



ENHANCED MAIDASSURE

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





Why Choose Us?

Medical Coverage per MOM Insurance Requirements

All our plans comply with MOM's enhanced medical insurance requirements. Choose the best coverage for you and your domestic helper.

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.

90 Days 100% Refund On Cancellation

Change your mind? No worries! Cancel within 90 days and get a full refund credited towards your next policy with us!

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.

Summary of Your Benefits



The benefits table shows the maximum payouts per policy per period of insurance.

YOUR BENEFITS	CLASSIC	DELUXE	EXCLUSIVE
Letter of Guarantee Mandatory Letter of Guarantee to MOM.	\$5,000		
Personal Accident			
• Death or Permanent Disablement	\$60,000	\$65,000	\$70,000
• Accidental Medical Expenses (Sublimit of \$200 for TCM)	\$1,500	\$2,000	\$2,500
Hospitalization & Surgical Expenses (Per Year) (Includes Day Surgery, 90 days Pre and Post-hospitalization Treatment, Covid-19)	\$60,000	\$70,000	\$80,000
Co-payment for Hospitalization & Surgical Expenses (Per Year)	First \$15,000: 100% covered by ECICS Above \$15,000: 75% covered by ECICS		
Daily Hospitalization Benefit Daily payout for hospitalized insured maid, worldwide coverage (max 90 days).	\$15 per day	\$20 per day	\$25 per day
Wages & Levy Reimbursement Pays pro-rata wages and government levy during insured maid's hospitalization (max 90 days).	Up to \$30 per day		
Termination & Re-Hiring Expenses Covers agency fees for hiring a replacement maid following permanent disability or death of an insured maid from an accident.	\$500		
Repatriation Expenses Returning insured maid back to her country of origin	\$10,000		
Domestic Helper's Liability Legal liability for accidental third party damage or injury caused by the insured maid during employment.	\$10,000		
Special Grant Payment to insured maid's estate in event of death	\$1,000		

OPTIONAL ADD-ONS	CLASSIC	DELUXE	EXCLUSIVE
Waiver of Counter Indemnity Reduces your liability from \$5,000 to \$250 in the event of a breach of the security bond.	\$5,000		
Outpatient Medical Expenses Rider Extend outpatient expenses coverage to include illnesses (Only available for maids aged 50 years and below)	Up to \$300		
	Up to \$500		
Waiver of Co-Payment Payable by Employer (Only available for maids aged 50 years and below)	\$60,000 (100% Covered by ECICS)	\$70,000 (100% Covered by ECICS)	\$80,000 (100% Covered by ECICS)

Premium Pricing Table

Premium pricing is based on plan and maid’s age for a 26-month term, inclusive of GST

PLAN TYPE	CLASSIC	DELUXE	EXCLUSIVE
Insured Maids Aged 50 Years and Below	\$530.00	\$590.00	\$660.00
Insured Maids Aged 51 to 60 Years	\$1,150.00	\$1,270.00	\$1,420.00

Optional Benefit Pricing Table

The pricing table shows the cost of optional add-ons based on the plan for a 26-month term, inclusive of GST

OPTIONAL BENEFITS	CLASSIC	DELUXE	EXCLUSIVE
Waiver of Co-Payment for Hospitalization & Surgical Expenses	\$141.70	\$180.00	\$204.00
Waiver of Counter Indemnity	\$54.50		
Outpatient Medical Extension - Illnesses (\$300)	\$97.50		
Outpatient Medical Extension - Illnesses (\$500)	\$163.50		

How Waiver of Co-payment Works?



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

Insured Maid 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

Insured Maid 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)

Insured Maid 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)	

Insured Maid Helen 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
ECICS pays \$11,250 (75% of \$20,000, subject to policy limit)	Policyholder pays \$8,750 (25% of \$20,000 and amount exceeding limit)	Policyholder pays \$20,000 (Annual limit fully utilized for the first hospitalization)

Important Notes and Disclaimers

This insurance product brochure provides general information about our MaidSure 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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