

CERTIFICATE OF INSURANCE

NG KWEE HIANG
7 JALAN BATU
#04-97 DI TANJONG RHU
SINGAPORE 431007

Policy Number : A5192124
Policy Type : GREAT Maid Premier
Period of Insurance : 25/07/2023 to 24/09/2025
Date of Issue : 19/07/2023 2204HRS

Details of Cover

Name of Insured Person : THOON YADANAR
Date of Birth : 02/11/1996
Nationality : Myanmar
Passport Number : MF421001
Beneficiary : The Estate of the Insured Person in respect of Section 2A
Plan Selected : SilverR

All benefits are subject to the exclusions, limitations, provisions, and terms as described in the Policy.

Subject to the following clauses, warranties, endorsements applicable and attached hereto, if any:

COUNTER-INDEMNITY

In consideration of Great Eastern General Insurance Limited (the Insurer) agreeing at my/our request to issue a Letter of Guarantee / Bond (collectively, Guarantees) guaranteeing the satisfactory performance and observance of the conditions imposed on the Employer under the Guarantee for the sum of S\$5,000 in favour of the Ministry of Manpower (MOM).

I/We hereby agree as follows:

1. I/We hereby jointly and severally irrevocably and unconditionally undertake for myself/ourselves my/our heirs, executors, administrators, assignees and successors to indemnify the Insurer on demand in full against all claim payments, demands, action suits, proceedings, losses, liabilities, costs and expenses whatsoever which may be taken or made against it or incurred or become payable by it under or in respect of either of both the Guarantees including, without limitation, any legal and other costs on an indemnity basis, charge interest or expense incurred by the Insurer in connection with either or both the Guarantees of this Counter Indemnity.
2. I/We agree that the Insurer may in its absolute discretion compromise all claims, payment, demands, actions, suits, proceedings, losses or liabilities, which may be taken or made against it under either or both the Guarantees.
3. I/We also agree to accept all receipts, vouchers and other evidence of all payments made by the Insurer or all liabilities or obligations incurred by it by reason of either or both the Guarantees as conclusive evidence against me/us and my/our estates of the fact and extent of my/our liability herein to the Insurer.

4. I/We further agree that the Insurer shall be entitled to impose an interest charge of 9% per annum on any sum of money paid out by the Insurer on my/our behalf in connection with the above Guarantees whether to the Controller of Immigration or otherwise and that such interest will be payable on any sum(s) of money paid by the Insurer on my/our behalf in the event that I/we do not settle the said outstanding payment(s) made on my/our behalf within 7 days from the date I/we am/are given notice by the Insurer of the same.

5. I/We hereby agree that the Insurer shall be entitled at any time without prior notice to me/us or the need for my/our consent to assign to any person (including any -firm, company or corporation) all or any part of its rights and benefits hereunder and in that event this Counter-Indemnity shall thereafter be read and construed and shall have effect, as if the assignee was a party hereto in the capacity of the Insurer to the intent that such assignee shall have the same rights against me/us as it would have had if the assignee had been a party hereto in the place of the Insurer and had issued the Guarantees. I/We also agree to pay to the Insurer on demand all taxes or stamp payable in respect of that assignment.

6. This Counter-Indemnity shall be governed by and construed in accordance with the Laws of Singapore.

7. My/Our liability hereunder is irrevocable and shall remain in full force or effect until the Insurers liability under either or both the Guarantees is/are discharged.

Signed for and on behalf of the Company



Khor Hock Seng
Group CEO

Important Notice

Disclosure of Material Facts

Please be reminded that you must disclose to us, fully and faithfully, the facts that you know or ought to know, otherwise, you may not receive any benefits from your policy. Please also ensure that this document is prepared correctly. If any error is found, please return it immediately to the company for correction.

Ministry of Manpower
Singapore

Dear Sir/Madam,

INSURANCE GUARANTEE NO. 2023-A5192124-AGM

Whereas, NG KWEE HIANG of NRIC/Passport No. S8007531F of 7 JALAN BATU #04-97 DI TANJONG RHU SINGAPORE 431007 (hereinafter called the Employer) by a Bond (hereinunder called the Security Bond) dated 25 July 2023 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 Singapore 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 S\$5,000/- in cash, upon the terms and conditions hereinafter set forth.

1. Now, we, GREAT EASTERN GENERAL INSURANCE LIMITED having our registered office at 1 Pickering Street #16-01 Great Eastern Centre Singapore 048649, 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 of 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 ensuing 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 on or before 24 September 2025.
5. This guarantee shall be effective from 25 July 2023.

Signed for and on behalf of
Great Eastern General Insurance Limited



Jimmy Tong Teng Wah
Authorised Signature

In the Presence of:
Great Eastern General Insurance Limited



Lim Keng Hong
Authorised Signature

GREAT Maid Premier

POLICY DETAILS

Policy Number : A5192124
Policyholder : NG KWEE HIANG
Mailing Address : 7 JALAN BATU #04-97 DI TANJONG RHU SINGAPORE 431007
Plan Selected : SilverR
Premium : S\$570.24 (inclusive of GST)
Period of Insurance : 25/07/2023 to 24/09/2025
Date of Issue : 19/07/2023 2204HRS
Servicing Agent : KEE CHOON KIANG (Z0002204)

INSURED MAID DETAILS

Maid Details	
Name	THOON YADANAR
Nationality	MYANMAR
Date of Birth	02/11/1996
Passport Number	MF421001
Work Permit Number	O 95079113

BENEFIT TABLE

Coverage	Sum Insured
1. Insurance Guarantee	S\$5,000
2. Personal Accident	
A. Death	S\$60,000
B. Permanent Disability	Up to S\$60,000
C. Medical Expenses	Up to S\$2,000
D. Treatment from a Physician (Per accident)	Up to S\$150
3. Hospital and Surgical Expenses (per year)	
A. Fully paid for by insurer	First S\$15,000
B. Co-payment of 25% + 75% borne by insurer up to annual claim limit	S\$60,000 (Above S\$15,000)
4. Repatriation	Up to S\$10,000
5. Recuperation Expenses	S\$20 per day (max. 60 days)
6. Wages, Compensation & Levy Refund	Up to S\$35 per day (max. 60 days)
7. Ending Employment and Hiring a Replacement	Up to S\$350
8. Special Grant	S\$1,000
9. Employer's Liability to the Insured Person	Up to S\$50,000
10. Liability to Third Parties	Up to S\$50,000
11. Fidelity Guarantee (Excess: S\$50)	Up to S\$5,000
12. Insured Person's Belongings	Up to S\$300
Optional Benefit	
13. Bond Protector (Excess: S\$250)	Up to S\$5,000