

FOREIGN MAID INSURANCE POLICY

THE SCHEDULE

Policy Number : 5071596154
The Policyholder : MOORI ASHOK KUMAR REDDY
BLK 359 #02-433
TAMPINES STREET 34
SINGAPORE 520359

Period of Insurance : 15 May 2015 to 14 Jul 2017
Cover Type : MI3E
Sum Insured : As stated below
Premium (inclusive GST) : S\$277.34

Interest Insured

Insured Person : ABILI RAJAMMA
Passport Number : L6327942
Age : 33

Work Permit Number : 036910054
SB Submission Number : U660662

SCOPE OF COVER

Section 1: Personal accident	S\$40,000.00
Section 2: Outpatient medical expenses due to injury	S\$2,000.00
Section 3: Sending your foreign maid home	S\$10,000.00
Section 4: Hospital and surgical expenses (each year)	S\$15,000.00
Section 5: Wages compensation (per day)	S\$30.00
Section 6: Expenses if you have to stop employing your foreign maid	S\$300.00
Section 7: Special grant	S\$2,000.00
Section 8: Personal liability	S\$25,000.00

SUM INSURED/LIMIT OF INDEMNITY

Deductible (Per Claim) Applicable to Section 4 : NIL

With waiver of counter indemnity

Endorsement Operative :
ENDORSEMENT F1

Agency : TELESales-DIRECT MARKETING (00000601661)
Date of Issue : 12 May 2015

DUTY OF DISCLOSURE

We would remind you that you must disclose to us, fully and faithfully, the facts you know or ought to know, otherwise you may not receive any benefit from your Policy.

Signed in Singapore by order of the Board of Directors



Chief Executive

The Ministry of Manpower
Work Permit & Employment Department
18 Havelock Road
Singapore 059764

LETTER OF GUARANTEE NUMBER: 5071596154

Dear Sir,

Whereas MOORI ASHOK KUMAR REDDY
holder of NRIC Number/Passport Number: S7863695E residing at
BLK 359 #02-433
TAMPINES STREET 34
SINGAPORE 520359

(hereinafter called the Employer)
by a bond (hereinafter called the Security Bond) dated 15 May 2015 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 said MOORI ASHOK KUMAR REDDY is required to deposit a sum of Singapore Dollars Five Thousand Only (\$\$5,000.00) to you as security under the Security Bond.

And whereas, at our request, you have agreed to accept this guarantee in lieu of the said sum of Singapore Dollars Five Thousand Only (\$\$5,000.00) in cash, upon the terms and conditions hereinafter set forth.

1. Now, we, NTUC Income Insurance Cooperative Limited having our registered office at 75 Bras Basah Road NTUC INCOME CENTRE Singapore 189557, in consideration of you having agreed, at our request, not to insist on a cash deposit from the said MOORI ASHOK KUMAR REDDY as security under the Security Bond, hereby guarantee and undertake as a principal debtors to pay to you at any time forthwith, on demand any sum or sums not exceeding in total the said sum of Singapore Dollars Five Thousand Only (\$\$5,000.00). 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 any sums under clause 1, you will be entitled to hold and use them as if they were Security Deposit paid to you under the Security Bond.
3. We shall not be discharged or released from this guarantee by any alterations in the said MOORI ASHOK KUMAR REDDY obligations and liabilities under the Security bond without your consent or by any forbearance shown towards him thereunder.
4. All requests for payment under Clause 1 shall be in writing and shall be made to us on or before 14 Jul 2017.
5. This guarantee shall be effective from 15 May 2015.

Dated this 12 May 2015

Signed by
for and on behalf of NTUC Income
Insurance Cooperative Limited

TEO WANG SOON
TELESALES
DIRECT MARKETING DEPT



In the presence of Serene Lee