

Underwritten by:



TOKIO MARINE

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  
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. DZA211341

The Insured : KESSLER JOYCE THERESA NEE PEREIRA JOYCE THERESA

The Address : 346 ANG MO KIO AVENUE 3 #04-2282 TECK GHEE EVERGREEN SINGAPORE 560346

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

The Insured Person : WAI MAR PHYO

Date of Birth : 20/07/1988

Passport No : ME082472

Nationality : MYANMAR

The Period of Insurance : 29/04/2019

to 28/06/2021

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 29-Apr-2019                             |
|         |                                                           |                                                     |

Premium : S\$280.00

GST : S\$19.60

Premium (w/GST) : S\$299.60

Signed this 29/04/2019

Not valid unless countersigned

Authorised Representative  
AVA Insurance Agency Pte Ltd

Tokio Marine Insurance Singapore Ltd

A.K. Cher  
CEO and Managing Director

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Ministry of Manpower  
Singapore

Date : 29/04/2019

Letter of Guarantee No. DZA211341

Dear Sir,

Whereas KESSLER JOYCE THERESA NEE PEREIRA JOYCE THERESA

holder of employer's NRIC/Passport No S0818702I of  
346 ANG MO KIO AVENUE 3 #04-2282 TECK GHEE EVERGREEN SINGAPORE 560346

(hereinafter called the Employer) by a  
Bond (hereinunder called the Security Bond) dated 29/04/2019 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  
ensuing 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 28/06/2021.
5. This guarantee shall be effective from 29/04/2019.

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