

## **FAQs – MIGRANT DOMESTIC WORKER (MDW) INSURANCE CLAIMS**

### **Hospital & Surgical Expenses (H&S Expenses)**

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

Ans: 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 in Singapore.

- 2. If my helper is hospitalized due to Covid-19, will the H&S Expenses be covered?**

Ans: Yes, the H&S expenses will cover hospitalization due to communicable disease or illness (e.g. SARS, Covid-19, Dengue Fever).

### **Personal Accident – Medical Expenses**

- 1. If my helper is sick and I bring her to GP, or if I bring her for regular routine health screening, can I make a claim under my MDW Insurance policy?**

Ans: No, the expenses are not claimable. It is payable only if it is due to an accident.

- 2. If my helper is injured in an accident while on home leave, can I make a claim under my MDW Insurance policy?**

Ans: Yes. The MDW insurance provides 24-hour worldwide accident coverage.

- 3. If my helper accidentally sprains her ankle and I bring her to a TCM Practitioner to seek treatment, is this claimable?**

Ans: Yes, the medical expenses incurred are claimable if the TCM practitioner is registered with MOH and possesses valid license.

- 4. If my helper has toothache or a dental problem and I bring her to a dentist to seek treatment, is this claimable?**

Ans: No. Dental Inspection is not covered unless otherwise resulting from an accident.

### **Claim Procedure & Processing**

- 1. How do I make a claim?**

Ans: Refer to the “Claims Procedures” document.