Underwritten by:
TOKIO MARINE INSURANCE SINGAPORE LTD
20 McCallum Street #09-01
Tokio Marine Centre Singapore 069046
Tel: +65 62216111 Fax: +65 63242180
Web: www.tokiomarine.com.sg
TOKIO MARINE Company's Registration No. 192300014M

For Enquiries / Documentations / Claims Handling, please contact:
AVA INSURANCE AGENCY PTE LTD
91 Bencoolen Street #09-06
Sunshine Plaza Singapore 189652
Tel: +65 65356838 / 64638138
Fax: +65 65356828 / 64635021
Web: www.ava-ins.com.sg
Company's Registration No. 201113230C

Date : 10/02/2018

PHILIPPINE OVERSEAS LABOUR OFFICE
Attention: The Labour Attache
EMBASSY OF THE PHILIPPINES
20 Nassim Road
Singapore 258395

Dear Sir/Madam

INSURANCE BOND NO. DAA038465

Whereas YIU KAM YU ESTHER MRS TAN CHEE HONG

holder of NRIC/Passport No. S2169079A and residing at 47 TAMAN BEDOK SINGAPORE 487092

(hereinafter called the EMPLOYER) by this Insurance Bond undertakes to ensure that the said EMPLOYER during the employment of the HOUSEHOLD WORKER whose particulars appear in the Schedule below shall abide and comply with the Terms and Conditions of the STANDARD EMPLOYMENT CONTRACT FOR FILIPINO HOUSEHOLD WORKER IN SINGAPORE (hereinafter referred to as the CONTRACT) executed by the EMPLOYER, the HOUSEHOLD WORKER and the EMPLOYMENT AGENCY named in the CONTRACT duly verified by the Philippine Overseas Labour Office in Singapore (P.O.L.O. - Singapore) and authenticated by the Consulate General of the Philippines in Singapore.

We, **Tokio Marine Insurance Singapore Ltd** (hereinafter called the Company) having our registered office at 20 McCallum Street #09-01 Tokio Marine Centre Singapore 069046 hereby guarantee that if, on the occurrence of a breach by the said EMPLOYER of one or more of the Terms and Conditions of the CONTRACT, the P.O.L.O. - Singapore sends a written demand specifying such breach, we shall pay within fourteen (14) days of the date of the letter of demand the sum or sums as demanded but not exceeding the total sum of Singapore Dollars Two Thousand (S$2,000) only.

This Bond is valid from the above date of issuance until the expiration date of the CONTRACT unless the CONTRACT is prematurely terminated by P.O.L.O. - Singapore as a result of any breach by the EMPLOYER or HOUSEHOLD WORKER of one or more of the CONTRACT's Terms and Conditions, after which date this Bond shall automatically cease. In no case shall this Bond's validity period be longer than twenty-six (26) months from the date of issuance. It is a condition under this bond that a written claim be made no later than fourteen (14) days beyond its validity period.

THE SCHEDULE

Name of HOUSEHOLD WORKER GIPULAN CHERRY PACARDO

Passport No. P0787394A Date of Birth 05/08/1979

Yours faithfully
for and on behalf of
Tokio Marine Insurance Singapore Ltd

A.K. Cher
CEO and Managing Director

In the presence of

Joanne Huang
Assistant General Manager, Business

For use by AVA Insurance Agency Pte Ltd for Maid Bond Scheme only

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Domestic Maid Insurance

UNITED CHANNEL EMPLOYMENT AGENCY PTE LTD (KT1)

Certificate No. DZA185187

The Insured : YIU KAM YU ESTHER MRS TAN CHEE HONG

The Address : 47 TAMAN BEDOK SINGAPORE 487092

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

The Insured Person : GIPULAN CHERRY PACARDO

Date of Birth : 05/08/1979

Passport No : P0787394A Nationality : FILIPINO

The Period of Insurance : 05/03/2018 to 04/05/2020

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$1,000
2.	Hospital & Surgical Expenses	S$30,000 (Annual Limit : S$15,000) (Worldwide)
4.	Repatriation Expenses	Up to S$10,000
11.	Reimbursement of Indemnity paid to Insurer(excess S$250)	Covered wef 05-Mar-2018

Premium : S$280.00 GST : S$19.60 Premium (w/GST) : S$299.60

Signed this 10/02/2018

Not valid unless countersigned

Tokio Marine Insurance Singapore Ltd

Authorised Representative
AVA Insurance Agency Pte Ltd

A.K. Cher
CEO and Managing Director

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Company's Registration No. 201113230C

Ministry of Manpower
Singapore

Date : 10/02/2018

Letter of Guarantee No. DZA185187

Dear Sir,

Whereas YIU KAM YU ESTHER MRS TAN CHEE HONG
holder of employer's NRIC/Passport No S2169079A of
47 TAMAN BEDOK SINGAPORE 487092
(hereinafter called the Employer) by a Bond (hereinunder called the Security Bond) dated 05/03/2018 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 **Tokio Marine Insurance Singapore Ltd** having our registered office at 20 McCallum Street #09-01. Tokio Marine Centre Singapore 069046, 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 04/05/2020.
5. This guarantee shall be effective from 05/03/2018 .

Yours faithfully
for and on behalf of
Tokio Marine Insurance Singapore Ltd

A.K. Cher
CEO and Managing Director

In the presence of

Joanne Huang
Assistant General Manager, Business Development

For use by AVA Insurance Agency Pte Ltd for Maid Bond Scheme only