

protection plan

policy handbook domestic helpers protection plan



terms and conditions

رؤية جديدة / للتأمين
redefining / insurance



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1. Definitions

For the purpose of this Policy, the terms used herein shall have the following meaning unless specifically stated otherwise.

Absconding

The actual depart in sudden and secret manner from work and reported to the relevant authorities.

Beneficiary

The Person who receives the Policy Benefits and is the:

- a. Policyholder under Section 1 to 5 of the Benefits -
- b. The Beneficiary(ies) stated in the Application Form/Policy Schedule/ Endorsement (if any) in case Section 6 of the Benefits is opted.

Clause

A statement shown as a term or condition of the Policy.

Compensation

The total amount of Benefit that is specified in the Policy Schedule, payable to the Policyholder on the Insured Person not passing the Medical Examination or death of the Insured Person.

Date of Loss

- a. For Repatriation Expense due to not passing the Medical Examination upon Residency renewal: The date of Medical Examination of the Insured Person

- b. For Repatriation Expense due to Insured Person Absconding: The date the Insured Person is reported as Absconding to the relevant authorities
- c. For Repatriation Expense following death of the Insured Person: The date of death of the Insured Person
- d. Compensation benefit to the Policyholder on death of the Insured Person (Domestic Helper) while being under the sponsorship of the Policyholder: The date of death of the Insured Person
- e. Compensation benefit to the Policyholder in Case the Insured Person (Domestic Helper) does not pass the mandatory Medical Examination upon Residency renewal: The date of Medical Examination of the Insured Person
- f. Compensation benefit to the Beneficiary of the Insured Person on death of the Insured Person (Domestic Helper) while being under the sponsorship of the Policy holder: The date of death of the Insured Person

The Date of Loss for any claim shall fall within the Period of Insurance.

Effective Date

The inception date of the Policy and is the date of the Premium Payment.

Endorsement

A written document issued by The Company amending or explaining the Policy terms and conditions or Policy Schedule which is attached to or endorsed on to the Policy.

Expiry Date

The date, mentioned on the Policy Schedule, on which the coverage terminates under this Policy.

Grace Period

A period of 30 (thirty) days after the premium renewal due date allowed for payment of due Premium, during which the cover will remain in force. Claim payment during this period will be subject to receipt of renewal premium. If the due Premium remains unpaid after the Grace Period, the cover will lapse and benefits will not be payable and the Policy will be voided from the Policy Effective Date.

Insured Person (Domestic Helper)

Under Domestic Helpers Protection Plan, the Insured Person is the Domestic Helper as per the UAE Ministry of Labour definition, holding a valid residency with the Policyholder. It is the Person covered under this Policy and upon whom the Policy benefits are payable as defined in the Policy Schedule.

Medical Examination

The medical test that the Insured Person submits to the relevant authorities for the purpose of residency renewal in the United Arab Emirates.

Pandemic / Epidemic

An epidemic of infectious disease that has spread through and affected a large portion of human populations across a large region; for instance multiple continents, or even worldwide. The World Health Organization (WHO) is the only recognized authority to be empowered to declare the status of Pandemic / Epidemic.

Period of Insurance

The period of insurance as mentioned in the Policy Schedule for which Premiums are fully paid by the Policyholder and are accepted by The Company. This period starts on the Effective Date and continues until the Expiry Date. The Period of insurance is aligned with the Policy start date and the expiry date of the valid residency for the Insured Person.

Policy

This document (Policy terms and conditions), any supplementary contracts or Endorsements herein, any amendments hereto signed by The Company and the Policy Schedule, which shall together constitute the entire contract between the parties.

Policy Schedule

An integral part of this Policy which provides details such as the Benefit amount, Premium payable, Period of Insurance and any other limitations / particular conditions.

Policyholder

The sponsor of the Insured Person and who is responsible for the Premium payment.

The sponsor must be an individual person. Companies are excluded from taking the policy.

Premium

The amount of money payable by the Policyholder to The Company, in consideration of the insurance cover.

Sum Insured

The Repatriation and/or Compensation amount that is specified in the Policy Schedule.

The Company

AXA Green Crescent Insurance Company P.J.S.C. or its successors in title.

War or Warlike Operations

War or warlike operations (whether war be declared or not), invasion, act of foreign enemy, hostilities, civil war, civil commotion, rebellion, revolution, insurrection, conspiracy, military or usurped power, riot or strike or mutiny, martial law, state of siege, civil war, terrorism act, shelling, sniping, ambushes, and all acts of similar nature; or any period the Insured Person is serving in the Armed Forces of any country, whether in peace or war.

2. Benefits

Repatriation Expenses and/or Compensation Benefit

The Policy covers the Repatriation Expenses and/or Compensation Benefit for the Insured Person following the below stated causes only:

SECTION 1 – REPATRIATION EXPENSES BENEFIT DUE TO NOT PASSING THE MEDICAL EXAMINATION – APPLICABLE ON RENEWAL OF THE ACTUAL VALID RESIDENCY

If during the Period of Insurance, the Insured Person did not pass the Medical Examination for the purpose of renewing the actual valid residency in the United Arab Emirates, which shall necessitate his/her repatriation to his/her home country, The Company hereby agrees to cover the actual cost of Economy Flight Ticket for the Insured Person to his/her home country subject to the limit specified in the Policy/Policy Schedule.

The Repatriation Expenses Benefit is subject to the risks excluded under “5. Exclusions”.

Insurance will automatically cease as soon as the Repatriation Expenses Benefit under Section 1 and /or Compensation Benefit under Section 5 are paid.

SECTION 2 – REPATRIATION EXPENSES BENEFIT DUE TO ABSCONDING

If at any time during the Period of Insurance, the Insured Person was reported by his/her sponsor as Absconding and was later arrested, which necessitate his/her repatriation to his/her home country, The Company hereby agrees to cover the actual cost of Economy Flight Ticket for the Insured Person to his/her home country subject to the limit specified in the Policy/Policy Schedule.

The Repatriation Expenses Benefit is subject to the risks excluded under “5. Exclusions”.

Insurance will automatically cease as soon as the Repatriation Expenses Benefit under Section 2 is paid.

SECTION 3 – REPATRIATION EXPENSES BENEFIT DUE TO DEATH

If at any time during the Period of Insurance, the Insured Person dies, which shall necessitate the repatriation of his/her mortal remains to his/her home country, The Company hereby agrees to appoint a Third Party Administrator to assist the Policyholder in the Repatriation Process and would be liable to all travelling expenses necessarily incurred for such repatriation up-to the nearest airport of the Domestic Helpers home country, subject to the limit specified in the Policy/Policy Schedule.

This Repatriation Expenses Benefit covers the cost of embalming the body, cost of coffin, cost of Air Waybill cargo of the human remains from the United Arab Emirates to the airport in the home country of the Insured Person and cost of legal repatriation documents. This Repatriation Expenses Benefit does not cover cost of re-coffin of the body, personal belonging cargo expenses, clearance and transportation fees in the home country, the funeral expenses or cremation of the body, neither in the United Arab Emirates nor in the home country of the Insured Person.

The Repatriation Expenses Benefit is subject to the risks excluded under “5. Exclusions”.

Insurance will automatically cease as soon as the Repatriation Expenses Benefit under Section 3 and Compensation Benefit under Section 4 are paid.

SECTION 4 – COMPENSATION BENEFIT TO THE POLICYHOLDER ON DEATH OF THE INSURED PERSON WHILE BEING UNDER THE SPONSORSHIP OF THE POLICYHOLDER.

If at any time during the Period of Insurance, the Insured Person dies due to any cause, The Company shall pay the Sum Insured as specified in the Policy Schedule to the Policyholder

The Compensation Benefit is subject to the risks excluded under “5. Exclusions”.

Insurance will automatically cease as soon as the Repatriation Expenses Benefit under Section 3 and Compensation Benefit under Section 4 are paid.

SECTION 5 – COMPENSATION BENEFIT TO THE POLICYHOLDER IN CASE THE INSURED PERSON (DOMESTIC HELPER) DOES NOT PASS THE MANDATORY MEDICAL EXAMINATION FOR THE PURPOSE OF RENEWING THE ACTUAL VALID RESIDENCY.

If during the Period of Insurance, the Insured Person does not pass the Medical Examination for the purpose of renewing the residency in the United Arab Emirates, which shall necessitate his/her repatriation to his/her home country, The Company shall pay the Sum Insured as specified in the Policy Schedule to the Policyholder.

The Compensation benefit is payable on subsequent renewal of the policy.

The Compensation Benefit is subject to the risks excluded under “5. Exclusions”.

Insurance will automatically cease as soon as the Repatriation Expenses Benefit under Section 1 and /or Compensation Benefit under Section 5 are paid.

**SECTION 6 – COMPENSATION
BENEFIT TO THE BENEFICIARY
OF THE INSURED PERSON ON
DEATH OF THE INSURED PERSON
(DOMESTIC HELPER) WHILE BEING
UNDER THE SPONSORSHIP OF
THE POLICYHOLDER. (OPTIONAL).**

The Company shall pay to the Beneficiary of the Insured Person the Sum Insured as specified in the Policy Schedule in the event of the Insured Person's death while being under the sponsorship of the Policyholder during the Period of Insurance.

The Compensation Benefit is subject to the risks excluded under "5. Exclusions"

3. Conditions & Provisions

The Policy Terms and Conditions are written in English and Arabic. In the case of any conflict between the two versions the Arabic version shall prevail.

SECTION 1 – CONTRACT

This Policy, including the attached terms and conditions, and any Endorsements and any amendments signed by The Company, if any, shall constitute the entire Contract between the parties hereto.

No agent but only a duly authorized officer of The Company has the power on behalf of The Company to extend the time for the payment of Premium or in any way to modify this Contract.

SECTION 2 - POLICY CURRENCY

United Arab Emirates Dirham (AED)

SECTION 3 - AGE LIMITS

- a. Minimum age at entry: 18 (eighteen) years
- b. Maximum age at entry: 64 (sixty four) years
- c. Maximum age at coverage: 65 (sixty five) years

SECTION 4 – CANCELLATION

This Policy cannot be cancelled by the Policyholder and/or the Insured Person.

SECTION 5 – SURRENDER VALUE

This Policy has no Surrender Value.

SECTION 6 - TERMINATION OF POLICY BENEFITS

Insurance Cover for the Insured Person shall terminate immediately on the earliest of:

- a. The date the Repatriation Expenses and/or Compensation Benefit are paid.
- b. Upon termination of the Policy by normal expiry.

Any such termination shall be without prejudice to any valid claim originating prior to the date of termination.

SECTION 7 - COMPLIANCE WITH POLICY PROVISIONS

Non compliance with any of the provisions contained in the Policy shall invalidate all claims hereunder.

SECTION 8 – ARBITRATION

All differences arising out of this Policy shall be referred to a single Arbitrator to be appointed in writing by the parties in accordance with the applicable laws in force at the time.

In all other respects, the Arbitration shall be subject to the statutory provisions relating to arbitration of the United Arab Emirates. Unless and until an award has been made, no action or other legal proceedings shall be

commenced in respect of any claim under or by virtue of this Policy.

If The Company shall disclaim liability to the Insured Person for any claim hereunder, and if such claim has not been referred to Arbitration under the provisions herein contained, within 12 (twelve) calendar months from the date of this disclaimer; then the claim shall be deemed to have been abandoned, and shall not thereafter be recoverable under this Policy.

SECTION 12 - TERRITORIAL LIMITS

As specified in the Policy Schedule.

SECTION 9 – JURISDICTION

This Agreement is governed by the Law of the United Arab Emirates, and all claims and/or disputes shall be adjudicated by the Courts of competent jurisdiction in the said country.

SECTION 10 - CONFORMITY WITH STATUTES

Any provision of the Policy which, on the Effective Date, is in conflict with laws of the jurisdiction in the United Arab Emirates be amended to conform to the minimum requirements of such laws.

SECTION 11 - LEGAL ACTIONS

No action at law or in equity shall be brought to recover under the Policy prior to the expiration of 60 (sixty) days after written evidence of loss has been furnished in accordance with the requirements of the Policy. No such action shall be brought after expiration of 1 (one) year of furnishing the written evidence of loss.

4. Claims

In case of claims, please contact: domestichelpers.claims@axa-gulf.com or call 800 AXA(292)

SECTION 1 - NOTICE OF CLAIM

Upon happening of any incident which may give rise to a claim under this Policy, the Beneficiary shall give notice to The Company as soon as possible prior to the Policy Expiry Date but in any case, within a maximum limit of 30 (Thirty) days after the Policy Expiry Date.

SECTION 2 - SUBSTANTIATION OF A CLAIM

All reports, certificates, information and evidence as required by The Company shall be furnished at the expense of the Beneficiary, and shall be in such form and of such a nature as The Company may prescribe.

SECTION 3 - PROOF OF LOSS

All claim documents shall be submitted to The Company as soon as possible. Additionally, The Company is entitled to obtain any further information/documents as it may reasonably require. The Company may also, at its discretion, require the documents to be authenticated by the concerned authorities.

SECTION 4 - CLAIMS DOCUMENTATION

Following are the indicative list of documents required to support the claim under this Policy:

For Repatriation Expenses and Compensation Benefit due to not passing the Medical Examination for the purpose of renewing the actual residency visa

- a. Repatriation Expenses and Compensation benefit Claim Form
- b. The Policy Schedule
- c. Clear copy of the Medical Examination Certificate confirming that the Inured Person Not Passing the Medical Examination
- d. Clear copy of passport with residence visa page for the Insured Person
- e. Clear copy of National Identity document or passport with residence visa page for the claimant (the sponsor)
- f. Any other document as The Company may deem necessary

For Repatriation Expenses Benefit due to Absconding

- a. Repatriation Expenses Claim Form
- b. The Policy Schedule
- c. Clear copy of the document filed with the relevant authorities when the Insured Person was reported as Absconding

- d. Clear copy of the Police Report after the Insured Person was arrested
- e. Clear copy of passport with residence visa page for the Insured Person
- f. Clear copy of National Identity document or passport with residence visa page for the claimant (the sponsor)
- g. Any other document as The Company may deem necessary

For Repatriation Expenses and Compensation Benefit due to death

- a. Repatriation Expenses and Compensation Benefit Claim Form
- b. The Policy Schedule
- c. Clear copy of the Death Certificate
- d. Clear copy of passport with residence visa page for the Insured Person
- e. Clear copy of National Identity document or passport with residence visa page for the claimant (the sponsor)
- f. Clear copy of National Identity document or passport with residence visa page for the claimant (the sponsor)
- g. Any other document as The Company may deem necessary

Documents may be required to be produced in original form for verification before the final settlement of claim.

SECTION 5 - BENEFICIARIES

Claims Benefits amounts are payable by The Company to the Beneficiary as stated in the Policy/Policy Schedule.

SECTION 6 - CLAIM PAYMENT

The Company shall pay the Benefits as soon as it has satisfied itself of the validity of the claim with the documents submitted.

5. Exclusions

SECTION 1 - EXCLUSIONS APPLICABLE TO ALL BENEFITS

- A. WAR EXCLUSION
WAR OR WAR-LIKE OPERATIONS.
- B. CRIMINAL ACTS EXCLUSION
THE COMPANY SHALL NOT BE LIABLE FOR ANY REPATRIATION CLAIM THAT DIRECTLY OR INDIRECTLY RESULTS FROM OR CAUSED BY ANY UNLAWFUL OR CRIMINAL ACT COMMITTED BY THE POLICYHOLDER/INSURED PERSON.
- C. PANDEMIC / EPIDEMIC.

SECTION 2 - ADDITIONAL EXCLUSIONS APPLICABLE UNDER BENEFITS - SECTION 6 (IF OPTED)

- A. SUICIDE
- B. PRE-EXISTING ILLNESS OR CONDITION FOR THE FOLLOWING ILLNESS/CONDITION ARE SUBJECT TO TWELVE MONTHS WAITING PERIOD FROM THE POLICY EFFECTIVE DATE:
 - CANCER
 - HEPATITIS C
 - HISTORY OF ISCHEMIC HEART DISEASE, CARDIOMYOPATHY, VALVULAR DISEASE, ANGINA, ATHEROSCLEROSIS, HEART ATTACK, HEART FAILURE & TRANSIENT ISCHEMICATTACKS
 - RENAL DIALYSIS
 - STROKE

6. Frequently Asked Questions

1. What are the benefits offered under the Domestic Helpers Protection Plan?

The Domestic Helpers Protection Plan covers the repatriation expenses of the domestic helper (the insured person) to their home country and/or a compensation benefit for the sponsor (the policyholder). Below are the details of the benefits offered for the events covered by the plan:

A. Standard Repatriation expenses for the Domestic Helper:

1. Repatriation expenses benefit due to failure to pass the medical examination upon the renewal of their residency and work permit.
2. Repatriation expenses benefit due to absconding from the Sponsor
3. Repatriation expenses benefit due to death while being under the policyholder's sponsorship.

B. Standard Compensation benefit for the Sponsor:

1. Lump-sum cash payment to the sponsor in the event of the death of the domestic helper while being under their sponsorship.
2. Lump-sum cash payment to the sponsor in case the domestic helper fails to pass the mandatory medical examination for the purpose of renewing their residency and visa.

C. Additional optional compensation benefit:

1. Lump-sum cash payment to designated beneficiaries of the insured person (the domestic helper) upon death while being under the sponsorship of the policyholder.

2. What is the amount payable for each benefit?

A. Repatriation expenses:

1. In case the domestic helper fails to pass the medical examination when renewing their residency and work permit, AXA will cover the actual cost of an economy ticket to fly them back to their home country, subject to the limit specified in the policy schedule.
2. In case the domestic helper absconds from their sponsor, AXA will cover the actual cost of an economy ticket to fly them back to their home country subject to the limit specified in the policy schedule.
3. In case the domestic helper passes away under the policyholder's sponsorship, AXA will appoint a third party administrator to assist the policyholder in the repatriation of their mortal remains and will cover all necessary travel expenses incurred for the repatriation up to the destination airport that is nearest to the domestic helper's place of residence in their home country (subject to the limit specified in the policy schedule).

B. Compensation benefit:

1. In case the domestic helper fails to pass the medical examination when renewing their residency and work permit, AXA will pay AED 5,000 to the sponsor.
2. In case the domestic helper passes away while still under the sponsorship of the policyholder, AXA will pay AED 5,000 to the latter.

C. Optional compensation benefit:

1. The policyholder may subscribe to an optional compensation benefit for their insured domestic helper: in case the insured person passes away while still under their sponsorship, AXA will pay a lump-sum of AED 50,000 to the designated beneficiaries of the insured (the domestic helper) if the event occurs during the period of the insurance.

3. What expenses are covered in case of repatriation of mortal remains of the insured person, and what expenses are not?

Covered:

The expenses covered under this benefit are the cost of embalming the body, the cost of coffin, the cost of Air Waybill cargo of the human remains from the United Arab Emirates to the airport in the home country of the insured person and the cost of legal repatriation documents.

Not covered:

The expenses not covered under this benefit are the cost of re-coffin of the body, the personal belonging cargo expenses, the clearance and transportation fees inside the home country and the funeral expenses or cremation of the body.

4. What are the exclusions applicable to the policy?

Exclusions applicable to all benefits:

- a. War or war-like operations
- b. Criminal acts
- c. Pandemic/epidemic

Additional exclusions on the “Death Any Cause” cover

- a. Suicide
- b. The following pre-existing illnesses or conditions are not covered the first twelve months from the policy effective date:
 - Cancer
 - Hepatitis C
 - History of Ischemic Heart Disease, Cardiomyopathy, Valvular Disease, Angina, Atherosclerosis, Heart Attack, Heart Failure and Transient Ischemic Attacks
 - Renal Dialysis
 - Stroke

5. How can I apply for Domestic Helpers' Protection Plan?

You can subscribe to a Domestic Helpers Protection Plan by contacting AXA at domestichelpers@axa-gulf.com or by calling AXA's toll-free number, 800 AXA(292).

6. What premium do I have to pay to purchase the policy?

For one-year policy duration: the premium payable is AED 100 for repatriation related benefits and AED 100 for optional Death Any Cause cover.

For two-year policy duration: the premium payable is AED 200 for repatriation related benefits and AED 200 for optional Death Any Cause.

7. What are the age limits applicable for the Insured Person?

This policy only covers the domestic helpers who are aged between 18 and 64 years upon inception of the plan.

8. What is the territorial scope of the policy?

This policy is limited to territorial boundaries of United Arab Emirates only.

9. How can I contact AXA for claims intimation?

To declare and register a claim, please contact: domestichelpers.claims@axa-gulf.com or call AXA's customer service team at 800 AXA(292).

10. What documents should I submit in case of claim?

For repatriation expenses and compensation benefit in case of failure to pass the medical examination for the purpose of renewing the actual residency visa:

- a. Repatriation expenses and compensation benefit claim form.
- b. The policy schedule.
- c. Clear copy of the medical examination certificate confirming insured person failing to pass the medical examination.
- d. Clear copy of passport with residence visa page for the insured person.
- e. Clear copy of national identity document or passport with residence visa page for the claimant (the sponsor).
- f. Any other document that AXA might deem necessary to request at the time of the claim.

For Repatriation Expenses and Compensation Benefit due to death of the insured person

- a. Repatriation expenses and compensation benefit claim form.
- b. The policy Schedule.
- c. Clear copy of the death certificate for the insured person.
- d. Clear copy of the death certificate for the insured person.

- e. Clear copy of national identity document or passport with residence visa page for the claimant (the sponsor)
- f. Any other that AXA might deem necessary to request at the time of the claim
- g. Please note that documents may be required to be presented to AXA in original form for verification purposes before the final settlement of claim.

11. What is the applicable notice period to report a claim?

AXA should be notified as soon as possible prior to the policy expiration date, in case of any incident which may give rise to a claim. The notice period after the policy expiration is limited to a maximum of 30 days.

12. What nationalities are covered under the policy?

Under Domestic Helpers Protection Plan, the insured person is the domestic helper as per the definition of the UAE Ministry of Labour, holding a valid residency with the policyholder (the sponsor).

13. How can I cancel the policy?

This policy cannot be cancelled by the policyholder and/or the insured person. The policy automatically expires after the term date of the policy.

14. Is there any surrender value associated with the policy?

This policy has no surrender value.

15. Which payment currencies and payment methods can I use to subscribe to the plan?

The accepted premium currency for this plan is the United Arab Emirates Dirham, payable by credit or debit card. Premiums and benefits can be payable in this currency only.

16. Is there any grace period for payment of the premium upon renewal?

A grace period of 30 days is available at the time of renewal of the policy. If the due renewal premium remains unpaid after the grace period, the policy will lapse and benefits will not be payable. The policy will be void from the policy effective date.

Your Agent AXA

With more than 103 million customers around the globe, AXA is one of the world's largest insurance providers. We offer a wide range of insurance products to meet your personal and business needs.

life insurance
savings plan
protection plan

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