




Tax Invoice No : P1660417-00008

POLICY INFORMATION		Policy No. : VFX/P1660417
Source	: 03165 TAN INSURANCE BROKERS PTE LTD	
Insured	: MONZONE AIR-CONDITIONING PTE LTD	
Address	: 41 SENOKO DRIVE SINGAPORE 758249	
Period of Insurance	: From 06/09/2016 To 05/09/2017 (Both Dates Inclusive)	
Transaction No.	: 00008	
Accounting Month / Year	: 10 2016	
Billing Currency	: SGD	Exchange Rate : 1.0000
Gross Premium SGD	Charges SGD	Total Payable SGD
65,256.90	(GST 7.00%) 4,568.10	69,825.00
Total Payable is after discount of : SGD 0.00 0.00%		
<p style="text-align: right;">AXA INSURANCE PTE LTD</p> <p style="text-align: right;"></p> <p style="text-align: right;">Authorized Signature</p>		
<p>Important Notice: -----</p> <p>For Individual Policyholders : Premium due must be paid in full before the inception date of the risk otherwise no benefits whatsoever shall be payable by the Company. Please refer to the Payment Before Cover Warranty in the Policy for further details.</p> <p>For all other Policyholders : Premium due must be paid in full within 60 days from the inception date of the risk otherwise this Policy/endorsement is automatically terminated immediately. The Company will be entitled to a pro-rata premium for the period they have been on risk subject to the minimum premium as imposed in the policy. Please refer to the Premium Payment Warranty in the Policy for further details.</p>		
Issued by - SGIWAN2 on 21/10/2016		(R)



POLICY INFORMATION		Policy No. : VFX/P1660417	
Source	: 03165	TAN INSURANCE BROKERS PTE LTD	
Insured	: MONZONE AIR-CONDITIONING PTE LTD		
Address	: 41 SENOKO DRIVE		
	: SINGAPORE 758249		
Business/Profession	: AIR CONDITIONING		
<i>Carrying on or engaged in the business or profession last declared and no other for the purpose of this insurance.</i>			
Period of Insurance	: From 06/09/2016 To 05/09/2017	(Both Dates Inclusive)	
Any subsequent period for which the Insured shall pay and the Company shall agree to accept a renewal premium.			
PREMIUM			
Premium After 20.00 % Flt Disc	: SGD 0.00		
GST 7.00%	: SGD 4,568.10		
Annual Premium	: SGD 0.00		
Total Payable	: SGD 69,825.00		
RISK DETAILS THE MOTOR VEHICLE			
Risk No.	: 1		
Type of Cover	: Comprehensive		
Regn. No.	: GBC7132S		
Type Of Use	: Hire Car		
Make/Model	: ISUZU NHR85AUE4AC		
Year of Manufacture	: 2013		
Carrying Cap. Ton	: 1.20		
Body Type	: REFRIGERATED VEHICLE		
Engine No.	: 4JJ1355497		
Chassis No.	: JAANHR85ED7100066		
	: Market Value At The Time Of Loss		
	(including Accessories and Spare Parts)		
Limitations as to Use	: As specified in Certificate of Insurance		
Hire Purchase	: HL BANK		
<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>	
BASIC PREMIUM		2,719.04	
LESS 20.00% Flt Disc		543.81	
NET PREMIUM		2,175.23	
TOTAL PREMIUM		2,175.23	



Policy No. : VFX/Pl660417

Excess Applicable

Sect I - Any Authorised Driver : SGD 1,500.00
Sect II-Driven Outside S'pore : SGD 2,000.00
Sect II - As Named In Memo : SGD 1,000.00
Windscreen Excess : SGD 200.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 2
Type of Cover : Comprehensive
Regn. No. : GBC7125M
Type Of Use : Hire Car
Make/Model : ISUZU NHR85AUE4AC
Year of Manufacture : 2013
Carrying Cap. Ton : 1.00
Body Type : REFRIGERATED VEHICLE
Engine No. : 4JJ1355705
Chassis No. : JAANHR85ED7100067
: Market Value At The Time Of Loss
(including Accessories and Spare Parts)
Limitations as to Use : As specified in Certificate of Insurance
Hire Purchase : HL BANK

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		2,719.04
LESS 20.00% Flt Disc		543.81
NET PREMIUM		2,175.23
TOTAL PREMIUM		2,175.23

Excess Applicable

Sect I - Any Authorised Driver : SGD 1,500.00
Sect II-Any Authorised Driver : SGD 2,000.00
Sect II - As Named In Memo : SGD 1,000.00
Windscreen Excess : SGD 200.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 3
Type of Cover : Comprehensive
Regn. No.



Policy No. : VFX/Pl660417

: GBC8304G
 Type Of Use : Hire Car
 Make/Model : ISUZU NHR85AUE4AC
 Year of Manufacture : 2013
 Carrying Cap. Ton : 1.08
 Body Type : REFRIGERATED VEHICLE
 Engine No. : 4JJ1339208
 Chassis No. : JAANHR85ED7100033
 : Market Value At The Time Of Loss
 (including Accessories and Spare Parts)
 Limitations as to Use : As specified in Certificate of Insurance
 Hire Purchase : HL BANK

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		2,719.04
LESS 20.00% Flt Disc		543.81
NET PREMIUM		2,175.23
TOTAL PREMIUM		2,175.23

Excess Applicable

Sect I - Any Authorised Driver : SGD 1,500.00
 Sect II-Any Authorised Driver : SGD 2,000.00
 Sect II - As Named In Memo : SGD 1,000.00
 Windscreen Excess : SGD 200.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 4
 Type of Cover : Comprehensive
 Regn. No. : YN4408L
 Type Of Use : Hire Car
 Make/Model : ISUZU NPR85UH5AC
 Year of Manufacture : 2013
 Carrying Cap. Ton : 2.52
 Body Type : REFRIGERATED VEHICLE
 Engine No. : 4JJ11A7049
 Chassis No. : JAANPR85HD7100415
 : Market Value At The Time Of Loss
 (including Accessories and Spare Parts)



Policy No. : VFX/Pl660417

Limitations as to : As specified in Certificate of Insurance
Use

Hire Purchase : HL BANK

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		2,719.04
LESS 20.00% Flt Disc		543.81
NET PREMIUM		2,175.23
TOTAL PREMIUM		2,175.23

Excess Applicable

Sect I - Any Authorised Driver : SGD 1,500.00

Sect II-Any Authorised Driver : SGD 2,000.00

Sect II - As Named In Memo : SGD 1,000.00

Windscreen Excess : SGD 200.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 5
Type of Cover : Comprehensive
Regn. No. : GBC8162Z
Type Of Use : Hire Car
Make/Model : ISUZU NHR85AUE4AC
Year of Manufacture : 2013
Carrying Cap. Ton : 1.06
Body Type : REFRIGERATED VEHICLE
Engine No. : 4JJ1390430
Chassis No. : JAANHR85ED7100109
: Market Value At The Time Of Loss
(including Accessories and Spare Parts)
Limitations as to : As specified in Certificate of Insurance
Use
Hire Purchase : HL BANK

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		2,719.04
LESS 20.00% Flt Disc		543.81
NET PREMIUM		2,175.23
TOTAL PREMIUM		2,175.23

Excess Applicable

Sect I - Any Authorised Driver : SGD 1,500.00



Policy No. : VFX/Pl660417		
Sect II-Any Authorised Driver	:	SGD 2,000.00
Sect II - As Named In Memo	:	SGD 1,000.00
Windscreen Excess	:	SGD 200.00
<u>Named Drivers</u>		
1 ANY AUTHORISED DRIVER		
Risk No.	:	6
Type of Cover	:	Comprehensive
Regn. No.	:	GBC8311K
Type Of Use	:	Hire Car
Make/Model	:	ISUZU NHR85AUE4AC
Year of Manufacture	:	2013
Carrying Cap. Ton	:	1.18
Body Type	:	REFRIGERATED VEHICLE
Engine No.	:	4JJ1390250
Chassis No.	:	JAANHR85ED7100107
	:	Market Value At The Time Of Loss
	:	(including Accessories and Spare Parts)
Limitations as to Use	:	As specified in Certificate of Insurance
Hire Purchase	:	HL BANK
<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		2,719.04
LESS 20.00% Flt Disc		543.81
NET PREMIUM		2,175.23
TOTAL PREMIUM		2,175.23
<u>Excess Applicable</u>		
Sect I - Any Authorised Driver	:	SGD 1,500.00
Sect II-Any Authorised Driver	:	SGD 2,000.00
Sect II - As Named In Memo	:	SGD 1,000.00
Windscreen Excess	:	SGD 200.00
<u>Named Drivers</u>		
1 ANY AUTHORISED DRIVER		
Risk No.	:	7
Type of Cover	:	Comprehensive
Regn. No.	:	YM6179P



Policy No. : VFX/Pl660417

Type Of Use : Hire Car
Make/Model : ISUZU NPR85LU5Y
Year of Manufacture : 2007
Carrying Cap. Ton : 2.50
Body Type : REFRIGERATED VEHICLE
Engine No. : 4JJ1468136
Chassis No. : JAANPR85L77101218
: Market Value At The Time Of Loss
(including Accessories and Spare Parts)
Limitations as to Use : As specified in Certificate of Insurance
Hire Purchase : TAI THONG LEE TRADING (PTE) LTD

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		2,719.04
LESS 20.00% Flt Disc		543.81
NET PREMIUM		2,175.23
TOTAL PREMIUM		2,175.23

Excess Applicable

Sect I - Any Authorised Driver : SGD 1,500.00
Sect II-Any Authorised Driver : SGD 2,000.00
Sect II - As Named In Memo : SGD 1,000.00
Windscreen Excess : SGD 200.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 8
Type of Cover : Comprehensive
Regn. No. : GBD1903T
Type Of Use : Hire Car
Make/Model : NISSAN CABSTAR 3.0
Year of Manufacture : 2014
Carrying Cap. Ton : 1.72
Body Type : REFRIGERATED VEHICLE
Engine No. : ZD30339482K
Chassis No. : JN1SC2F24Z0855950
: Market Value At The Time Of Loss
(including Accessories and Spare Parts)



Policy No. : VFX/Pl660417

Limitations as to : As specified in Certificate of Insurance
Use

Hire Purchase : HL BANK

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		2,719.04
LESS 20.00% Flt Disc		543.81
NET PREMIUM		2,175.23
TOTAL PREMIUM		2,175.23

Excess Applicable

Sect I - Any Authorised Driver : SGD 1,500.00

Sect II-Any Authorised Driver : SGD 2,000.00

Sect II - As Named In Memo : SGD 1,000.00

Windscreen Excess : SGD 200.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 9
Type of Cover : Comprehensive
Regn. No. : GBD2412L
Type Of Use : Hire Car
Make/Model : NISSAN CABSTAR 3.0
Year of Manufacture : 2014
Carrying Cap. Ton : 1.08
Body Type : REFRIGERATED VEHICLE
Engine No. : ZD30340430K
Chassis No. : JN1SC2F24Z0856103
: Market Value At The Time Of Loss
(including Accessories and Spare Parts)
Limitations as to : As specified in Certificate of Insurance
Use
Hire Purchase : HL BANK

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		2,719.04
LESS 20.00% Flt Disc		543.81
NET PREMIUM		2,175.23
TOTAL PREMIUM		2,175.23

Excess Applicable

Sect I - Any Authorised Driver : SGD 1,500.00



Policy No. : VFX/Pl660417

Sect II-Any Authorised Driver : SGD 2,000.00
Sect II - As Named In Memo : SGD 1,000.00
Windscreen Excess : SGD 200.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 10
Type of Cover : Comprehensive
Regn. No. : GBD2489R
Type Of Use : Hire Car
Make/Model : NISSAN CABSTAR 3.0
Year of Manufacture : 2014
Carrying Cap. Ton : 1.34
Body Type : REFRIGERATED VEHICLE
Engine No. : ZD30340453K
Chassis No. : JN1SC2F24Z0856096
: Market Value At The Time Of Loss
(including Accessories and Spare Parts)
Limitations as to Use : As specified in Certificate of Insurance
Hire Purchase : HL BANK

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		2,719.04
LESS 20.00% Flt Disc		543.81
NET PREMIUM		2,175.23
TOTAL PREMIUM		2,175.23

Excess Applicable

Sect I - Any Authorised Driver : SGD 1,500.00
Sect II-Any Authorised Driver : SGD 2,000.00
Sect II - As Named In Memo : SGD 1,000.00
Windscreen Excess : SGD 200.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 11
Type of Cover : Comprehensive
Regn. No. : GBD4176E



Policy No. : VFX/Pl660417

Type Of Use : Hire Car
Make/Model : NISSAN CABSTAR 3.0
Year of Manufacture : 2014
Carrying Cap. Ton : 1.72
Body Type : REFRIGERATED VEHICLE
Engine No. : ZD30341770K
Chassis No. : JN1SC2F24Z0856402
: Market Value At The Time Of Loss
(including Accessories and Spare Parts)
Limitations as to Use : As specified in Certificate of Insurance
Hire Purchase : HL BANK

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		2,719.04
LESS 20.00% Flt Disc		543.81
NET PREMIUM		2,175.23
TOTAL PREMIUM		2,175.23

Excess Applicable

Sect I - Any Authorised Driver : SGD 1,500.00
Sect II-Any Authorised Driver : SGD 2,000.00
Sect II - As Named In Memo : SGD 1,000.00
Windscreen Excess : SGD 200.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 12
Type of Cover : Comprehensive
Regn. No. : GBD4010A
Type Of Use : Hire Car
Make/Model : NISSAN CABSTAR 3.0
Year of Manufacture : 2014
Carrying Cap. Ton : 1.46
Body Type : LORRY
Engine No. : ZD30341505K
Chassis No. : JN1SC2F24Z0856338
: Market Value At The Time Of Loss
(including Accessories and Spare Parts)



Policy No. : VFX/Pl660417

Limitations as to : As specified in Certificate of Insurance
Use

Hire Purchase : HL BANK

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		2,719.04
LESS 20.00% Flt Disc		543.81
NET PREMIUM		2,175.23
TOTAL PREMIUM		2,175.23

Excess Applicable

Sect I - Any Authorised Driver : SGD 1,500.00
Sect II-Any Authorised Driver : SGD 2,000.00
Sect II - As Named In Memo : SGD 1,000.00
Windscreen Excess : SGD 200.00

Named Drivers

1 ANY AUTHORISED DRIVER

MEMO

MAKE & MODEL: NISSAN CABSTAR 3.0 5M/T ABS 2DR 2WD EURO 5
WITH POWER TAILBOARD

Risk No. : 13
Type of Cover : Comprehensive
Regn. No. : GBD4159E
Type Of Use : Hire Car
Make/Model : NISSAN CABSTAR 3.0
Year of Manufacture : 2014
Carrying Cap. Ton : 1.17
Body Type : LORRY
Engine No. : ZD30341559K
Chassis No. : JN1SC2F24Z0856341
: Market Value At The Time Of Loss
(including Accessories and Spare Parts)
Limitations as to : As specified in Certificate of Insurance
Use
Hire Purchase : HL BANK

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		2,719.04



Policy No. : VFX/Pl660417

LESS 20.00% Flt Disc	543.81
NET PREMIUM	2,175.23
TOTAL PREMIUM	2,175.23

Excess Applicable

Sect I - Any Authorised Driver	: SGD 1,500.00
Sect II-Any Authorised Driver	: SGD 2,000.00
Sect II - As Named In Memo	: SGD 1,000.00
Windscreen Excess	: SGD 200.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No.	: 14
Type of Cover	: Comprehensive
Regn. No.	: YN7068P
Type Of Use	: Hire Car
Make/Model	: HINO HINO >ZU710R-HKFMS3
Year of Manufacture	: 2014
Carrying Cap. Ton	: 2.50
Body Type	: REFRIGERATED VEHICLE
Engine No.	: N04CUS18493
Chassis No.	: JHHUCS3H50K010434
	: Market Value At The Time Of Loss (including Accessories and Spare Parts)
Limitations as to Use	: As specified in Certificate of Insurance

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		2,719.04
LESS 20.00% Flt Disc		543.81
NET PREMIUM		2,175.23
TOTAL PREMIUM		2,175.23

Excess Applicable

Sect I - Any Authorised Driver	: SGD 1,500.00
Sect II-Any Authorised Driver	: SGD 2,000.00
Sect II - As Named In Memo	: SGD 1,000.00
Windscreen Excess	: SGD 200.00

Named Drivers

1 ANY AUTHORISED DRIVER



Policy No. : VFX/Pl660417

Risk No. : 15
Type of Cover : Comprehensive
Regn. No. : YN7097E
Type Of Use : Hire Car
Make/Model : HINO HINO XZU710R
Year of Manufacture : 2014
Carrying Cap. Ton : 2.50
Body Type : REFRIGERATED VEHICLE
Engine No. : N04CUS18502
Chassis No. : JHHUCS3H40K010439
: Market Value At The Time Of Loss
(including Accessories and Spare Parts)
Limitations as to Use : As specified in Certificate of Insurance

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		2,719.04
LESS 20.00% Flt Disc		543.81
NET PREMIUM		2,175.23
TOTAL PREMIUM		2,175.23

Excess Applicable

Sect I - Any Authorised Driver : SGD 1,500.00
Sect II-Any Authorised Driver : SGD 2,000.00
Sect II - As Named In Memo : SGD 1,000.00
Windscreen Excess : SGD 200.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 16
Type of Cover : Comprehensive
Regn. No. : YN7279Y
Type Of Use : Hire Car
Make/Model : HINO HINO XZU710R
Year of Manufacture : 2014
Carrying Cap. Ton : 2.50
Body Type : REFRIGERATED VEHICLE
Engine No. : N04CUS18525
Chassis No. : JHHUCS3H90K010453



Policy No. : VFX/Pl660417

Limitations as to Use : Market Value At The Time Of Loss
(including Accessories and Spare Parts)
: As specified in Certificate of Insurance

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		2,719.04
LESS 20.00% Flt Disc		543.81
NET PREMIUM		2,175.23
TOTAL PREMIUM		2,175.23

Excess Applicable

Sect I - Any Authorised Driver : SGD 1,500.00
Sect II-Any Authorised Driver : SGD 2,000.00
Sect II - As Named In Memo : SGD 1,000.00
Windscreen Excess : SGD 200.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 17
Type of Cover : Comprehensive
Regn. No. : YN7131P
Type Of Use : Hire Car
Make/Model : HINO HINO XZU710R
Year of Manufacture : 2014
Carrying Cap. Ton : 2.50
Body Type : REFRIGERATED VEHICLE
Engine No. : N04CUS18530
Chassis No. : JHHUCS3H20K010455
Limitations as to Use : Market Value At The Time Of Loss
(including Accessories and Spare Parts)
: As specified in Certificate of Insurance

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		2,719.04
LESS 20.00% Flt Disc		543.81
NET PREMIUM		2,175.23
TOTAL PREMIUM		2,175.23

Excess Applicable

Sect I - Any Authorised Driver : SGD 1,500.00



Policy No. : VFX/Pl660417

Sect II-Any Authorised Driver : SGD 2,000.00
Sect II - As Named In Memo : SGD 1,000.00
Windscreen Excess : SGD 200.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 18
Type of Cover : Comprehensive
Regn. No. : YN7186G
Type Of Use : Hire Car
Make/Model : HINO HINO XZU710R
Year of Manufacture : 2014
Carrying Cap. Ton : 2.50
Body Type : REFRIGERATED VEHICLE
Engine No. : N04CUS18544
Chassis No. : JHHUCS3H50K010465
: Market Value At The Time Of Loss
(including Accessories and Spare Parts)
Limitations as to Use : As specified in Certificate of Insurance

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		2,719.04
LESS 20.00% Flt Disc		543.81
NET PREMIUM		2,175.23
TOTAL PREMIUM		2,175.23

Excess Applicable

Sect I - Any Authorised Driver : SGD 1,500.00
Sect II-Any Authorised Driver : SGD 2,000.00
Sect II - As Named In Memo : SGD 1,000.00
Windscreen Excess : SGD 200.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 19
Type of Cover : Comprehensive
Regn. No. : YN7127C
Type Of Use : Hire Car



Policy No. : VFX/Pl660417

Make/Model : HINO HINO XZU710R
Year of Manufacture : 2014
Carrying Cap. Ton : 2.50
Body Type : REFRIGERATED VEHICLE
Engine No. : N04CUS18570
Chassis No. : JHHUCS3H80K010475
: Market Value At The Time Of Loss
(including Accessories and Spare Parts)
Limitations as to Use : As specified in Certificate of Insurance

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		2,719.04
LESS 20.00% Flt Disc		543.81
NET PREMIUM		2,175.23
TOTAL PREMIUM		2,175.23

Excess Applicable

Sect I - Any Authorised Driver : SGD 1,500.00
Sect II-Any Authorised Driver : SGD 2,000.00
Sect II - As Named In Memo : SGD 1,000.00
Windscreen Excess : SGD 200.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 20
Type of Cover : Comprehensive
Regn. No. : YN7345P
Type Of Use : Hire Car
Make/Model : HINO HINO XZU710R
Year of Manufacture : 2014
Carrying Cap. Ton : 2.50
Body Type : REFRIGERATED VEHICLE
Engine No. : N04CUS18582
Chassis No. : JHHUCS3H20K010486
: Market Value At The Time Of Loss
(including Accessories and Spare Parts)
Limitations as to Use : As specified in Certificate of Insurance



Policy No. : VFX/Pl660417

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		2,719.04
LESS 20.00% Flt Disc		543.81
NET PREMIUM		2,175.23
TOTAL PREMIUM		2,175.23

Excess Applicable

Sect I - Any Authorised Driver	: SGD 1,500.00
Sect II-Any Authorised Driver	: SGD 2,000.00
Sect II - As Named In Memo	: SGD 1,000.00
Windscreen Excess	: SGD 200.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No.	: 21
Type of Cover	: Comprehensive
Regn. No.	: YN7332B
Type Of Use	: Hire Car
Make/Model	: HINO HINO XZU710R
Year of Manufacture	: 2014
Carrying Cap. Ton	: 2.50
Body Type	: REFRIGERATED VEHICLE
Engine No.	: N04CUS18584
Chassis No.	: JHHUCS3H40K010487
	: Market Value At The Time Of Loss (including Accessories and Spare Parts)
Limitations as to Use	: As specified in Certificate of Insurance

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		2,719.04
LESS 20.00% Flt Disc		543.81
NET PREMIUM		2,175.23
TOTAL PREMIUM		2,175.23

Excess Applicable

Sect I - Any Authorised Driver	: SGD 1,500.00
Sect II-Any Authorised Driver	: SGD 2,000.00
Sect II - As Named In Memo	: SGD 1,000.00
Windscreen Excess	: SGD 200.00

Named Drivers



Policy No. : VFX/Pl660417

1 ANY AUTHORISED DRIVER

Risk No. : 22
Type of Cover : Comprehensive
Regn. No. : YN7341A
Type Of Use : Hire Car
Make/Model : HINO HINO XZU710R
Year of Manufacture : 2014
Carrying Cap. Ton : 2.50
Body Type : REFRIGERATED VEHICLE
Engine No. : N04CUS18598
Chassis No. : JHHUCS3H70K010497
: Market Value At The Time Of Loss
(including Accessories and Spare Parts)
Limitations as to Use : As specified in Certificate of Insurance

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		2,719.04
LESS 20.00% Flt Disc		543.81
NET PREMIUM		2,175.23
TOTAL PREMIUM		2,175.23

Excess Applicable

Sect I - Any Authorised Driver : SGD 1,500.00
Sect II-Any Authorised Driver : SGD 2,000.00
Sect II - As Named In Memo : SGD 1,000.00
Windscreen Excess : SGD 200.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 23
Type of Cover : Comprehensive
Regn. No. : YN7116J
Type Of Use : Hire Car
Make/Model : HINO HINO XZU710R
Year of Manufacture : 2014
Carrying Cap. Ton : 2.50



Policy No. : VFX/Pl660417

Body Type : REFRIGERATED VEHICLE
Engine No. : N04CUS18615
Chassis No. : JHHUCS3HX0K010509
: Market Value At The Time Of Loss
(including Accessories and Spare Parts)
Limitations as to Use : As specified in Certificate of Insurance

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		2,719.04
LESS 20.00% Flt Disc		543.81
NET PREMIUM		2,175.23
TOTAL PREMIUM		2,175.23

Excess Applicable

Sect I - Any Authorised Driver : SGD 1,500.00
Sect II-Any Authorised Driver : SGD 2,000.00
Sect II - As Named In Memo : SGD 1,000.00
Windscreen Excess : SGD 200.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 24
Type of Cover : Comprehensive
Regn. No. : YN7273M
Type Of Use : Hire Car
Make/Model : HINO HINO XZU710R
Year of Manufacture : 2014
Carrying Cap. Ton : 2.50
Body Type : REFRIGERATED VEHICLE
Engine No. : N04CUS18622
Chassis No. : JHHUCS3H80K010511
: Market Value At The Time Of Loss
(including Accessories and Spare Parts)
Limitations as to Use : As specified in Certificate of Insurance

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		2,719.04
LESS 20.00% Flt Disc		543.81
NET PREMIUM		2,175.23



Policy No. : VFX/Pl660417																																																							
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Risk No.	:	26																																																					
Type of Cover	:	Comprehensive																																																					
Regn. No.	:																																																						



Policy No. : VFX/Pl660417

Type Of Use : YN7235Z
Make/Model : Hire Car
Year of Manufacture : HINO HINO XZU710R
Carrying Cap. Ton : 2014
Body Type : 2.50
Engine No. : REFRIGERATED VEHICLE
Chassis No. : N04CUS18670
Limitations as to Use : JHHUCS3H80K010542
: Market Value At The Time Of Loss
(including Accessories and Spare Parts)
: As specified in Certificate of Insurance

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		2,719.04
LESS 20.00% Flt Disc		543.81
NET PREMIUM		2,175.23
TOTAL PREMIUM		2,175.23

Excess Applicable

Sect I - Any Authorised Driver : SGD 1,500.00
Sect II-Any Authorised Driver : SGD 2,000.00
Sect II - As Named In Memo : SGD 1,000.00
Windscreen Excess : SGD 200.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 27
Type of Cover : Comprehensive
Regn. No. : YP1502G
Type Of Use : Hire Car
Make/Model : ISUZU NMR85UH5A
Year of Manufacture : 2015
Carrying Cap. Ton : 2.63
Body Type : REFRIGERATED VEHICLE
: Market Value At The Time Of Loss
(including Accessories and Spare Parts)
Limitations as to Use : As specified in Certificate of Insurance



Policy No. : VFX/Pl660417

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		2,719.04
LESS 20.00% Flt Disc		543.81
NET PREMIUM		2,175.23
TOTAL PREMIUM		2,175.23

Excess Applicable

Sect I - Any Authorised Driver	: SGD 1,500.00
Sect II-Driven Outside S'pore	: SGD 2,000.00
Sect II - As Named In Memo	: SGD 1,000.00
Windscreen Excess	: SGD 200.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No.	: 28
Type of Cover	: Comprehensive
Regn. No.	: YP2157M
Type Of Use	: Hire Car
Make/Model	: ISUZU NHR85AUE4A R1
Year of Manufacture	: 2015
Carrying Cap. Ton	: 2.38
Body Type	: REFRIGERATED VEHICLE
Engine No.	: 4JJ12G2092
Chassis No.	: JAANHR85EF7100481
	: Market Value At The Time Of Loss (including Accessories and Spare Parts)
Limitations as to Use	: As specified in Certificate of Insurance
Hire Purchase	: HL BANK

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		2,719.04
LESS 20.00% Flt Disc		543.81
NET PREMIUM		2,175.23
TOTAL PREMIUM		2,175.23

Excess Applicable

Sect I - Any Authorised Driver	: SGD 1,500.00
Sect II-Driven Outside S'pore	: SGD 2,000.00
Sect II - As Named In Memo	: SGD 1,000.00
Windscreen Excess	: SGD 200.00



Policy No. : VFX/Pl660417

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 29
Type of Cover : Comprehensive
Regn. No. : GBB498M
Type Of Use : Hire Car
Make/Model : MITSUBISHI FB70BB1SRDEA
Year of Manufacture : 2007
Carrying Cap. Ton : 0.87
Body Type : REFRIGERATED VEHICLE
Engine No. : 4M42A53988
Chassis No. : FB70BBA10403
: Market Value At The Time Of Loss
(including Accessories and Spare Parts)
Limitations as to Use : As specified in Certificate of Insurance
Hire Purchase : HL BANK

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		2,719.04
LESS 20.00% Flt Disc		543.81
NET PREMIUM		2,175.23
TOTAL PREMIUM		2,175.23

Excess Applicable

Sect I - Any Authorised Driver : SGD 1,500.00
Sect II-Driven Outside S'pore : SGD 2,000.00
Sect II - As Named In Memo : SGD 1,000.00
Windscreen Excess : SGD 200.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 30
Type of Cover : Comprehensive
Regn. No. : YP2651C
Type Of Use : Hire Car
Make/Model : ISUZU NMR85UH5A
Year of Manufacture : 2015



Policy No. : VFX/Pl660417

Carrying Cap. Ton : 2.65
Body Type : REFRIGERATED VEHICLE
Engine No. : 4JJ12C8058
Chassis No. : JAANMR85HF7103174
: Market Value At The Time Of Loss
(including Accessories and Spare Parts)
Limitations as to Use : As specified in Certificate of Insurance
Hire Purchase : HL BANK

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		2,719.04
LESS 20.00% Flt Disc		543.81
NET PREMIUM		2,175.23
TOTAL PREMIUM		2,175.23

Excess Applicable

Sect I - Any Authorised Driver : SGD 1,500.00
Sect II-Driven Outside S'pore : SGD 2,000.00
Sect II - As Named In Memo : SGD 1,000.00
Windscreen Excess : SGD 200.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 31
Type of Cover : Comprehensive
Regn. No. : GBA9792J
Type Of Use : Commercial Vehicle
Make/Model : MITSUBISHI FB70BB1SRDEA
Year of Manufacture : 2007
Carrying Cap. Ton : 0.88
Body Type : REFRIGERATED VEHICLE
Engine No. : 4M42A53800
Chassis No. : FB70BBA10396
: Market Value At The Time Of Loss
(including Accessories and Spare Parts)
Limitations as to Use : As specified in Certificate of Insurance



Policy No. : VFX/Pl660417

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		3,062.50
LESS 20.00% Flt Disc		612.50
NET PREMIUM		2,450.00
TOTAL PREMIUM		2,450.00

Excess Applicable

Sect I - Any Authorised Driver	: SGD 1,500.00
Sect II-Driven Outside S'pore	: SGD 2,000.00
Sect II - As Named In Memo	: SGD 1,000.00
Windscreen Excess	: SGD 200.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No.	: 32
Type of Cover	: Comprehensive
Regn. No.	: YP3288L
Type Of Use	: Commercial Vehicle
Make/Model	: ISUZU NHR85AUE4A R1
Year of Manufacture	: 2016
Carrying Cap. Ton	: 2.36
Body Type	: REFRIGERATED VEHICLE
Engine No.	: 4JJ12H9428
Chassis No.	: JAANHR85EG7100022
	: Market Value At The Time Of Loss (including Accessories and Spare Parts)
Limitations as to Use	: As specified in Certificate of Insurance
Hire Purchase	: HL BANK

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		3,062.50
LESS 20.00% Flt Disc		612.50
NET PREMIUM		2,450.00
TOTAL PREMIUM		2,450.00

Excess Applicable

Sect I - Any Authorised Driver	: SGD 1,500.00
Sect II-Any Authorised Driver	: SGD 2,000.00
Windscreen Excess	: SGD 200.00

Named Drivers



Policy No. : VFX/Pl660417

1 ANY AUTHORISED DRIVER

MEMORANDA, CLAUSES, WARRANTIES & ENDORSEMENTS

Subject to the Memoranda, Clauses, Warranties & Endorsements attached hereto:

VFXX 0026

VFXX - MEMORANDUM

General Exception - This policy excludes Third Party Working Risks
 ----- and does not cover vehicles working on airport
 runways (unless specifically mentioned in the
 policy schedule).

All other Terms, Exceptions and Conditions remain unchanged.

REPLACEMENT OF NOTIFICATION OF ACCIDENTS CLAUSE

-
- a) In the event of any accident involving the Motor Vehicle, irrespective of whether it would give rise to a claim, the Insured shall, together with the Motor Vehicle, call at the Company's Approved Reporting Centre and report the accident within 24 hours of the accident or by the next working day thereof.
 - b) In case of theft or other criminal act which may give rise to a claim under this policy the Insured shall give immediate notice of the occurrence to the Company and the police and co-operate with the Company in securing the conviction of the offender.
 - c) Every letter, claim, writ, summons and process shall be notified or forwarded unanswered to the Company immediately upon receipt. Notice shall also be given to the Company immediately after the Insured or any person claiming to be indemnified shall have knowledge of any impending prosecution, inquest, inquiry, or offer of composition in connection with any such accident and/or occurrence.

This condition in its entirety is a condition precedent to liability and failure to comply with any of the above requirements in respect of any accident and/or occurrence will result in the Insured being denied indemnity under both Section 1 and Section 2 of the Policy in respect of that particular accident and/or occurrence. Notwithstanding the No Claim Discount provisions set out herein, failure to comply with this condition precedent will additionally result in the insured losing all or part of his No Claim Discount as set out below.

NCD-COMMERCIAL VEHICLES

Current	Upon Renewal (Non-Reporting)
-----	-----



Policy No. : VFX/Pl660417

20%	15%
15%	10%
10%	0%
0%	0%

*The Accident NCD to be applied first before the Non-Reporting NCD.

In the context of this clause the following terms have the following meanings assigned to them:

*Accident NCD - Refers to the loss of percentage of No Claim Discount entitlement as a result of claims arising from an accident.

*Non-Reporting NCD - Refers to the loss of percentage of No Claim Discount as a result of not reporting of an accident as set out under the Policy.

0026 - Hire Cars - Hirer Driving

Notwithstanding anything to the contrary contained in this Policy, it is hereby understood and agreed that this Policy shall be operative only when the Motor Vehicle is being driven by Insured or is being driven with the authority of the Insured or a person in his employ. This Policy shall also be extended to be operative when the Motor Vehicle is let on hire by the Insured to any person (hereinafter called the "hirer"), provided always that the Hirer shall:

- (1) have entered into a Hire Contract with the Insured; and
- (2) have satisfied the Insured that:
 - (a) the Motor Vehicle will be driven only by a person with a valid driving license to drive such Motor Vehicle; and
 - (b) such person shall not had his Motor insurance application rejected, or policy cancelled or had special conditions imposed or had increased premium asked for by reason of claim experience

Whilst the Motor Vehicle is let on hire to the Hirer the Company shall not be liable

- (i) for any loss damage or liability due to or arising from theft or conversion by the Hirer; or
- (ii) if the Motor Vehicle is used by the Hirer for the carriage of passengers for hire or reward

It is further understood and agreed that for the purpose of Section II of this Policy the Company will treat the Hirer/any person driving under the permission of the Hirer as though he is an Authorised Driver whilst driving the Motor Vehicle.

Preprinted Endts/Clauses/Warranties Applicable

AXA INSURANCE PTE LTD
8 Shenton Way, #24-01
AXA Tower, Singapore 068811
Customer Service Centre #B1-01
Tel:(65)63387288 Fax:(65)63382522
Website:www.axa.com.sg
GST Registration Number: 199903512M
customer.service@axa.com.sg



Fleet
POLICY SCHEDULE
RENEWAL
Original

Policy No. : VFX/P1660417

2, 15, 18, 19, 57, 72(b) & 89 ONLY

AXA INSURANCE PTE LTD

A handwritten signature in black ink, appearing to be 'R. S. S.', written over a horizontal line.

Authorized Signature

IMPORTANT :

This Schedule should be read in conjunction with the Terms and Conditions of the Policy.

Issued by - **SGIWAN2** on **21/10/2016**

(R)



POLICY INFORMATION			Policy No. : VFX/P1660417						
Source : 03165 TAN INSURANCE BROKERS PTE LTD			Any subsequent period for which the Insured shall pay and the Company shall agree to accept a renewal premium.						
Insured : MONZONE AIR-CONDITIONING PTE LTD			Period of Insurance : From 06/09/2016 To 05/09/2017 (Both Dates Inclusive)						
Risk No	Regn No	Cover	PREMIUM CALCULATION (SGD)						
			Basic Prem	NCD/Fleet	Prem WShop	Extra Cover	Disc	Charges	Total Payable
0001	GBC7132S	CO	2,719.04	20.00%				152.27	2,327.50
0002	GBC7125M	CO	2,719.04	20.00%				152.27	2,327.50
0003	GBC8304G	CO	2,719.04	20.00%				152.27	2,327.50
0004	YN4408L	CO	2,719.04	20.00%				152.27	2,327.50
0005	GBC8162Z	CO	2,719.04	20.00%				152.27	2,327.50
0006	GBC8311K	CO	2,719.04	20.00%				152.27	2,327.50
0007	YM6179P	CO	2,719.04	20.00%				152.27	2,327.50
0008	GBD1903T	CO	2,719.04	20.00%				152.27	2,327.50
0009	GBD2412L	CO	2,719.04	20.00%				152.27	2,327.50
0010	GBD2489R	CO	2,719.04	20.00%				152.27	2,327.50
0011	GBD4176E	CO	2,719.04	20.00%				152.27	2,327.50
0012	GBD4010A	CO	2,719.04	20.00%				152.27	2,327.50
0013	GBD4159E	CO	2,719.04	20.00%				152.27	2,327.50
0014	YN7068P	CO	2,719.04	20.00%				152.27	2,327.50
0015	YN7097E	CO	2,719.04	20.00%				152.27	2,327.50
0016	YN7279Y	CO	2,719.04	20.00%				152.27	2,327.50
0017	YN7131P	CO	2,719.04	20.00%				152.27	2,327.50
0018	YN7186G	CO	2,719.04	20.00%				152.27	2,327.50
0019	YN7127C	CO	2,719.04	20.00%				152.27	2,327.50
0020	YN7345P	CO	2,719.04	20.00%				152.27	2,327.50
0021	YN7332B	CO	2,719.04	20.00%				152.27	2,327.50
0022	YN7341A	CO	2,719.04	20.00%				152.27	2,327.50
0023	YN7116J	CO	2,719.04	20.00%				152.27	2,327.50
0024	YN7273M	CO	2,719.04	20.00%				152.27	2,327.50



Policy No. : VFX/Pl660417									
Risk No	Regn No	Cover	PREMIUM CALCULATION (SGD)						
			Basic Prem	NCD/ Fleet	Prem WShop	Extra Cover	Disc	Charges	Total Payable
0025	YN7347J	CO	2,719.04	20.00%				152.27	2,327.50
0026	YN7235Z	CO	2,719.04	20.00%				152.27	2,327.50
0027	YP1502G	CO	2,719.04	20.00%				152.27	2,327.50
0028	YP2157M	CO	2,719.04	20.00%				152.27	2,327.50
0029	GBB498M	CO	2,719.04	20.00%				152.27	2,327.50
0030	YP2651C	CO	2,719.04	20.00%				152.27	2,327.50
0031	GBA9792J	CO	3,062.50	20.00%				8.46	129.28
0032	YP3288L	CO	3,062.50	20.00%				25.77	393.94
<div> <div>AXA INSURANCE PTE LTD</div> <div> </div> <div>Authorized Signature</div> </div>									
IMPORTANT : This Schedule should be read in conjunction with the Terms and Conditions of the Policy.									
Issued by - SGIWAN2 on 21/10/2016 (R)									