



POLICY WORDINGS

AXA Insurance Pte Ltd
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 Singapore 068811
 www.axa.com.sg
 GST Registration No.: 199903512M
 Company Reg. No.: 199903512M

Underwriting Agent:



ANDA INSURANCE AGENCIES PTE LTD

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

Emergency Medical Assistance Provider: HENG-GREF INTERNATIONAL ASSISTS PTE. LTD. - HOTLINE: 6272 6018 (24 HRS)

SmartHelper Insurance

Your SmartHelper policy is a Contract between You and AXA Insurance Pte Ltd and it consists of:

- this Policy document
- the Policy Schedule, which states Your details, the type of cover and Period of Insurance
- any Endorsement
- the application form, declaration and any other information given, which form the basis of this Contract.

Having received and accepted your first premium, and any subsequent premiums required, We will pay the benefits of this Policy, subject to the terms and conditions set out in this Policy.

Section 1 : Letter of Guarantee

We will provide a Letter of Guarantee to the Ministry of Manpower in Singapore on your behalf to replace the S\$5,000 cash deposit which you are required to deposit (as a form of security) in respect of your Domestic Helper.

In the event of a demand by the Ministry of Manpower, You are obliged to fully indemnify Us against any claims and expenses which We have incurred under this Guarantee.

Section 2 : Personal Accident (Worldwide Cover)

Benefit A – Accidental Death

If Your Domestic Helper sustains Bodily Injury during the Period of Insurance which solely and directly causes Her death within 12 months of the Accident, We will pay to Her estate or legal personal representative 100% of the Sum Insured applicable to the Selected Plan.

Benefit B – Permanent Disablement

If Your Domestic Helper sustains Bodily Injury during the Period of Insurance which solely and directly causes Her Permanent Disablement within 12 months of the Accident, We will pay to Her or Her legal personal representative a proportion of the Sum Insured as stated in the Table of Compensation:

Table of Compensation

Permanent Disablement Scale	Proportion of the Sum Insured	
(a) Loss of two limbs	100%	
(b) Loss of both hands or of all fingers and both thumbs		
(c) Total and permanent loss of sight of both eyes		
(d) Total paralysis		
(e) Injuries resulting in being permanently bedridden		
(f) Loss of hand at wrist		
(g) Loss of arm at shoulder; between shoulder and elbow; at and below shoulder		
(h) Loss of leg at hip; between knee and hip; below knee		
Loss of <ul style="list-style-type: none"> ▪ four fingers and thumb of one hand ▪ four fingers of one hand 	50%	
Loss of thumb <ul style="list-style-type: none"> ▪ both phalanges ▪ one phalanx 	40%	
		25%
Loss of any finger <ul style="list-style-type: none"> ▪ three phalanges ▪ two phalanges ▪ one phalanx 	10%	
		7%
		3%

Loss of metacarpals	<ul style="list-style-type: none"> ▪ first or second (additional) ▪ third, fourth or fifth (additional) 	3% 2%
Loss of toes	<ul style="list-style-type: none"> ▪ all ▪ great, both phalanges ▪ great, one phalanx or any other toes 	15% 5% 2%
Loss of Hearing	<ul style="list-style-type: none"> ▪ both ears ▪ one ear 	75% 20%
Loss of Speech		50%
Loss of Sight	<ul style="list-style-type: none"> ▪ sight of one eye, except perception of light or lens of one eye (our maximum liability is limited to 50% if both losses occur together) 	50%

What We do not cover under Benefit A and B

1. If the Permanent Disablement or death is caused directly or indirectly by Illness. For example, We will not pay a claim if Your Domestic Helper dies from a heart attack or a stroke.
2. If the Permanent Disablement or death is caused directly or indirectly by any physical disability which existed before the commencement of the Policy.

Benefit C – Accidental Medical Expenses

If Your Domestic Helper sustains Bodily Injury during the Period of Insurance which requires Medically Necessary outpatient treatment by a Doctor within 12 months of the Accident, We will reimburse the medical expenses up to the specified limit applicable to the Selected Plan.

This benefit is extended to cover an Accident occurring overseas only if Your Domestic Helper is travelling along with You or Your household members residing with You.

Benefit D – Traditional Chinese Medicine (TCM) Treatment

If Your Domestic Helper sustains Bodily Injury during the Period of Insurance which requires outpatient TCM treatment by a licensed Chinese physician within 12 months of the Accident, We will reimburse the TCM expenses up to the specified limit applicable to the Selected Plan.

Special conditions applicable to Section 2:

1. The total amount paid under Benefit B (Permanent Disablement) shall not exceed the Sum Insured specified under Section 2.
2. If a claim is payable for Loss of a whole member of the body, then no benefit shall be payable for Loss of parts of that member.
3. A valid claim made for Benefit A or for the maximum payable under Benefit B shall discharge Us from any further claim under Section 2 except for expenses incurred under Benefit C and/or Benefit D arising from the same Accident.
4. Any payment made under Benefit A (Accidental Death) will be reduced by any compensation due or already paid under Benefit B (Permanent Disablement) in respect of the same Accident.
5. In the event of Permanent Disablement not specified in the Table of Compensation above, the percentage of compensation will be assessed at Our discretion. We will not pay any benefit for losing sense of taste or smell.
6. For the same Accident, medical expenses may be claimed under Section 2 or Section 4 but not from both sections.

Section 3 : Repatriation Expenses

We will pay for the repatriation expenses up to the specified limit applicable to the Selected Plan:

1. to send Your Domestic Helper back to Her Home Country in the event of Permanent Disablement or following a Serious Illness or Serious Injury; or
2. for burial or cremation in the locality where death occurs following Bodily Injury or Illness; or
3. to transport Her mortal remains or ashes to Her Home Country in the event of death. The cost of cremation will be covered under this Section.

Provided always that:

- (a) We will only pay for the repatriation expenses that are incurred overseas if Your Domestic Helper is travelling with You or Your household members residing with You. In such instance, Our maximum liability shall be the equivalent cost of transporting Her mortal remains or ashes from Singapore to Her Home Country.
- (b) No payment will be made under this Section if death or Permanent Disablement is caused directly or indirectly by You or any of Your household members residing with You.
- (c) Only the “Plus” Plan covers repatriation expenses for death or Permanent Disablement due to any cause, including suicide and/or unexplained causes.

The limit of coverage under this Section will be unlimited except for “Standard” Plan if the services are performed by Our appointed Service Provider (Heng-Gref International Assists Pte. Ltd.), otherwise the coverage is up to the specified limit applicable to the Selected Plan.

This benefit will apply, within the limits provided under this Section, in the event that Your Domestic Helper is infected with Covid-19.

Section 4 : Hospitalisation and Surgical Expenses

We will reimburse the Medically Necessary hospitalisation and surgical expenses that You incur up to the specified limit applicable to the Selected Plan in the event Your Domestic Helper is confined in a Hospital as an Inpatient or for Day Surgery during the Period of Insurance as a result of Bodily Injury or Illness.

1. In respect of the hospitalisation and surgical expenses, the cover will be based on a class-C ward in a public Hospital in Singapore, or class-B2 ward if the class-C ward is not available.
2. In the event that Your Domestic Helper is admitted to a ward higher than class-B2 in a public Hospital, We will apply the relevant 'pro-ration factor' to the hospitalisation and surgical expenses being claimed, in accordance to the percentage shown in the pro-ration table. This means that the amount paid is calculated by multiplying the relevant pro-ration factor against the actual expenses being claimed.

Pro-ration Table

Type of Hospital	Type of Hospital Ward	Max Limit Payable
Any public or restructured Hospital In Singapore	B2 and below	100%
	B1	70%
	A2	60%
	A1	50%
Any private Hospital in Singapore	All ward types	40%
Any Hospital outside Singapore	All ward types	40%

3. For hospitalisation and surgical expenses incurred overseas, We will pay only if Your Domestic Helper was travelling with You or Your household members residing with You.
4. Hospitalisation and surgical expenses will include the following:
 - (a) Inpatient Hospital Charges
 - Charges for room accommodation including meals and general nursing services for each day of confinement in the Hospital.
 - Charges for medical-related services including prescribed drugs, diagnostic procedures, ancillary service and consumable items.
 - Charges for surgery as an Inpatient or Day Surgery by a Doctor at a Hospital or an outpatient medical clinic.
 - (b) Pre-Hospitalisation Diagnostic Services
 - Charges for diagnostic and laboratory tests recommended in writing by the attending Doctor, and incurred within ninety (90) days before Hospitalisation as an Inpatient (or for Day Surgery) for treatment of the same Bodily Injury or Illness.
 - (c) Post-Hospitalisation Treatment
 - Charges incurred for follow-up treatment within ninety (90) days immediately following discharge from Hospital as an Inpatient (or for Day Surgery) for treatment of the same Bodily Injury or Illness but excluding charges for medicines or drugs prescribed for use beyond ninety (90) days after such discharge.

Provided always that:

- (a) Recurrent attacks, symptoms, complications or readmission to Hospital arising from the same initial cause within 90 days from date of discharge from the Hospital shall be considered as one Illness or Bodily Injury.
- (b) Our maximum liability for the Period of Insurance shall not exceed the limit stated in the Policy Schedule.
- (c) For the same cause, medical expenses may be claimed under Section 2 or Section 4 but not from both sections.

This benefit will apply, within the limits provided under this Section, in the event that Your Domestic Helper is infected with Covid-19.

What we will not cover under this Section

In addition to the General Exclusions, We will also not pay any claims in respect of:

1. any Pre-existing Condition unless Your Domestic Helper has been continually insured under any other domestic helper insurance policy with any insurance company in Singapore for not less than the preceding twelve (12) months. This exclusion does not apply for Covid-19 infection.
2. medical appliances, cosmetic treatment of any kind of treatment undertaken as a preventive measure including vaccination or inoculation.
3. hospitalisation primarily for diagnosis, x-ray examinations or health check-ups or any other tests where there is no objective indication of impairment of normal health or any treatment of a preventive nature including acupuncture or any treatment which is not Medically Necessary.
4. charges for non-medical items (such as telephone, television, newspaper, guests' meals) whilst being Hospitalised.
5. circumcision unless Medically Necessary, eye tests, implants, medical appliances and prosthetic devices, including spectacles hearing aids, wheelchairs and lenses.
6. medical expenses recoverable under the Work Injury Compensation Insurance or a similar Act of Ordinance.
7. any dental treatment or non-surgical eye treatment of any kind unless necessitated by Bodily Injury.

Section 5 : Outpatient Cancer Treatment and/or Outpatient Kidney Dialysis Treatment

We will reimburse the charges up to the specified limit applicable to the Selected Plan incurred when Your Domestic Helper seeks Medically Necessary outpatient cancer treatment and/or kidney dialysis.

We will only pay for claims from either Section 5 or Section 6 for the same cause but not from both sections.

The following are excluded under Outpatient Kidney Dialysis benefit:

1. Complications that arise out of or in connection to kidney dialysis; and
2. Acquisition costs of any machine and equipment for kidney dialysis or peritoneal dialysis.

Section 6 : Critical Illnesses Benefit

We will pay the lump sum benefit to Your Domestic Helper or Her legal personal representative if She is unequivocally diagnosed by a Doctor during the Period of Insurance to have suffered one of the Critical Illnesses listed under this Section.

We will pay the benefit under this Section only for the first instance of Critical Illness suffered by Your Domestic Helper after the commencement of this Policy and only once during the lifetime of this policy and after Your Domestic Helper has survived thirty (30) days from the date of confirmed diagnosis.

Critical Illnesses are defined as follows:

1. Major Cancers

A malignant tumour characterised by the uncontrolled growth and spread of malignant cells with invasion and destruction of normal tissue. The claim submission must be supported by histological evidence of malignancy and confirmed by an oncologist or pathologist.

The following are excluded:

- Tumours showing the malignant changes of carcinoma-in-situ and tumours which are histologically described as pre-malignant or non-invasive, including, but not limited to Carcinoma-in-Situ of the Breasts, Cervical Dysplasia CIN-1, CIN-2 and CIN-3;
- Hyperkeratoses, basal cell and squamous skin cancers, and melanomas of less than 1.5 mm Breslow thickness, or less than Clark Level 3, unless there is evidence of metastases;
- Prostate cancers histologically described as TNM Classification T1a or T1b or Prostate cancers of another equivalent or lesser classification, T1N0M0 Papillary micro-carcinoma of the Thyroid less than 1 cm in diameter, Papillary micro-carcinoma of the Bladder, and Chronic Lymphocytic Leukaemia less than RAI Stage 3; and
- All tumours in the presence of HIV infection.

2. Heart Attack

Death of a portion of the heart muscle arising from inadequate blood supply to the relevant area. The claim submission must be supported by at least three of these five criteria which are consistent with a new heart attack:

- History of typical chest pain;
- New electrocardiogram (ECG) changes proving infarction;
- Diagnostic elevation of cardiac enzyme CK-MB;
- Diagnostic elevation of Troponin (T or I);
- Left ventricular ejection fraction less than 50% measured 3 months or more after the event.

3. Stroke

A cerebrovascular incident including infarction of brain tissue, cerebral and subarachnoid haemorrhage, cerebral embolism and cerebral thrombosis. The claim submission must be supported by all of these conditions:

- Evidence of permanent neurological damage confirmed by a neurologist at least 6 weeks after the event; and
- Findings on Magnetic Resonance Imaging, Computerised Tomography, or other reliable imaging techniques consistent with the diagnosis of a new stroke.

The following are excluded:

- Transient Ischaemic Attacks;
- Brain damage due to an Accident, infection, vasculitis and inflammatory disease;
- Vascular disease affecting the eye or optic nerve; and
- Ischaemic disorders of the vestibular system.

4. Coronary Artery Bypass Surgery

The actual undergoing of open-chest surgery to correct the narrowing or blockage of one or more coronary arteries with bypass grafts. The claim submission must be supported by angiographic evidence of significant coronary artery obstruction and the procedure must be considered Medically Necessary by a cardiologist.

Angioplasty and all other intra-arterial, catheter based techniques, 'keyhole' or laser procedures are excluded.

5. Kidney Failure
Chronic irreversible failure of both kidneys requiring either permanent renal dialysis or kidney transplantation.
6. Major Organ/Bone Marrow Transplantation
The receipt of a transplant of:
 - Human bone marrow using haematopoietic stem cells preceded by total bone marrow ablation; or
 - One of the following human organs: heart, lung, liver, kidney, pancreas that resulted from irreversible end stage failure of the relevant organ. Other stem cell transplants are excluded.

Payment of any benefit under this Section shall only be made to Your Domestic Helper or Her legal personal representative whose receipt shall be a full and final discharge from Us.

What we do not cover under this Section

In addition to the General Exclusions, We will also not pay any claims in respect of:

1. Any Critical Illness diagnosed within 30 days of commencement of cover of this policy.
2. Cancer, coronary artery bypass surgery and heart attack if the condition is diagnosed within the first ninety (90) days from the commencement of cover under the Policy.
3. Death of the Domestic Helper within thirty (30) days from the date of diagnosis of the Critical Illness.

Section 7 : Wages Reimbursement

We will compensate You the wages of Your Domestic Helper up to the specified limit applicable to the Selected Plan for the period when She is confined in a Hospital due to Illness or Bodily Injury.

Provided always that:

- (a) Your claim under hospitalisation and surgical expenses (Section 4) becomes payable.
- (b) This benefit is payable for each completed twenty-four (24) hours of Hospitalisation.
- (c) There will be no payment if Hospitalisation is caused directly or indirectly by Your deliberate act or that of Your household members residing with You.

This benefit will apply, within the limits provided under this Section, in the event that Your Domestic Helper is infected with Covid-19.

Section 8 : Re-hiring Expenses

We will reimburse the employment agency charges up to the specified limit applicable to the Selected Plan that You incur to hire a replacement Domestic Helper in the event the services of Your Domestic Helper has to be terminated due to Serious Illness or Serious Injury which prevents Her from carrying out Her employment duties as certified by the attending Doctor.

Provided always that:

- (a) You have obtained Our written agreement for all such expenses prior to incurring; and
- (b) The replacement Domestic Helper is employed within 90 days of the termination of Your Domestic Helper.
- (c) The replacement Domestic Helper is not a resident of Singapore.
- (d) The termination of the services of Your Domestic Helper is not caused directly or indirectly by Your deliberate act or that of Your household members residing with You.

This benefit will apply, within the limits provided under this Section, in the event that Your Domestic Helper is infected with Covid-19.

Section 9 : Domestic Helper's Liability to Third Party

We will indemnify You against any costs of litigation up to the specified limit applicable to the Selected Plan if You become legally liable as a result of the negligence of Your Domestic Helper whilst in the course of Her employment with You which causes Bodily Injury or death to a third party and/or accidental damage to the third party's property within the Period of Insurance.

What We do not cover under this Section

In addition to the General Exclusions, We will also not pay any claims in respect of:

1. Any agreement made between You, Your Domestic Helper and the third party unless liability would have existed in the absence of such agreement.
2. Any wilful or malicious act.
3. The ownership or use of any motor vehicle, watercraft or aircraft including firearms.
4. Alterations, additions or repair works.
5. Liquidated damages awarded under any penalty clause or any punitive or exemplary damages.
6. Any liability occurring in USA or Canada.
7. Any judgement that is not in the first instance delivered by a Singapore court.
8. Liability to any Interested Party.
9. Injury, sickness, death or destruction caused intentionally by Your Domestic Helper.
10. Liability arising out of any Communicable Disease that Your Domestic Helper transmits.

Section 10 : Special Grant

We will pay the lump sum benefit to the legal personal representative of Your Domestic Helper towards the costs of the funeral if Your Domestic Helper suffers death, including death arising from Covid-19 infection during the Period of Insurance .

Section 11 : Optional Benefits

We shall pay You these benefits up to the specified limit if You have opted in during the application of this insurance for which You have paid additional premiums and are reflected in the Policy Schedule:

Add-on 1:

1. Security Bond Protector

We will waive Our rights of indemnification against You in the event of a demand made by the Ministry of Manpower in Singapore on the Letter of Guarantee (issued under Section 1) arising from the breach by Your Domestic Helper.

What We do not cover under this Benefit

In addition to the General Exclusions, We will also not pay any claims in respect of:

- (a) Any breach by You of the conditions of the Security Bond imposed by the Ministry of Manpower.
- (b) Any loss of which You are aware of prior to the effective date of the Policy.
- (c) Any loss that You incurred within the first thirty (30) days from the effective date of the Policy. This exclusion will not apply if the effective date of the Policy is the same as that of the Letter of Guarantee.
- (d) Any loss arising out of any circumstance caused directly or indirectly by You or Your household members residing with You.
- (e) Any excess that You have to be liable for as stated in the Policy Schedule.

Add-on 2:

2. Top Up Hospitalisation and Surgical Expenses

The maximum benefit limit payable under the hospitalisation and surgical expenses benefit shall be increased by the benefit limit as stated in the Policy Schedule.

Add-on 3:

3. Daily Hospital Allowance

We will pay Your Domestic Helper the daily hospital allowance for each completed twenty-four (24) hours for Her recuperation use as stated in the Policy Schedule if She is Hospitalised in Singapore for at least three (3) completed 24-hour days because of an Illness or Bodily Injury. We will not pay if Your Domestic Helper is Hospitalised outside Singapore.

4. Alternative Maid Services

We will reimburse You the expenses incurred for hiring temporary maid services for the period when Your Domestic Helper is Hospitalised in Singapore due to an Illness or Bodily Injury, up to the specified limit applicable to the Selected Plan.

5. Ambulance Fees

We will pay for actual ambulance charges up to the specified limit applicable to the Selected Plan to transport Your Domestic Helper to a Hospital arising from an Accident.

6. Fidelity Guarantee

We will reimburse You against the loss of Household Contents up to the specified limit applicable to the Selected Plan as the direct result of any act of fraud or dishonesty committed by Your Domestic Helper during the Period of Insurance.

Provided always that:

- (a) We will pay up to a maximum limit of S\$200.00 for loss of cash during the Period of Insurance;
- (b) the act of dishonesty must be discovered during the Period of Insurance or within 90 days after Your Domestic Helper has left Your employ, whichever is the earliest;
- (c) the loss must be reported to Us and the Police within 24 hours of the discovery;
- (d) it is Your duty to prove that the loss is a direct result of the act of fraud or dishonesty committed by Your Domestic Helper.

This insurance does not cover claims arising directly or indirectly in connection with:

- items insured under a separate insurance policy or reimbursable by other means;
- mysterious disappearances of Household Contents.

The benefits (except Fidelity Guarantee) will apply, within the limits provided under Add-on 3, in the event that Your Domestic Helper is infected with Covid-19.

Add-on 4:**7. Dental Care**

If Your Domestic Helper suffers from tooth decay resulting in an oral cavity, We will pay the Medically Necessary charges for dental treatment, up to the specified limit applicable to the Selected Plan:

Benefits (Per Period of Insurance)	Max Payable limit	
	Plan 1	Plan 2
(a) Extraction of tooth (non-surgical), up to 2 teeth		
(b) Amalgam or composite/resin fillings (permanent), up to 2 teeth	\$1,000	\$3,000
(c) Inter-oral films or panoramic X-ray, up to 1 set		

Provided always that:

- (a) Treatment must be provided by a Dentist in Singapore; and
- (b) You pay a Co-Payment of twenty percent (20%) of the total expenses incurred for dental treatment for each and every claim; and
- (c) The claim must be supported by a receipt issued by the Dentist stating the covered treatment.

Co-Payment refers to the amount that You co-pay on the admissible claimable amount made under the Policy.

What We do not cover under this Benefit

In addition to the General Exclusions, We will also not pay any claims in respect of:

- (a) Routine and preventive treatment procedures like check-ups, X-rays except for the purpose of tooth extraction, scaling and polishing;
- (b) Root canal, crowning treatment;
- (c) Where a Dentist has not certified the dental treatment as Medically Necessary;
- (d) Dental treatment due to tooth or gum or oral diseases or from normal wearing out of the tooth;
- (e) Cosmetic dental procedures under any circumstances;
- (f) Expenses incurred after the expiry of the Period of Insurance.

Add-on 5:**8. In-Hospital Psychiatric Care**

If Your Domestic Helper is diagnosed to suffer from a Psychiatric Condition and is referred by the attending Doctor for Inpatient treatment in Singapore, We will pay the Medically Necessary charges up to the specified limit applicable to the Selected Plan:

Benefits (Per Period of Insurance)	Max Payable Limit	
	Plan 1	Plan 2
In-hospital Psychiatric Care	\$3,000	\$5,000

Provided always that:

- (a) Treatment must be provided by a duly qualified and licensed psychiatrist and in a public Hospital in Singapore.
- (b) The claim must be supported by a diagnostic report issued by the psychiatrist stating the existence of the medical condition.

Psychiatric Condition refers to a mental illness diagnosed by a psychiatrist that affects the mood, thinking and behaviour. Examples of mental illness include depression, schizophrenia, panic and bipolar disorders, obsessive compulsive and personality disorders.

What We do not cover under this Benefit

In addition to the General Exclusions, We will also not pay any claims in respect of:

- (a) Costs of pre-Hospitalisation and post-Hospitalisation treatment;
- (b) Care and treatment of any emotional, personality, mental and nervous disorders including depression except when admitted as an Inpatient and treated by a psychiatrist in a Hospital;
- (c) Expenses incurred after the expiry of the Period of Insurance.

Section 12: Definitions

Terms	Meanings
1 Accident	A sudden and unforeseen event that solely and independently results in Bodily Injury, disablement or death and which is not caused by any Illness or medical condition.
2 Bodily Injury	Damage or harm caused to the body by an external force sustained during the Period of Insurance and is caused solely by an Accident and excludes all medical conditions including bacterial or viral infections even if such conditions resulted from or were in some way connected with the Accident.

3	Communicable Disease	A disease, including Covid-19, that is spread from one person to another by direct transmission of bacteria or viruses between the carrier and infected person. For the avoidance of doubt, Covid-19 is defined as an infectious disease named by the World Health Organisation as "COVID-19" and caused by the severe acute respiratory syndrome SARS-COV-2 and falls within the above definition of a Communicable Disease.
4	Day Surgery	Procedures or treatments by Doctor or surgeon and which does not require an overnight Hospital stay.
5	Dentist	A person legally qualified by a medical degree in dentistry and is practicing within the scope of his/her licensing and training. The Dentist cannot be You, Your business partner, Your employer or employee or a person related to You by blood, marriage or adoption.
6	Doctor	A registered medical practitioner in western medicine who is practicing as a general practitioner or specialist within the scope of his license according to the laws of the country in which such practice is maintained. The Doctor cannot be You, Your business partner, Your employer or employee or a person related to You by blood, marriage or adoption. Any treatment by a specialist must be referred by the attending Doctor.
7	Domestic Helper, She, Her	Named as the 'Insured Person' in the Policy Schedule who holds a valid work permit issued by the Ministry of Manpower and who You employ as a foreign domestic worker.
8	Home Country	The country of which Your Domestic Helper is a citizen.
9	Hospital, Hospitalisation	An establishment duly constituted and registered subject to the applicable national laws and regulations as a hospital for the care and treatment of sick and injured persons as bed paying patients, and which: (a) has organised facilities for diagnosis, treatment and major surgery; (b) provides twenty-four (24) hours a day nursing services by registered graduate nurses; (c) is under the supervision of one or more Doctors at all times; and (d) is not primarily a clinic, a place for custodial care for alcoholics or drug addicts, a nursing or rest or convalescent home or a home for the aged or similar establishment.
10	Household Contents	Any moveable household goods, valuables and personal belongings kept in Your home and belonging to You and/or Your household members residing with You or for which You are responsible excluding: (a) anything more specifically insured under another policy; (b) motor vehicles and accessories, personal mobility devices and pedal cycles; (c) money, securities for money, or documents of any kind, contact lenses and hearing aids; or (d) items in connection with any business, profession or trade.
11	Illness	Worsening physical health not caused by an Accident for which medical treatment by a Doctor is necessary.
12	Inpatient	Any admittance into a Hospital for treatment, for which the Hospital levies a daily room and board charge.
13	Interested Party	(a) You or Your immediate family including anyone related to You by blood, marriage or adoption; (b) a business partner, employer, employee, or agent of any of the above.
14	Loss	Physical severance or permanent and irrecoverable functional disablement of the body member, which is beyond remedy by surgical or other treatment.
15	Loss of Hearing	Permanent irrecoverable loss of hearing where: If a dB = Hearing loss at 500 Hertz If b dB = Hearing loss at 1,000 Hertz If c dB = Hearing loss at 2,000 Hertz If d dB = Hearing loss at 4,000 Hertz $1/6$ of $(a+2b+2c+d)$ is above 80 dB
16	Loss of Limb	The complete severance of a hand at or above the wrist or of a foot above the ankle joint, or the total and permanent functional disablement of an entire hand, arm, foot or leg.
17	Loss of Sight	The total and irrecoverable loss of sight of an eye rendering absolute blindness in that eye, which is beyond cure by surgical and other treatment.
18	Loss of Speech	The disability in articulating any three of the four sounds which contribute to the speech such as the labial sounds, the alveolobial sounds, the palatal sounds and the velar sounds or total loss of vocal cord or damage of speech center in the brain resulting in aphasia.

19	Medically Necessary	<p>Medical services, procedures or supplies that:</p> <p>(a) a Doctor needs to treat an Illness or Bodily Injury because the patient's medical condition will be adversely affected without them;</p> <p>(b) are widely accepted within the medical community in Singapore as being appropriate based on the relevant medical specialty's recognised standards;</p> <p>(c) are not considered experimental and/or developmental in nature by the medical profession in Singapore;</p> <p>(d) are not elective or preventive in nature and are also not given to the patient for personal comfort or convenience; and</p> <p>(e) are charged at fair market rates in Our opinion.</p>
20	Period of Insurance	<p>The period specified in the Policy Schedule during which Your Domestic Helper is in Your employment.</p> <p>(a) Cover commences from the date Your Domestic Helper:</p> <ul style="list-style-type: none"> ▪ arrives in Singapore directly for Her employment with You; or ▪ in the case She is transferring from another employer to Your employment, cover commences from the effective date of her new work permit in respect of Her employment with You. <p>(b) Her cover ceases on the date Your Domestic Helper:</p> <ul style="list-style-type: none"> ▪ leaves Singapore upon completion of Her employment with You; or ▪ in the case where She is changing to a new employer, Her cover will end on the effective date of the new work permit with Her subsequent employer; or ▪ in the case where Her stay is extended under the instruction of the Ministry of Manpower (MOM), Her cover will end on the expiry of the Special Pass by MOM.
21	Permanent Disablement	<p>A state of incapacity resulting from the Domestic Helper suffering Bodily Injury within twelve (12) months of the Accident, which permanently prevents the Domestic Helper from engaging in any and every kind of occupation, where the injury:</p> <p>(a) falls into one of the categories listed in the Scale of Compensation under Section 2; and</p> <p>(b) is medically certified within twelve (12) consecutive calendar months of the Accident, with no hope of improvement.</p>
22	Pre-Existing Condition	<p>A Bodily Injury or an Illness which:</p> <p>(a) has existed (or symptoms or manifestations of which has existed) prior to the effective date of the Policy based on normal medically accepted pathological development of the Illness; or</p> <p>(b) the Domestic Helper was aware of or should reasonably have been aware of, irrespective of whether treatment was actually received.</p> <p>For the avoidance of doubt, any congenital condition, physical defect or infirmity which existed prior to the inception of this policy are also deemed Pre-Existing Conditions.</p>
23	Serious Illness or Serious Injury	Permanent suffering of a Bodily Injury or Illness which renders Your Domestic Helper unable to carry out her work for which She is employed for during the Period of Insurance.
24	Sum Insured	The maximum limit that the relevant section will pay based on the Selected Plan as shown in the Policy Schedule.
25	We, Us, Our, AXA	AXA Insurance Pte Ltd, underwriter of this Policy.
26	You, Your, Policyholder	Employer of the Domestic Helper who is registered with MOM and described as 'The Insured' in the Policy Schedule.

Section 13 : General Exclusions

The exclusions listed here apply to the whole Policy. We will not pay for claims that are directly or indirectly caused by or arising from:

1. any unlawful act or wilful exposure to danger (other than in an attempt to save human life), intentional self-injury, suicide or attempted suicide, while sane or insane.
2. riding on a motorcycle or personal mobility device for any purpose.
3. participating in any hazardous activities or sports including, but not limited to, any underwater activities involving underwater breathing apparatus and aerial activities (such as taking a helicopter tour, paragliding) except as a fare-paying passenger in a licensed commercial aircraft.
4. intoxication by alcohol or drugs not prescribed by a Doctor.

5. any congenital defects, mental, psychological or psychiatric disorders.
6. sexually transmitted infections, human immunodeficiency virus (HIV) or any HIV-related illness including Acquired Immune Deficiency Syndrome (AIDS) or any mutant derivatives or variations of this no matter how they are caused.
7. pregnancy, childbirth, miscarriage, abortion, sterilization, sexual dysfunction, menopause or any complications arising from these conditions.
8. any Pre-Existing Condition or physical problem happening before the start of the Policy. This exclusion does not apply to Section 3 (Repatriation Expenses).
9. any unexplained loss or mysterious disappearance.
10. radioactivity or damage from any nuclear fuel, material or waste.
11. any consequential loss or damage or any kind whatsoever.
12. any action for compensation brought in the courts of law of any territory outside Singapore.
13. upon attaining 65 years old at the commencement of this Policy. If the Domestic Helper reaches 65 years old during the Period of Insurance, She will cease to be insured as from the date of expiry of the Policy.

This exclusion will not apply to Section 3 (Repatriation Expenses) under a “Plus” Plan.

14. when the Domestic Helper is not in Her intended lawful employment or when not under Your direct control, including but not limited to Her disappearance or performance of non-domestic work. This exclusion does not apply to Section 1 and Section 3 of this Policy.
15. when the Domestic Helper returns to her Home Country within the Period of Insurance, coverage under this policy shall be suspended from the time She departs Singapore until Her return to Singapore or until the renewal of her work permit, whichever is the later.
16. Except for the Covid-19 cover under Sections 3, 4, 7, 8, 10 and 11 and Add-on 3, this insurance does not cover any pandemic as declared by the Singapore government or the World Health Organisation (WHO), whichever earlier.
17. Circumstances known to You or the Domestic Helper before the purchase of the policy which could reasonably have been expected to lead to any claim on this policy.

In any claim where We refuse a claim because of any of the exclusions listed here, and You or Your Domestic Helper disagree with Our decision, then it will be You and/or Your Domestic Helper’s responsibility to prove that such loss is covered.

Section 14 : General Conditions

The terms and conditions listed here apply to the whole Policy. You and Your Domestic Helper must comply with the following conditions to have the full protection of this Policy.

1. Contract

This Policy is a contract between You (as Policyholder) and Us and contains this Policy Wordings, the Policy Schedule and any endorsements.

We reserve the right to make changes to the Policy's terms and conditions by giving You a written notice of at least 30 days. Any changes to the terms and conditions of this Policy is only valid if We have given our approval in writing and issue You Our official endorsement(s).

2. Reasonable Care

You and Your Domestic Helper must act prudently and take all reasonable precautions to prevent any loss, damage, Accident, Bodily Injury or Illness and take all practical steps to reduce, as far as possible, the chances of any claims.

3. Fraud

We will have no liability to pay any benefits under this Policy and may make a report to the relevant authorities if You and/or Your Domestic Helper:

- (a) fail to fully and truthfully disclose to us, all material information known (or which could reasonably be expected to be known), before the inception of this Policy and upon renewal;
- (b) make any claim that is fraudulent or exaggerated, or make any false declaration or statement in support of a claim.

4. Alteration

This Policy shall cease to be in force if there be any material alteration in risk unless We declare in writing to continue with the insurance.

5. Subrogation

We have the right to proceed recovery at Our expense in Your or Your Domestic Helper’s name against any third party who may be responsible for an occurrence of an event giving rise to a claim under this Policy.

6. Other Insurances

If at the time of any incident which results in a claim under this Policy, you have other insurance covering the same loss, we will not pay more than our share. This exclusion does not apply to Section 2 (Personal Accident) and Section 10 (Special Grant).

7. Cancellation and Refund of Premium

- (a) We may at any time cancel this Policy by giving You 7 days’ notice in writing, in which case the premium paid will be refunded on a pro-rated basis.
- (b) Cover will cease immediately when Your Domestic Helper is repatriated from Singapore or transferred to another employer by You or a registered maid employment agency in Singapore.
- (c) In the event of termination of Your Domestic Helper’s employment contract or work permit with You, cover ceases automatically from the date of the Letter of Discharge from the Ministry of Manpower. You are required to provide the Letter of Discharge to effect cancellation of the Policy.
- (d) A refund of the premium based on the table below will be payable for policy cancellation. No refund shall be given where a claim has been lodged under the Policy.

Cancellation of the Policy	% of Premium to be Refunded
Before the date of commencement	Admin charge \$32.10 inclusive of GST
Within 1 month from the date of commencement	90% (minimum \$32.10 inclusive of GST)
Within the 2 nd month from the date of commencement	80%
Between 2 and 4 months from the date of commencement	50%
Between 4 and 6 months from the date of commencement	30%
Between 6 and 9 months from the date of commencement	15%
After 9 months from the date of commencement	No refund

8. Dealing with Disputes

If there is any dispute on Your Policy that we cannot reach an agreement, it must be referred to Financial Industry Disputes Resolution Centre Ltd (FIDREC) for mediation. If the dispute cannot be resolved through FIDREC, it must be referred to the Singapore International Arbitration Centre (SIAC) through legal proceedings using SIAC Rules that are applicable to the period that Your Policy is in force.

9. Payment Before Cover Warranty

This Policy or endorsement and its relevant cover is not valid and We will not pay any benefits if We do not receive Your payment of all premiums due to Us before the Policy or endorsement inception (start) date.

10. Sanction Clause

Under no circumstances shall this insurance contract be deemed to provide cover and no liability be incurred to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose Us to any sanction, prohibition, or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, United States of America or Singapore.

11. Illegality Clause

If providing any cover or benefit under this Policy would expose Us to any prohibition, or restriction under the laws or regulations of Singapore, this Policy and its benefits shall be considered void, as if cover was never granted.

Section 15 : Claims Procedure

1. Claims Submission

You can submit your claim through a claim form obtainable from Us upon request or from Our website or distributor’s website – www.axa.com.sg or www.anda.com.sg.

2. 30-Day Claims Notification

You must notify Us in writing within 30 days of the incident that may give rise to a claim. We can deny Your claim if it is submitted after the 30 days' notification period. If unfortunately that happens, but You can reasonably prove to Us that You were unable to notify Us earlier due to reasons beyond Your control, We will consider to assess Your claim. If You anticipate that You would not be able to submit Your claim within 30 days of its happening, please call Us or write to Us so that We can advise You further.

3. Fraudulent Claims

You are responsible to ensure that Your claims and declarations submitted to Us are true and made in good faith. In cases where Our investigation proves that a claim We received is dishonest or exaggerated, We will reject the claim, cancel the relevant Policy and refer the matter to the relevant authorities.

4. Supporting Documents

When submitting a claim, You are responsible for providing Us with all supporting documents at Your expense. A checklist of the supporting documents We need is available on our website. We will only be obliged to pay claims if We are satisfied with all the supporting documents which You have submitted to Us.

5. Interest

We do not pay any interest on any benefit that is paid from this Policy.

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 this Policy is automatic and no further action is required from the Insured. 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 AXA or visit the GIA or SDIC websites (www.gia.org.sg or www.sdic.org.sg).

SmartHelper 5 Nov 2020