to \$600 (\$20 per day, max 30 days) 2. Alternative Maid Services, up to \$600 (\$20 per day, max 30 days) 3. Ambulance Fees, up to \$300 4. Fidelity Guarantee, up to \$2,000		26 months : \$32.10 14 months : \$21.40	
	ADD-ON 4 : DENTAL CARE Covers dental expenses (non-surgical and medically necessary) arising from tooth decay resulting in an oral cavity \$1,000 \$3,000 Maximum 2 teeth per Period of Insurance Excess of 20% for each and every claim		Policy Period follows the main Package Policy Period For 26 Months : \$321.00 For 14 Months : \$235.40 \$428.00 : \$321.00 Waiting Period of 60 days if taken within 3 months of policy inception	
	ADD-ON 5 : IN-HOSPITAL PSYCHIATRIC CARE Covers psychiatric treatment by a registered psychiatrist as an inpatient in a hospital \$3,000 \$5,000		Policy Period follows the main Package Policy Period For 26 Months : \$ 64.20 \$ 80.25 For 14 Months : \$ 42.80 \$ 53.50 Waiting Period of 60 days if taken within 3 months of policy inception	

Premium is including GST except Letter of Guarantee Only and Philippine Embassy Bond

The premium is calculated on 24 months' period basis in line with the work permit period. We do not charge any premium for the additional two months' grace period as required by MOM. This additional two months' period cannot be transferred to the next work permit renewal or extension period.

This Policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for this 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 HSBC Life or visit the GIA or SDIC websites (www.gia.org.sg or www.sdic.org.sg).