

Domestic Maid Insurance

UNITED CHANNEL SERVICES PTE LTD (KT1)

Certificate No. MI060911

The Insured : DESMOND LOH KANG WEI (LOU KANGWEI)

The Address : 524 BEDOK NORTH STREET 3 #09-378 SINGAPORE 460524

The Beneficiary : The Estate of the Insured Person named below in respect of Section 1A and 1B only.

The Insured Person : VUNGMUAN SAWNGMUI

Date of Birth : 29/05/1993

Passport No : MG344750

Nationality : MYANMAR

The Period of Insurance : 02/09/2022 to 01/11/2024

Or until cessation of the employment whichever is the earlier.

Section	Coverage	Limit
1.	Personal Accident	
	(A) Death	S\$70,000
	(B) Permanent Disablement	As per scale in Policy
	(C) Medical Expenses	S\$4,500
2.	Hospital & Surgical Expenses	S\$60,000 (Annual Limit : S\$30,000) (Worldwide)
3(A).	Recuperation Expenses	S\$30 per day (Max 60 Days)
3(B).	Temporary Help Benefit	S\$20 per day, up to 30 days & subject to a max benefit limit of S\$600
4.	Repatriation Expenses	Up to S\$10,000
5.	Wages & Levy Reimbursement	Up to S\$40 per day (Max 60 Days)
6.	Termination/Re-hiring Expenses	S\$700
7.	Outpatient Kidney Dialysis/ Cancer Treatment	S\$5,000 (Policy Limit)
8.	Special Grant	S\$4,000
9.	Maid & Household Liability	S\$50,000 AOA
10.	Fidelity Guarantee	S\$5,000
11.	Reimbursement of Indemnity paid to Insurer(excess S\$250)	Covered wef 02-Sep-2022

Premium : S\$428.50

GST : S\$30.00

Premium (w/GST) : S\$458.50

Signed this 02/09/2022

Not valid unless countersigned



Authorised Representative
AVA Insurance Agency Pte Ltd

Singapore Life Ltd.



Pearlyn Phau
Chief Executive Officer

Ministry of Manpower
 Singapore

Date : 02/09/2022

Letter of Guarantee No. MI060911

Dear Sir,

Whereas DESMOND LOH KANG WEI (LOU KANGWEI)
 holder of employer's NRIC/ Passport No SXXXX660A of
524 BEDOK NORTH STREET 3 #09-378 SINGAPORE 460524

_____ (hereinafter called the Employer) by a

 Bond (hereinafter called the Security Bond) dated 02/09/2022 made under section
 12 of Employment of Foreign Manpower (Work Passes) Regulations or section 21 of Immigration Regulations,
 undertake to ensure that the work pass/special pass holder whose particulars appear in the schedule to the
 Security Bond shall comply with all the conditions on which the pass was granted, and which are set forth in the
 Security Bond and to observe further conditions imposed on himself in the Security Bond.

 And whereas the Employer is required to deposit a sum of dollars Five Thousand only (S\$5,000) to you as security
 under Security Bond.

 And whereas, at our request, you have agreed to accept this guarantee in lieu of the said sum of S\$5,000 in cash,
 upon the terms and conditions hereinafter set forth.

1. Now, we **Singapore Life Ltd.** having our registered office at 4 Shenton Way #01-00 SGX Centre 2 Singapore 068807, in consideration of you having agreed, at our request, not to insist on cash deposit from the Employer as security under the Security Bond, hereby guarantee and undertake as principal debtors to pay to you at any time forthwith, on demand any sum or sums not exceeding in total the said sum of S\$5,000. Our guarantee shall not be discharged by a demand of any sum by you resulting from a partial forfeiture of the Security Bond and you shall be entitled to demand any remaining sum resulting from any ensuring forfeiture of the remainder of the security.
2. On receiving from us the sum under Clause 1, you will be entitled to hold and use them as if they were the security deposit paid to you under the Security Bond.
3. We shall not be discharged or released from this guarantee by an alteration in the Employer obligations and liabilities under the Security Bond without your consent or by any forbearance shown towards him thereunder.
4. All requests for payments under Clause 1 shall be in writing and shall be made to us on or before 01/11/2024.
5. This guarantee shall be effective from 02/09/2022.

 Yours faithfully
 for and on behalf of
 Singapore Life Ltd.



 Pearlyn Phau
 Chief Executive Officer

In the presence of



 Pan Jing Long
 Head of General Insurance