

AVA Insurance Agency
Domestic Maid Insurance & Bond Package

Foreign Domestic Workers (Long Term Pass Holders - LTPH) Insurance Plan with COVID 19 hospitalization coverage structured to meet the new requirement for LTPH's entering into Singapore. Enjoy peace of mind from the uncertainty of having to foot huge medical bills arising from the COVID 19 pandemic. Select from a choice of four Plans offered at pre-COVID premiums.

Policy underwritten by: Aviva Limited, Allied World Assurance Company Limited & Tokio Marine Insurance Singapore Ltd

Section	Coverage	Plan A	Plan B	Plan C	Plan D
Security Bond	Insurance Guarantee Letter of Guarantee to MOM	S\$5,000			
1	Personal Accident (24 hours)				
	(A) Death	S\$60,000			
	(B) Permanent Disablement	As per scale in Policy			
	(C) Accidental Medical Expenses	S\$1,000	S\$1,500	S\$2,500	S\$4,000
2	Hospital & Surgical Expense (24-hour Worldwide) Inclusive of Hospitalisation and treatment due to COVID-19	S\$30,000 (Annual Limit: S\$15,000)	S\$30,000 (Annual Limit: S\$15,000)	S\$40,000 (Annual Limit: S\$20,000)	S\$60,000 (Annual Limit: S\$30,000)
3	(A) Recuperation Expense (Max 60 Days)	NIL	S\$10 per day	S\$20 per day	S\$30 per day
	(B) Temporary Help Benefit (Max 30 Days)	NIL	S\$10 per day	S\$15 per day	S\$20 per day
4	Repatriation Expenses	Up to S\$10,000			
5	Wages & Levy Reimbursement (Max 60 Days)	NIL	Up to S\$30 per day	Up to S\$35 per day	Up to S\$35 per day
6	Termination/ Re-Hiring Expenses	NIL	S\$250	S\$350	S\$500
7	Outpatient Kidney Dialysis/Cancer Treatment	NIL	NIL	S\$2,500 (Policy Limit)	S\$5,000 (Policy Limit)
8	Special Grant (Death Benefit)	NIL	S\$1,000	S\$2,000	S\$3,000
9	Maid & Household Liability	NIL	S\$50,000 AOA (Any One Accident)/ Unlimited AOP (Any One Period)		
10	Fidelity Guarantee	NIL	NIL	S\$5,000	S\$5,000
Premium	14-month	\$171.20 (Incl GST)	\$192.60 (Incl GST)	\$224.70 (Incl GST)	\$256.80 (Incl GST)
	26-month	\$246.10 (Incl GST)	\$284.30 (Incl GST)	\$327.10 (Incl GST)	\$374.50 (Incl GST)
OPTIONAL COVERAGE					
a) Reimbursement of Indemnity paid to insurer (excess \$250)					
If purchased with Policy		\$53.50 (Incl GST)			
If purchased subsequently		\$85.60 (Incl GST)			
b) Top-up for of limit under Section 2: Hospital & Surgical Expenses (H&S)					
26-month Policy (Additional limit)	S\$10,000 (Annual Limit \$5,000)	\$53.50 (Incl GST)			
	S\$20,000 (Annual Limit \$10,000)	\$107.00 (Incl GST)			
	S\$30,000 (Annual Limit \$15,000)	\$139.10 (Incl GST)			

Special Extensions

- Section 2 (Hospital & Surgical Expenses) is extended to include :
 - Day Surgery (Surgery without hospitalization stay)
 - Treatment of Covid-19 and other communicable disease or illness (e.g. SARS, Tuberculosis, Dengue Fever) is further extended to include cover for hospitalization solely for the purpose of quarantine or isolation

For enquiries, please contact your Employment Agency or email enquiry@ava-ins.com. With your name and contact number for our friendly staff to assist you.

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STANDALONE 14 DAYS SHN COVID-19 INSURANCE POLICY

Specifically designed to cover returning Foreign Domestic Workers (FDW) on Long Term Pass for the cost of Treatment of COVID-19 infection during the first 14 days upon their return to Singapore. This is a standalone policy and can be purchased as an additional top up cover where your existing policy does not grant COVID-19 cover for the 14 days upon return to Singapore.

Policy underwritten by: Aviva Limited

COVERAGE	LIMIT	PREMIUM
Hospitalisation and Surgical Treatment for COVID 19 infection (Only applicable for returning FDWs)	S\$15,000.00	S\$74.90 (Incl GST) (for 14 days)

Extensions

Treatment of Covid-19 infection is further extended to include cover for hospitalization solely for the purpose of quarantine or isolation.

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