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

Domestic Maid Insurance

UNITED CHANNEL EMPLOYMENT AGENCY PTE LTD (KT1)

Certificate No. DZA189576

The Insured : LIM SOO NGOH

The Address : 256 TAMPINES STREET 21 #07-170 SINGAPORE 522256

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

The Insured Person : ARSIH BINTI CARLI

Date of Birth : 06/08/1975

Passport No : A8752467 Nationality : INDONESIAN

The Period of Insurance : 11/04/2018 to 10/06/2020

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$1,500
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$250
8.	Special Grant	S$1,000
9.	Maid & Household Liability	S$50,000 AOA/Unlimited AOP
11.	Reimbursement of Indemnity paid to Insurer(excess S$250)	Covered wef 11-Apr-2018

Premium : S$315.70 GST : S$22.10 Premium (w/GST) : S$337.80

Signed this 11/04/2018

Not valid unless countersigned

Tokio Marine Insurance Singapore Ltd

Authorised Representative
AVA Insurance Agency Pte Ltd

A.K. Cher
CEO and Managing Director

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

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Ministry of Manpower
Singapore

Date : 11/04/2018

Letter of Guarantee No. DZA189576

Dear Sir,

Whereas LIM SOO NGOH
holder of employer's NRIC/Passport No S0012712D of
256 TAMPINES STREET 21 #07-170 SINGAPORE 522256
(hereinafter called the Employer) by a Bond (hereinunder called the Security Bond) dated 11/04/2018 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 10/06/2020.
5. This guarantee shall be effective from 11/04/2018 .

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