



Domestic Maid Insurance

UNITED CHANNEL SERVICES PTE LTD

Certificate No. MI117039

The Insured : CHIA KAR WAH

The Address : 161 HOUGANG STREET 11 #04-47 SINGAPORE 530161

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

The Insured Person : LAL BIAK HLIMI

Date of Birth : 03/02/2000

Passport No : MJ218611

Nationality : MYANMAR

The Period of Insurance : 30/09/2024 to 29/11/2026

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 (Worldwide) 25% Co-Insurance applicable for claimable amount beyond first S\$15,000 per year	S\$120,000 (Annual Limit: S\$60,000 – Co-Insurance waived)
3	(A) Recuperation Expenses (Max 60 Days)	S\$10 / day
	(B) Temporary Help Benefit (Max 30 Days)	S\$10 / day
4	Repatriation Expenses	Up to S\$10,000
5	Wages and Levy Reimbursement (Max 60 days)	S\$30 / day
6	Termination / Re-Hiring Expense	S\$500
7	Outpatient Kidney Dialysis / Cancer Treatment	S\$5,000 (Policy Limit)
8	Special Grant	S\$2,000
9	Maid & Household Liability	S\$50,000
10	Fidelity Guarantee	S\$1,000
11	Reimbursement of Indemnity paid to Insurer(excess S\$250)	Covered wef 30-Sep-2024

Premium : S\$570.00

GST : S\$51.30

Premium (w/GST) : S\$621.30

Signed this 30/09/2024

Not valid unless countersigned

Authorised Representative
bolttech Insurance Agency Pte Ltd

Singapore Life Ltd.

Pearlyn Phau
Chief Executive Officer

To: Ministry of Manpower (the "Authority")

Dear Sir,

GUARANTEE NO.: MI117039 (the "Guarantee")
GUARANTEE TEMPLATE REFERENCE: MOM_SB

WHEREAS CHIA KAR WAH (CPF Submission Number/NRIC: SXXXX420J) (the "Employer") by a bond dated 30/09/2024 (the "Security Bond") furnished under regulation 12 of Employment of Foreign Manpower (Work Passes) Regulations 2012 or regulation 21 of Immigration Regulations (as applicable), undertakes to ensure that, the work pass holder(s) with identification number(s) M3513381R or special pass holder(s) whose particulars appear in the schedule to the Security Bond, shall comply with all the conditions on which the work pass(es) or special pass(es) was/were granted and which are set forth in the Security Bond and under all applicable laws and to observe all further conditions (if any) imposed on the Employer in the Security Bond.

AND WHEREAS the Employer is required to deposit a sum of S\$5,000.00 (the "Guaranteed Sum") with the Authority as security under the Security Bond.

AND WHEREAS, at the Employer's request, the Authority has agreed to accept this guarantee in lieu of the Guaranteed Sum in cash, upon the terms and conditions hereinafter set forth.

1. Now, we, in consideration of the Authority having agreed, at the Employer's request, not to insist on cash deposit as security under the Security Bond, hereby undertake as sole principal debtor to unconditionally pay to the Authority at any time forthwith, on demand any sum or sums not exceeding in total the Guaranteed Sum, without any proof of actual default on the part of the Employer and without need to satisfy any other condition.

2. For the avoidance of doubt, the Authority may make more than one claim on this Guarantee so long as the aggregate amount specified in all such claims does not exceed the Guaranteed Sum.

3. Our Guarantee shall not be discharged by a demand of any sum by the Authority resulting from a partial forfeiture of the Security Bond and the Authority shall be entitled to demand any remaining sum resulting from any ensuing forfeiture of the remainder of the security.

4. On receiving from us the Guaranteed Sum under Clause 1, the Authority shall be entitled to hold and use it as if it were the security paid to the Authority by the Employer.

5. We shall not be discharged or released from this Guarantee by (i) any arrangement between the Authority and the Employer with or without our consent, (ii) any other or further arrangement between the Employer and us with or without the Authority's consent, (iii) any alteration in the obligations undertaken or to be undertaken by the Employer, (iv) any forbearance on the Authority's part whether as to payment, time, performance or otherwise, (v) anything the Authority may do or omit to do, (vi) the Authority requiring further or other security from the Employer in respect of the same or similar subject matters as those covered by this Guarantee or (vii) any other dealing, act or omission that but for this provision would discharge our liability. All payments made by us under this Guarantee shall be made in full without set-off or counterclaim of any kind and free and clear of and without deduction of or withholding for or on account of any tax of any nature now or subsequently imposed by any country or any subdivision or taxing authority of or in any country or any federation or organisation of which any country is a member.

6. Subject to Clause 8 below, our liability under this Guarantee shall continue and this Guarantee shall remain in full force and effect from 30/09/2024 until 29/11/2026 (both dates inclusive) (the "Guarantee Period").

7. Our liability under this Guarantee shall not be affected, impaired or discharged by any changes whatsoever in the constitution of the Employer or the liquidation, administration, insolvency or other incapacity of the Employer.

8. All requests for payments under this Guarantee shall be made by the Authority to us via the Network Trade Platform at any time and as many times as the Authority may deem fit on or before the expiry of the Guarantee Period.

9. We shall not be obliged to enquire into the reasons, circumstances or authenticity of the grounds of any demand for payment by the Authority and shall be entitled to rely upon the Authority's demand as final and conclusive. We shall within **ten (10) calendar days** effect the payment required upon the final demand by the Authority pursuant to Clause 8.

10. We shall not, without the prior written consent of the Authority, sub-contract our obligations, or transfer or assign the benefit of the whole or any part of this Guarantee.

11. This Guarantee shall be governed by and construed in accordance with the laws of the Republic of Singapore. Each party irrevocably agrees that the courts of Singapore have exclusive jurisdiction to settle any dispute, claim, question or disagreement arising out of or relating to the Guarantee or its subject matter or formation and irrevocably submits to the jurisdiction of such courts.

12. We hereby represent, warrant and undertake to the Authority that where the work pass holder is employed as a domestic worker (referred to in this Clause 12 as the "domestic worker"), we shall ensure that the personal accident insurance and medical insurance (whether existing as a separate insurance policy or incorporated in the personal accident insurance policy) purchased and maintained by the Employer for the domestic worker (a) are issued together with this Guarantee with the same reference number (i.e. the guarantee no. above-stated), and for the same period (i.e. the Guarantee Period) as this Guarantee; and (b) comply with the following:

- The beneficiary of the personal accident insurance policy is the domestic worker or her beneficiary or beneficiaries;
- The personal accident insurance and medical insurance policies must commence on the same date of commencement of the Guarantee Period; and
- All applicable requirement(s) prescribed under the Employment of Foreign Manpower (Work Passes) Regulations 2012 in relation to personal accident insurance or medical insurance for a foreign employee who is a domestic worker.

SIGNED BY: Pearlyn Chau



FOR AND ON BEHALF OF Singapore Life Ltd.