

Domestic Maid Insurance

UNITED CHANNEL SERVICES PTE LTD (KT1)

Certificate No. MI062455

The Insured : NGEOW CHOONG LAI

The Address : 268D PUNGGOL FIELD #08-165 SINGAPORE 824268

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

The Insured Person : ELIZABETH

Date of Birth : 10/11/1995

Passport No : MF997896

Nationality : MYANMAR

The Period of Insurance : 23/09/2022 to 22/11/2024

Or until cessation of the employment whichever is the earlier.

Section	Coverage	Limit
1.	Personal Accident	
	(A) Death	S\$60,000
	(B) Permanent Disablement	As per scale in Policy
	(C) Medical Expenses	S\$1,500
2.	Hospital & Surgical Expenses	S\$30,000 (Annual Limit : S\$15,000) (Worldwide)
3(A).	Recuperation Expenses	S\$10 per day (Max 60 Days)
3(B).	Temporary Help Benefit	S\$10 per day, up to 30 days & subject to a max benefit limit of S\$300
4.	Repatriation Expenses	Up to S\$10,000
5.	Wages & Levy Reimbursement	Up to S\$30 per day (Max 60 Days)
6.	Termination/Re-hiring Expenses	S\$350
8.	Special Grant	S\$2,000
9.	Maid & Household Liability	S\$50,000 AOA
11.	Reimbursement of Indemnity paid to Insurer(excess S\$250)	Covered wef 23-Sep-2022

Premium : S\$330.00

GST : S\$23.10

Premium (w/GST) : S\$353.10

Signed this 23/09/2022

Not valid unless countersigned



Authorised Representative  
AVA Insurance Agency Pte Ltd

Singapore Life Ltd.



Pearlyn Phau  
Chief Executive Officer

Ministry of Manpower  
Singapore

Date : 23/09/2022

Letter of Guarantee No. MI062455

Dear Sir,

Whereas NGEOW CHOONG LAI

holder of employer's NRIC/ Passport No SXXXX826I of  
268D PUNGGOL FIELD #08-165 SINGAPORE 824268

(hereinafter called the Employer) by a

Bond (hereinafter called the Security Bond) dated 23/09/2022 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 22/11/2024.
5. This guarantee shall be effective from 23/09/2022.

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