



Terms & Conditions of ECICS Enhanced MaidAssure Insurance Promotion ("Promotion")

1. General

This Promotion is organized by ECICS Limited ("ECICS") in partnership with Minmed Group Pte Ltd ("Minmed"). The Enhanced MaidAssure Insurance Policy ("Qualifying Policy") is underwritten by ECICS and the medical services are provided by Minmed

By participating in this Promotion, you are deemed to have read, understood, and agreed to be bound by these Terms and Conditions.

This Promotion is valid from 22 October 2025 to 22 December 2025 (both dates inclusive) ("Promotion Period").

2. Eligible Customers:

To qualify as an "Eligible Customer", a policyholder must meet **ALL** the following conditions, during the Promotion Period:

- a. Successfully purchase the Qualifying Policy during the Promotion Period using the promocode "**BONUS6ME**";
- b. Purchase must be made via ECICS' direct sales channels, which are defined as ECICS' designated online website <https://www.ecics.com/maid/journey> or through assisted sales via ECICS' Telesales or Customer Service live support agent. Purchases made through insurance agents, brokers, or any other intermediary are expressly excluded;
- c. Full Insurance premium payment is successfully made to ECICS during the Promotion Period;
- d. The Qualifying Policy must remain continuously in-force for a minimum of 90 days from the policy's start date;
- e. The Qualifying Policy must remain active and in force on date of the medical appointment, notwithstanding that the appointment or redemption may have been booked earlier;
- f. The required redemption steps and online medical appointment booking via Minmed's official platforms must be completed in accordance to the instructions manual provided, which will be sent to the policyholder's registered email address after the expiry of the free-look period; and
- g. All other terms and conditions as specified herein are complied.

3. Promotion Benefits

Subject to the eligibility requirements, each Qualifying Policy accepted during the Promotion Period entitles an Eligible Customer to receive the specified ("**Promotion Benefits**"), comprising:

- a. a Promotion Discount (as defined below); and
- b. a ECICS-sponsored Entitlement (as defined below).

4. Promotion Discount:

Eligible Customers who fulfill all the conditions in the Terms and Conditions are entitled to receive 12% discount (the "**Promotion Discount**") on the base premium of the Qualifying Policy. This discount does not apply to optional benefits.

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5. **ECICS-sponsored Entitlement:**

In addition to the Promotion Discount, Eligible Customers will also qualify for the applicable complimentary medical examination service by a third party healthcare provider, Minmed, for the foreign domestic helper named as insured person in the Qualifying Policy ("**Insured Person**") ("**ECICS- sponsored Entitlement**") as set out below.

Product	ECICS-sponsored Entitlement
Any 26-month Enhanced MaidAssure Policy	4 times of once every 6 months medical examination based on Ministry of Manpower requirements. (Equivalent cost of S\$132 to be borne by ECICS)
Any 14-month Enhanced MaidAssure Policy	1 time of once every 6 months medical examination based on Ministry of Manpower requirements. (Equivalent cost of S\$30 to be borne by ECICS)

Note: The complimentary medical examination services ("**Services**") are provided by third party healthcare provider, Minmed and it's associated laboratory partners solely for the purpose of conducting laboratory tests related to the medical examination services by Minmed, and its partners. ECICS is not the provider of the medical services.

6. **Third-Party Services, Liability and Policyholder Responsibility**

6.1 The medical examination Service is provided solely by a third party healthcare provider, Minmed, and its partners. ECICS is not the provider of the medical Services.

6.2 ECICS makes no representation or warranty whatsoever as to the quality of, suitability, availability, timeliness, or accuracy of the Services provided by Minmed.

6.3 To the fullest extent permitted by law, ECICS shall not be liable for any claims, losses, damages, costs, or expenses whatsoever (including any regulatory penalties incurred by the policyholder) arising from or in connection with:

- Any act, omission, error or delay by Minmed, its staff, or its partners;
- The quality or outcome of the medical examination and report;
- Any delay or failure by Minmed to submit the medical reports to the Ministry of Manpower;
- The functionality, security, or availability of Minmed booking platform; or
- Any breach of data security or loss of personal data by Minmed.

6.4 Policyholder's Responsibility. The policyholder acknowledges that it is his/her sole and non-transferable responsibility to ensure full compliance with all requirements set by the Ministry of Manpower, including the timely and accurate submission of all required medical reports. This

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Promotion only cover the costs for the ECICS-sponsored Entitlement but does not transfer any of the policyholder's legal or regulatory duties to ECICS.

7. Personal Data Protection

7.1 By purchasing the Qualifying Policy and participating in this Promotion, you shall be deemed to have read, understood and accepted these terms and conditions and you consent to ECICS' collection, use and disclosure of your personal data by/to third parties for the purposes of this Promotion and policy administration. You shall have also deemed to have read and agreed to the terms of the ECICS Privacy Policy, copies of which can be found on <https://www.ecics.com/privacy-policy>.

7.2 Where you provide the personal data of the Insured Person, you represent and warrant that you have obtained his/her explicit consent for his/her personal data to be collected, used, and disclosed by ECICS to third party partners, including Minmed, for the purpose of the Promotion Benefits.

8. General Provisions

8.1 Promotion Benefits Limitations

- a. The Promotion Benefits are non-exchangeable for cash and non-transferrable.
- b. The Promotion Benefits is limited to one use per Insured Person and not applicable for subsequent renewals.
- c. Customers with multiple maids may be eligible for multiple Promotion Benefits subject to one policy per Insured Person.

8.2 The medical report will be sent to MOM directly by Minmed in about 1 to 2 weeks. Thereafter, employers will receive an email from MOM to download the medical report submitted by Minmed.

Please note that for privacy reasons, ECICS does not receive a copy of the medical report. For any inquiries about the status of the medical report, please contact Minmed directly.

8.3 Policy Contract

- a. This Promotion does not affect or change any term, condition and exclusion of the Qualifying Policy contract. The precise terms, conditions and exclusions of the Qualifying Policy is specified in its policy contract.
- b. For Qualifying Policies which are cancelled after the effective date of the policy, please refer to the cancellation and refund clauses found in the policy contract.

8.4 Discretion and Final Decision

- a. The eligibility of the Policyholder to receive the Promotion Benefits shall be determined at the absolute discretion of ECICS.
- b. ECICS' decision on all matters relating to this Promotion, including eligibility, shall be final, conclusive and binding. No appeals will be entertained.

8.5 Right to amend, suspend/terminate

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ECICS reserves the right to change these terms or suspend/terminate the Promotion at any time without any prior notice.

8.6 Product Suitability

All of ECICS' products are developed to benefit our customers but not all our products may be suitable for your specific needs. If you are unsure if a product is suitable for you, we strongly encourage you to speak to a qualified advisor.

8.7 Governing Law and Jurisdiction

The terms of this Promotion are governed by Singapore laws, and all parties agree to the exclusive jurisdiction of the Singapore Courts. A person who is not a party to this Promotion shall have no right under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any of these terms and conditions.

Policy Owner's Protection Scheme Disclosure

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 ECICS or visit the GIA/LIA or SDIC web-sites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

Information is correct as at 10th October 2025.

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