



ENHANCED MAIDASSURE

Reliable coverage for your household
support, one policy at a time



Overview of Key Benefits



BENEFITS		CLASSIC	DELUXE	EXCLUSIVE
1	Letter of Guarantee to Ministry of Manpower	\$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	Up to \$1,500	Up to \$2,000	Up to \$2,500
3	Hospitalization & Surgical expenses (H&S) per year:	\$60,000 per policy year	\$70,000 per policy year	\$80,000 per policy year
	Co-payment for H&S (Per policy year)			
	First \$15,000	No co-payment (100% paid by ECICS)		
	From \$15,001 onwards	25% paid by Employer, 75% paid by ECICS		
4	Daily hospitalization benefit (per day, max 90 days)	\$15	\$20	\$25
5	Wages & levy reimbursement (per day, max 90 days)	Up to \$30	Up to \$30	Up to \$30
6	Termination & re-hiring expenses	Up to \$500	Up to \$500	Up to \$500
7	Repatriation expenses	Up to \$10,000	Up to \$10,000	Up to \$10,000
8	Domestic helper's liability	Up to \$10,000	Up to \$10,000	Up to \$10,000
9	Special grant	\$1,000	\$1,000	\$1,000

Optional Add-ons

10	Waiver of Counter Indemnity for Letter of Guarantee (Excess: \$250)	Up to \$5,000	Up to \$5,000	Up to \$5,000
11	Outpatient Medical Expenses Rider (only for maids aged 50 years old and below) <ul style="list-style-type: none"> Co-payment of \$10 each claim at Panel Clinic Maximum \$60 each claim 	-	\$300 / \$500	
12	Waiver of Co-payment for H&S (only for maids aged 50 years old and below)	-	25%	25%

How Waiver of Co-payment Works?



Scenario 1 : Classic Plan (\$60,000 annual limit)

Domestic helper Sally has been hospitalized with a bill of \$15,000.

Total bill = \$15,000

WITHOUT WAIVER OF CO-INSURANCE	WITH WAIVER OF CO-INSURANCE
First dollar cover of \$15,000 will kick in and ECICS covers the entire bill	First dollar cover of \$15,000 will kick in and ECICS covers the entire bill

Domestic helper Sally has been hospitalized once more in the same policy year with a bill of \$30,000.

Total bill = \$30,000

WITHOUT WAIVER OF CO-INSURANCE		WITH WAIVER OF CO-INSURANCE
25% co-payment will instantly kick in for the second bill. Policyholder pays \$7,500 (25% of \$30,000)	ECICS pays the remainder \$22,500 (75% of \$30,000)	ECICS pays \$30,000 and covers the entire bill

How Waiver of Co-payment Works?



Scenario 2 : Classic Plan (\$60,000 annual limit)

Domestic helper Helen has been hospitalized with a bill of \$60,000.

Total bill = \$60,000

WITHOUT WAIVER OF CO-INSURANCE		WITH WAIVER OF CO-INSURANCE
ECICS pays first \$15,000 (First dollar cover)	Policyholder pays \$11,250 (25% of \$45,000)	ECICS pays \$60,000 and covers the entire bill
	ECICS pays remainder \$33,750 (75% of \$45,000)	

Domestic helper Sally has been hospitalized once more in the same policy year with a bill of \$20,000.

Total bill = \$20,000

WITHOUT WAIVER OF CO-INSURANCE		WITH WAIVER OF CO-INSURANCE
Policyholder pays \$8,750 (25% of \$20,000 and amount exceeding limit)	ECICS pays \$11,250 (75% of \$20,000, subject to policy limit)	Policyholder pays \$20,000 (Annual limit fully utilized for the first hospitalization)



Why Choose Us?

Cash Cover Up To 90 Days!

With the industry's longest hospital cash coverage of 90 days, you receive unmatched financial security and peace of mind. This extended protection gives you extra time to manage unexpected costs and recover, easing stress and reducing financial pressure during tough times.

Cashless Outpatient Cover

Enjoy a seamless claims process with our cashless outpatient coverage! No need to worry about upfront payments or extra clinic fees — if your expenses are within the coverage limit, we'll handle them for you.

Homegrown Insurer, Worldwide Coverage

Experience worldwide coverage with our comprehensive maid insurance, offering financial protection for personal accidents, hospitalization, and surgical expenses, no matter where your domestic helper is located.

Important Notes and Disclaimers

This insurance product brochure provides general information about our Enhanced MaidAssure insurance and is intended for informational purposes only. Please note that the terms, conditions, coverage, and exclusions of the insurance policy will govern all transactions and are outlined in the policy wording. It is important to carefully read and understand the policy documents before making any decisions regarding insurance coverage.

The information provided in this brochure is subject to change without notice. We recommend consulting with one of our licensed insurance advisors to obtain personalized advice tailored to your specific needs and circumstances.

Insurance products are underwritten by ECICS Limited, a registered and licensed insurance provider. This brochure does not constitute an offer, solicitation, or recommendation to purchase insurance. All insurance products are subject to underwriting approval.

For further details, terms, and conditions, please refer to the policy wording or contact our customer service team at (customerservice@ecics.com.sg or 65 6206 5588).

Information is correct as at 12 March 2025

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