



Domestic Maid Insurance

UNITED CHANNEL SERVICES PTE LTD (KT1)

Certificate No. MI002444

The Insured : HO NGAN FOONG

The Address : 122 SIMEI STREET 1 #03-432 SINGAPORE 520122

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

The Insured Person : ZIN ZIN HTWE

Date of Birth : 28/01/1996

Passport No : MF026007

Nationality : MYANMAR

The Period of Insurance : 12/03/2020 to 11/05/2022

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) (Worldwide)
4.	Repatriation Expenses	Up to S\$10,000
11.	Reimbursement of Indemnity paid to Insurer(excess S\$250)	Covered wef 12-Mar-2020

Premium : S\$280.00

GST : S\$19.60

Premium (w/GST) : S\$299.60

Signed this 03/03/2020

Not valid unless countersigned

Authorised Representative

AVA Insurance Agency Pte Ltd

Aviva Ltd

Nishit Majmudar

Chief Executive Officer



Ministry of Manpower
 Singapore

Date : 03/03/2020

Letter of Guarantee No. MI002444

Dear Sir,

Whereas HO NGAN FOONG

holder of employer's NRIC/Passport No SXXXX122F of
122 SIMEI STREET 1 #03-432 SINGAPORE 520122

(hereinafter called the Employer) by a
 Bond (hereinunder called the Security Bond) dated 12/03/2020 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 11/05/2022.
5. This guarantee shall be effective from 12/03/2020.

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