

FAQs – Migrant Domestic Worker Insurance (MDW) Claims

Personal Accident – Medical Expenses

Q1. If my helper is sick and I bring her to General Practitioner / A&E consultation, can I make a claim under my Migrant Domestic Worker (MDW) Insurance policy?

A1. No, unless it is arising out of an accident or there is a day surgery (which is not excluded under the policy).

Q2. If my helper goes back for home leave and died because of a car accident, can I make a claim for the MDW Insurance policy?

A2. Yes, our insurance provides worldwide accident coverage. You may submit a claim together with the original medical bills incurred to our Claims Department.

Q3. Are the mandated and other cursory medical checkup / General Practitioner consultation for minor illnesses (e.g. cough, flu) covered in the MDW Insurance?

A3. No.

Q4. What is the difference between Accidental Medical Expenses and Hospital and Surgical Expenses?

A4. Accidental Medical expenses are for accidents only (sustained bodily injury) and you can claim for medical treatments. E.g. if your helper accidentally cuts her hand and requires a few stitches.

Hospital and Surgical expenses covers both accidents and illnesses and expenses have to be incurred as an Inpatient or for day surgery (if outpatient) e.g. helper is admitted to hospital for acute appendicitis. However, if illness is a pre-existing condition, then it is not claimable unless the helper has been continuously insured for the last 12 months. For day surgery, the helper need not be admitted as Inpatient.

Q5. If my helper accidentally sprains her ankle and I bring her to a Traditional Chinese Medicine (TCM) Practitioner to seek treatment, is this claimable?

A5. Yes, the medical expenses incurred are claimable if the TCM practitioners are registered with MOH and possesses valid license and subject to a sub-limit of S\$100.00 per treatment and the limit as specified in the Certificate of Insurance in the aggregate.

Q6. If my helper has toothache/Dental Problem/Dental Surgery and I bring her to a Dentist to seek treatment, is this claimable?

A6. No. Dental Inspection and or treatment or in obtaining dentures are not covered unless otherwise resulting from an accident.

Hospital & Surgical Expenses (H&S Expenses)

Q1. If my helper is required to go for a day surgery, can I make a claim for the expenses incurred under H&S Expenses?

A1. Yes, you can make a claim under the H&S Expenses. However, if the illness / disease is a pre-existing condition, then it is not claimable unless the helper has been continuously insured for the last 12 months under any insurance policy in Singapore.

Q2. If my helper is admitted to hospital for Emergency Surgery due to Ruptured Ectopic Pregnancy, can I make a claim?

- A2. No, you will not be able to claim for such hospital expenses as our MDW Insurance policy excludes any claim resulting from pregnancy, childbirth, miscarriage, abortion, sterilization, menopause, consensual sexual activities, or any complications there from.
- Q3. If my helper is admitted to hospital for Altered Mental Status/Psychiatric Disorder/Stress, can I make a claim?**
- A3. No, you will not be able to claim for such hospital expenses as our MDW Insurance policy excludes any claim in respect of mental disease of any kind and/or treatment in mental hospitals or homes.
- Q4. If my helper was given Medical Certificate for her post hospitalization outpatient leave, can I make a claim for the compensation?**
- A4. No, you can only claim for the reimbursement of Wages and Levy, Recuperation Expenses and Temporary Help for the number of days admitted as Inpatient during the hospitalization due to illness/accident/disease and applicable only if taken up.
- Q5. If my helper tries to climb down the kitchen window in an attempt to escape, she falls and sustains injuries and is hospitalized, can I make a claim?**
- A5. No, any unlawful act of the helper or willful exposure to danger, suicide attempt, intentional self-injury or any attempt thereat while sane or insane or caused directly by a deliberate act, will not be claimable.
- Q6. If my helper is hospitalized due to Covid-19, will the H&S Expenses be covered?**
- A6. Yes, the H&S expenses will cover hospitalization due to communicable disease or illness (e.g. SARS, Covid-19, Dengue Fever).

Repatriation & Termination / Re-Hiring Expenses

- Q1. If my helper dies of bodily injuries/illness and I need to repatriate her body back to her country, are the repatriation expenses covered?**
- A1. Yes, you can make a claim for the expenses necessarily incurred in the event of your helper's death resulting from an injury, illness, disease or suicide. This claim is subject to the limit as stated in the Certificate of Insurance.
- Q2. When can I claim for Termination / Re-Hiring Expenses?**
- A2. In the event, your helper suffers from prolong terminal or serious illness or injuries which prevents her from continuing her duties as a MDW, you can claim for the expenses incurred up to the limit stated in the Certificate of Insurance. This is provided that a registered medical practitioner certifies that your helper is medically unfit to perform her duties as a domestic helper for the next 3 months from the date of illness or accident and applicable only if taken up.

Claim Procedure & Processing

- Q1. How do I make a claim?**
- A1. Please refer to the "MDW Insurance Claims Procedures" in this website for further information.