



Domestic Maid Insurance

UNITED CHANNEL EMPLOYMENT AGENCY PTE LTD (KT1)

Certificate No. MI001634

The Insured : LOW CHIN KWEE

The Address : 5 NAMLY RISE SINGAPORE 267113

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

The Insured Person : DULAY MARY JANE MAHINAY

Date of Birth : 05/05/1985

Passport No : EC5427576

Nationality : FILIPINO

The Period of Insurance : 06/02/2020 to 05/04/2022

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)<br>(Worldwide) |
| 4.      | Repatriation Expenses                                     | Up to S\$10,000                                     |
| 11.     | Reimbursement of Indemnity paid to Insurer(excess S\$250) | Covered wef 06-Feb-2020                             |
|         |                                                           |                                                     |

Premium : S\$280.00

GST : S\$19.60

Premium (w/GST) : S\$299.60

Signed this 06/02/2020

Not valid unless countersigned

Authorised Representative

AVA Insurance Agency Pte Ltd

Aviva Ltd

Nishit Majmudar

Chief Executive Officer



Ministry of Manpower  
 Singapore

Date : 06/02/2020

Letter of Guarantee No. MI001634

Dear Sir,

Whereas LOW CHIN KWEE

holder of employer's NRIC/Passport No SXXXX158F of  
5 NAMLY RISE SINGAPORE 267113

(hereinafter called the Employer) by a  
 Bond (hereinunder called the Security Bond) dated 06/02/2020 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 **Aviva 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 05/04/2022.
5. This guarantee shall be effective from 06/02/2020.

Yours faithfully  
 for and on behalf of  
 Aviva Ltd

Nishit Majmudar  
 Chief Executive Officer

In the presence of

Pan Jing Long  
 Head of General Insurance