










Comprehensive protection for your domestic helper

Allianz General Insurance Company (Malaysia) Berhad 200601015674 (735426-V)
 Licensed under the Financial Service Act 2013 and regulated by Bank Negara Malaysia
 A PIDM member

The benefit payable under eligible product is (are) protected by PIDM up to limits.
 Please refer to PIDM's TIPS Brochure or contact Allianz General Insurance Company (Malaysia) Berhad or PIDM (visit www.pidm.gov.my)

Common and costly scenarios without domestic helper insurance

Hiring a domestic helper without insurance can lead to unexpected and significant out-of-pocket expenses. Below is a breakdown of potential costs you may be liable for:

-  **Medical Expenses**
RM40 – RM500 per visit
-  **Hospitalisation and Surgical Expenses**
RM500 – RM10,000
-  **Repatriation Expenses**
• Repatriation of mortal remains: **RM3,000 – RM5,000**
• Local burial/cremation: **RM1,500 – RM3,000**
-  **Replacement Expenses**
Up to **RM15,000**
-  **Ambulance Fee**
RM160 – RM420
-  **Passport Replacement**
RM250–RM450 (Embassy fee) + **RM100** Special Pass
-  **Wages Compensation**
Up to **RM418** per week

Note:
Actual costs may vary depending on the severity of the incident, type of treatment required, service provider, and location.



Source:
 1)Ministry of Health Malaysia, Caj dan Bayaran Warga Asing (2025).
 2)MalaysiaKini, Funeral Cost Overview (2022).
 3)Funeral Services Malaysia, Repatriation Service (2025).
 4)Bayaran Pembedahan Hospital Kerajaan Terkini (2025).
 5)ShunAuto, The True Cost of Emergency Medical Transport in Malaysia (2024).
 6)PayScale, Maid Salary in Malaysia (2025).
 7)Immigration Department of Malaysia, Loss of Passport/Travel Document in Malaysia (2025).
 8)Immigration Department of Malaysia, Foreign Domestic Helper (FDH) Services (2025).





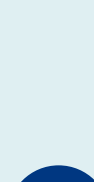
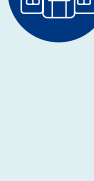
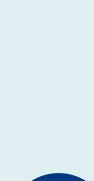



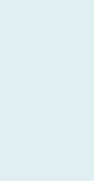
Shielding your domestic helper, protecting your peace of mind.

Whether you are an employer hiring a domestic helper or a maid agency offering reassurance to your clients, **Allianz Domestic Helper Shield** provides comprehensive protection to safeguard your helper's well-being and protect you from unforeseen expenses.

Schedule of Benefits

Benefits	Sum Insured (RM)		
	Plan 1	Plan 2	Plan 3
Personal Accident Benefit			
Accidental Death or Permanent Disablement (up to)	25,000	35,000	50,000
Medical Related Benefits			
Medical Expenses (up to)	1,000	2,000	3,000
Repatriation Expenses (up to)	5,000	10,000	10,000
Hospitalisation and Surgical Expenses (up to)	3,000 (per annum)	5,000 (per annum)	10,000 (per disability)
Ambulance Fee (up to)	Not Available	Not Available	200
Other Inconveniences Benefits			
Wages Compensation (per week/maximum 15 weeks)	105	120	300
Loss of Documents (up to)	Not Available	Not Available	500
Replacement Expenses (up to)	Not Available	Not Available	5,000
Personal Liability (up to)	Not Available	10,000	20,000
Premium (excluding 8% Service Tax)	1 year	50	86
	2 years	90	170
		200	360

Description of Benefits

-  **Accidental Death or Permanent Disablement**
Pays the Policyholder for death or permanent disablement due to accidental causes.
-  **Medical Expenses**
Reimburses the Policyholder for outpatient medical expenses incurred due to accidental causes.
-  **Repatriation Expenses**
Reimburses the Policyholder for repatriation expenses incurred for:
 (i) transportation of Insured Person to their home (whether local or abroad) if medically unfit to perform duties due to an injury; and
 (ii) burial or cremation expenses if death occurs due to an injury, and/or transportation of mortal remains or ashes to their home (whether local or abroad).
-  **Hospitalisation and Surgical Expenses**
Reimburses the Policyholder for in-patient hospitalisation cost due to illness or injury, subject to:
 (i) annual limits for Plan 1 and Plan 2, while confined to a government hospital in Malaysia;
 (ii) any one disability for Plan 3, while confined to a government or licensed private hospital in Malaysia;
 (iii) thirty (30) days waiting period for hospitalisation due to illness. Pre-existing illness or pre-existing injury is excluded from coverage.
-  **Ambulance Fee**
Reimburses the Policyholder for ambulance fee incurred for travel to and/or from hospital in Malaysia due to accident.
-  **Wages Compensation**
Reimburses the Policyholder up to fifteen (15) weeks if the Insured Person is hospitalised and/or recuperates from home for at least seven (7) consecutive days due to inability to work as a result of an illness or injury.
-  **Loss of Documents**
Reimburses the Policyholder for necessary fees incurred to replace a passport, visa or identification document(s) which was lost, damaged or destroyed due to theft, fire, or flood.
-  **Replacement Expenses**
Reimburses the Policyholder any employment agency fees reasonably incurred in hiring a replacement domestic helper if the Policyholder's domestic helper's service is terminated as a result of accidental death, permanent disablement or being medically unfit to perform the usual duties (as certified by medical practitioner) due to serious injury for more than four (4) consecutive months, provided the replacement is hired within three (3) months of termination.
-  **Personal Liability**
Reimburses the Policyholder if the Insured Person shall become legally liable to pay third parties in respect of injury to such third party or accidental damage to property belonging to such third party.

Important Notes

- 1. The policy can be purchased by:**
 - (i) an employer hiring domestic helper(s), or
 - (ii) a maid agency supplying domestic helpers.
- 2. The Policyholder (Employer) must meet the following criteria:**
 - (i) Malaysian citizen or Malaysian permanent resident; or
 - (ii) legally residing in Malaysia;
 - (iii) legally employing domestic helpers to provide services in Malaysia.
- 3. The Insured Person (Domestic Helper) must meet the following criteria:**
 - (i) aged between eighteen (18) and sixty-five (65) years;
 - (ii) legally employed as a domestic helper in Malaysia by the Policyholder; and
 - (iii) if is a foreign domestic helper, holds a valid work permit.

This brochure is valid from 23 April 2026.

This brochure is not a Contract of Insurance. The description of the available cover is only a brief summary for quick and easy reference. The precise terms, benefits, conditions and exclusions that apply are stated in the Policy.

Contact us for more information:

