

Domestic Helper Frequently Asked Questions (FAQs)

Section 2 – Personal Accident

Are out-patient bills covered under the Personal Accident section?

Yes. They are covered under Benefit C, provided that they are incurred for bodily injuries caused solely by an accident and treated by a qualified and registered medical practitioner, subject to the limits stated in the Schedule.

My domestic helper accidentally sprained her ankle and I brought her to a Chinese Physician to seek treatment. Is this claimable?

The medical expenses incurred at Traditional Chinese Medicine (TCM) is subject to the Type of Package taken up.

Section 3 – Repatriation Expenses

If my domestic helper died of bodily injuries or sickness and I need to repatriate her body back to her country, are the repatriation expenses covered?

Yes. If you use the services provided by Heng-Gref Emergency Medical Assistance Pte Ltd to repatriate the body back to the capital city of her home country, we will reimburse the cost in full. If your domestic helper's next-of-kin arranges their own repatriation, we will reimburse the expenses up to \$3,000.

Section 4 - Hospital and Surgical Expenses

If my domestic helper is hospitalised, can I claim for the full medical fees?

The claim is payable for inpatient expenses including day surgery subject to the annual limit, terms and conditions of the policy.

If my domestic helper undergoes a mammogram, is it covered?

No, it is not covered, unless there is day surgery performed.

Is it necessary to apply for a medical report when I submit a claim for my domestic helper? Is the cost of the medical report fee claimable?

You may forward us a copy of the In-Patient Discharge Summary, if available. However, in the event that we require a medical report, we will request for the Medical Certificate of Treatment (found on the back page of the claim form) which is to be completed by the treating doctor. The medical report fee is not claimable under the policy.

Is minor surgery performed in clinic payable?

We need a doctor's memo to confirm the nature of surgery for our consideration.

My domestic helper needs to be hospitalized. Will HSBC Life issue Letter of Guarantee for the admission?

No, we do not issue Letter of Guarantee for the admission because our policy is on reimbursement basis. You will have to make payment for the surgery first.