




Tax Invoice No : P1885022-00002

POLICY INFORMATION		Policy No. : VPA/P1885022	
Source	: (03) 05392 MAYBANK TELE-TEO HONG NIU		
Insured	: YEO HONG HWEE		
Address	: 07-185 41 TANGLIN HALT ROAD SINGAPORE 141041		
Period of Insurance	: From 02/12/2017 To 01/12/2018 (Both Dates Inclusive)		
Transaction No.	: 00002		
Billing Currency	: SGD	Exchange Rate	: 1.0000
Gross Premium Less Discount SGD	Charges SGD		Total Payable SGD
993.76	GST 7.00% 69.56		1,063.32
Premium Details (SGD) Gross Premium : 993.76 Total Discount : 0.00 Gross Premium less Discount : 993.76 Note: Discount is only applicable to limited products.			
<div style="text-align: right;"> AXA INSURANCE PTE LTD  Authorized Signature </div>			
IMPORTANT NOTICE : 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. 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.			
Issued by - MVCKTEO on 30/11/2017			(R)



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Insured	:	YEO HONG HWEE	
Address	:	07-185 41 TANGLIN HALT ROAD SINGAPORE 141041	
Business/Profession	:	OTHER OCCUPATION Carrying on or engaged in the business or profession last declared and no other for the purpose of this insurance.	
Period of Insurance : From 02/12/2017 To 01/12/2018 (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 50.00% : SGD 1,169.13			
NCD			
Prem	W/Shop	Disc	: SGD 175.37
15.00%			
GST	7.00%	:	SGD 69.56
Annual Premium		:	SGD 1,063.32
Total Payable		:	SGD 1,063.32
RISK DETAILS THE MOTOR VEHICLE			
Type Of Cover	:	Comprehensive	
Regn No.	:	SJK1123X	
Type Of Use	:	Private Car	
Make/Model	:	HONDA ACCORD 2.0	
Year of Manufacture	:	2005	Seating Capacity (excl. Driver) : 04
Body Type	:	SALOON	Engine C.C. : 1998
Engine No.	:	K20A6035278	
Chassis No.	:	CL73104717	
Insured's Estimated Market Value	:	Market Value At The Time Of Loss (including Accessories and Spare Parts)	
Limitations as to Use : As specified in Certificate of Insurance			
Basic Own Damage Excess		:	SGD 400.00
<u>Named Drivers</u>			
1 YEO HONG HWEE			
2 PHANG WOON SAN			
MEMORANDA, CLAUSES, WARRANTIES & ENDORSEMENTS			
Subject to the Memoranda, Clauses, Warranties & Endorsements attached hereto:			
VPA LUPA AWU1			



Policy No. : VPA/P1885022

VPA - COMPREHENSIVE

THE FOLLOWING ENDORSEMENTS AND CLAUSES ARE APPLICABLE TO THE POLICY :

- 1 - OWN DAMAGE EXCESS
- 2 - BREAKAGE OF GLASS IN WINDSCREEN OR WINDOWS.
- 4 - AUTHORISED DRIVER IN THE EVENT OF DEMISE OF INSURED.
- 5 - HIRE PURCHASE (IF APPLICABLE).

DEFINITION : INSURED NOT DRIVING SHALL MEAN

A non-driving Insured who will not be covered under this policy if he/she drives any car. A non-driving Insured is not an authorized driver.

NOTIFICATION OF ACCIDENTS

- 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-PRIVATE VEHICLES

Current	Upon Renewal (Non-Reporting)
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50%	40%



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40%	30%
30%	20%
20%	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.

LUPA - APPLICABLE TO COMPREHENSIVE OR THIRD PARTY FIRE & THEFT COVER ONLY

The following benefits shall be applicable only if such benefit is stipulated in your Schedule or Endorsement. This benefit applies to your Policy only if your insurance is for Comprehensive Cover or Third Party, Fire & Theft Cover.

Unless expressly stated otherwise, the following benefits shall be subject to the terms and conditions of your Policy.

A. Loss of Use Benefits

1. We will pay you S\$50 for each day of the loss of use of your Motorcar, up to a maximum limit of S\$250 in respect of any one Accident, subject to fulfillment of all the following conditions:

- the loss of use of your Motorcar is the result of damage covered under your Policy;
- in respect to such damage, you make a claim under your Policy and which claim is paid or payable by us in accordance with your Policy;
- your Motorcar actually undergoes the necessary repairs at a workshop; and
- such period of necessary repairs is four (4) or more days as assessed and certified by our appointed authorised motor assessor.

2. This benefit shall not be applicable if your Motorcar is a total loss or constructive total loss. Please refer to your Policy for the meaning of "total loss".



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3. This benefit shall be paid to you after AXA's final settlement of your repair bill with the workshop.
4. In the event of any disputes, our decision shall be final and binding.

B. Personal Accident Benefits for All Named Drivers (Applicable to Comprehensive Cover Only)

1. In the event that a person named in your Schedule under "Persons or Classes of Persons Entitled To Drive" ("Named Authorised Driver") dies or suffers bodily injury due to an accidental, violent, external and visible cause, and provided that such Named Authorised Driver is the driver of your Motorcar at the time of the Accident, we will provide cover to such person under Section 4 (Personal Accident Benefit) and pay the applicable compensation benefits as stipulated in the Scale of Benefits A.
2. The maximum amount we pay in total during a period of insurance is \$20,000 for such Named Authorised Driver.
3. This benefit shall be payable only if the Named Authorised Driver complies with each term and condition of this Policy as far as it applies to him.
4. Save as expressly provided otherwise above, all the terms and conditions set out in Section 4 (Personal Accident Benefit) shall be applicable.

AWU1 - UNDERTAKING TO USE AXA PREMIUM WORKSHOPS CLAUSE

In return for having executed an undertaking and receiving a discount on the gross annual premium, you have agreed to use an AXA Premium Workshops to the exclusion of all other workshops for all accident repairs of whatever nature to your car. AXA shall not be liable to indemnify you for the costs of any repairs to your car done or undertaken by other workshop or repairer.

For the purposes of this endorsement, "AXA Premium Workshops" shall mean such repairers or workshops as are appointed by AXA from time to time.

Subject otherwise to all other terms and conditions of the Policy.

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



Private Cars COMP
POLICY SCHEDULE
RENEWAL
Original

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AXA INSURANCE PTE LTD

A handwritten signature in black ink, appearing to be 'MVKTEO'.

Authorized Signature

IMPORTANT :

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

Issued by - **MVCKTEO** on **30/11/2017**

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