

EA Alert Dated: 23 July 2019

EA Alert (06/2019): FDW Insurance – Things to Take Note

Dear Key Appointment Holder and EA Personnel,

This advisory is applicable to foreign domestic workers (FDWs)- placing employment agencies (EAs).

2 As part of EA's service to clients, some EAs may have partnered insurance company(ies) to offer FDW insurance to their clients. We would like to remind EAs that clients must be allowed to purchase insurance from any insurance company.

3 Where your client wishes to purchase FDW insurance through your EA, full disclosure of the insurance details must be provided to your clients. Such details include (i) name of insurance company, (ii) type of policy/product, and (iii) terms and conditions. In addition, EAs should also advise your clients to consider purchasing insurance of higher coverage beyond the stipulated minimum sum, as this would provide better protection for your clients and give them a greater peace of mind in the event of an unforeseen critical illness or accident.

4 Where your client wishes to source for their own FDW insurance, you must allow the client to do so without additional charges. You should also advise your clients on the requirements, such as the security bond amount and the minimum medical insurance coverage. Lastly, do remember to obtain the insurance details from your client for the WP application for the FDW.

5 For more information on the following insurance requirements, please refer to the links below:

- FDW Security Bond: <https://www.mom.gov.sg/passes-and-permits/work-permit-for-foreign-domestic-worker/eligibility-and-requirements/security-bond>
- FDW Medical and Personal Accident Insurance: <https://www.mom.gov.sg/passes-and-permits/work-permit-for-foreign-domestic-worker/eligibility-and-requirements/insurance-requirements>

6 MOM will continue to share important EA-related information with all EAs through this channel. Please keep your EA email address updated. For further clarification, you may call 6438 5122 or email [MOM\\_FMMD@mom.gov.sg](mailto:MOM_FMMD@mom.gov.sg). Thank you.

Yours sincerely

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