



# HelperCare

Peace of mind, for you and your helper



## Comprehensive protection designed for your helper

A domestic helper brings essential support to bustling households, often becoming an integral part of the family. Recognising the significance of this bond, we proudly present HelperCare – our comprehensive plan that provides the necessary coverage. With HelperCare, you can ensure their well-being while enjoying peace of mind for yourself!

### Benefits at a glance



Up to S\$100,000 Worldwide Coverage for **Accidental Death or Permanent Disability**



Covers Outpatient Medical Expenses Incurred from **Treatment by TCM Physician/Chiropractor** due to Accident



**Local and Emergency Overseas Hospitalisation Coverage** (including Communicable Diseases e.g. Covid-19 & Dengue Fever)



Up to S\$100,000 Annual Limit for **Hospital & Surgical Expenses** including Pre and Post Hospitalisation Treatment of 90 Days



Coverage for **Pre-Existing Medical Conditions** (if Helper is Employed for More Than 12 months in Singapore with the same Employer/Insured)



**Daily Hospital Allowance** for up to 60 Days



Covers First Occurrence of **Mental Conditions** including Self-Inflicted Injuries Arising from Attempted Suicide

## Summary of Benefits

Section	Description of Benefits	Standard	Standard Plus	Superior Plus	Supreme Plus
1	Letter of Guarantee to Ministry of Manpower <sup>1</sup>	S\$5,000	S\$5,000	S\$5,000	S\$5,000
2	<b>Personal Accident</b>				
	<b>A. Death</b>	S\$60,000	S\$60,000	S\$80,000	S\$100,000
	<b>B. Permanent Disablement</b>	As per scale in Policy			
	<b>C. Outpatient Medical Expenses due to Injury - Treatment by TCM Physician/Chiropractor</b>	S\$1,000 – S\$100/injury	S\$2,000 – S\$100/injury	S\$2,500 – S\$100/injury	S\$2,500 – S\$100/injury
3	<b>Hospital &amp; Surgical Expenses</b>	S\$60,000 per annum	S\$60,000 per annum	S\$80,000 per annum	S\$100,000 per annum
	<b>Co-insurance applicable to bills exceeding S\$15,000</b>	25%	0%	0%	0%
4	<b>Daily Benefit</b>	Not Covered	S\$20 per day (maximum 60 days)	S\$20 per day (maximum 60 days)	S\$20 per day (maximum 60 days)
5	<b>Repatriation Expenses</b>	S\$10,000	S\$10,000	S\$10,000	S\$10,000
6	<b>Wages &amp; Levy Reimbursement</b>	Not Covered	Up to S\$30 per day (maximum 60 days)	Up to S\$30 per day (maximum 60 days)	Up to S\$30 per day (maximum 60 days)
7	<b>Re-hiring Expenses</b>	S\$350	S\$350	S\$400	S\$450
8	<b>Outpatient Kidney Dialysis/Cancer Treatment</b>	S\$2,500	S\$2,500	S\$3,000	S\$3,000
9	<b>Special Grant</b>	S\$1,000	S\$1,000	S\$2,000	S\$3,000
10	<b>Reimbursement of Indemnity Paid to Insurer</b>	Optional	Optional	Optional	Optional
11	<b>Helper's Personal Belongings</b>	S\$250	S\$250	S\$300	S\$400
12	<b>Helper's Liability to Third Party</b>	S\$20,000 (Any One Accident/ in the aggregate)	S\$20,000 (Any One Accident/ in the aggregate)	S\$25,000 (Any One Accident/ in the aggregate)	S\$25,000 (Any One Accident/ in the aggregate)

<sup>1</sup> The Proposer will need to indemnify Liberty Pte Limited for all sums that Liberty may incur arising out of the Letter of Guarantee.

## Premiums (include prevailing GST)

Bond & Insurance	Standard	Standard Plus	Superior Plus	Supreme Plus
<b>Helper's Age – 50 and below</b>				
For 14 months	S\$376.05	S\$441.45	S\$506.85	S\$572.25
For 26 months	S\$501.40	S\$588.60	S\$675.80	S\$763.00
<b>Helper's Age – 51 to 64</b>				
For 14 months	S\$658.09	S\$772.54	S\$886.99	S\$1,001.44
For 26 months	S\$877.45	S\$1,030.05	S\$1,182.65	S\$1,335.25

## Reimbursement of Indemnity Paid to Insurer

<b>Additional Premium Payable (optional)</b>	
Flat Rate (include prevailing GST)	S\$54.50

In the event that Liberty is required to make payment under the Security Bond required by Ministry of Manpower, the Proposer will need to reimburse Liberty the "Excess" amount only, provided that the payment is not caused by or resulting from the Proposer's breach of the conditions under the Security Bond.

The "Excess" amount will vary as follows:

- S\$250 if this extension of coverage is purchased when the insurance package is first arranged subject to a waiting period of 30 days from the policy inception date
- S\$500 if this extension is purchased mid-term but within one month of the policy inception date subject to a waiting period of 30 days from the policy inception date

## Notes

### Persons eligible to apply

- The Insured Person must be in the immediate employment of the Insured and holds a valid work permit
- Age 64 years and below

## Pre-contract disclosure for medical insurance plans for Work Permit and S Pass Holders

This product provides coverage for the following features that comply with the Ministry of Manpower's (MOM) enhanced Medical Insurance (MI) requirements:

	Yes/No
Annual claim limit of at least \$60,000, inclusive of a first-dollar cover of \$15,000	Yes
For portion of the bill above \$15,000, the employer must co-pay up to 25% (to the hospital)	Yes
Exclusions are in line with MOM's list of allowable exclusions	Yes
Age-differentiated premiums are in 2 age bands: (1) <50 years old and (2) >50 years old	Yes
Insurers will reimburse our portion of the hospital bill to hospitals directly upon admissibility of the medical claim	Yes

The information provided here is a summary. Please refer to the actual policy wordings for the terms and conditions. More information about HelperCare is available on our website at [libertyinternational.com/sg](http://libertyinternational.com/sg)

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. 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 us ([sgservicecenter@libertymutual.com](mailto:sgservicecenter@libertymutual.com)) or visit the GIA/LIA or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

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