




Tax Invoice No : P1858672-00002

POLICY INFORMATION		Policy No. : VFX/P1858672
Source	: 00006 ACIS ASSOCIATES PTE LTD	
Insured	: TRAVCOACH PTE LTD	
Address	: 1 KUNG CHONG ROAD ALEXANDRA INDUSTRIAL ESTATE SINGAPORE 159139	
Period of Insurance	: From 22/11/2017 To 21/11/2018 (Both Dates Inclusive)	
Transaction No.	: 00002	
Accounting Month / Year	: 11 2017	
Billing Currency	: SGD	Exchange Rate : 1.0000
Gross Premium SGD	Charges SGD	Total Payable SGD
16,763.78	(GST 7.00%) 1,173.47	17,937.25
Total Payable is after discount of : SGD 0.00 0.00%		
<p style="text-align: right;">AXA INSURANCE PTE LTD</p>  Authorized Signature		
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 - SGICLMO on 20/11/2017		(R)



POLICY INFORMATION		Policy No. : VFX/P1858672
Source	: 00006	ACIS ASSOCIATES PTE LTD
Insured	: TRAVCOACH PTE LTD	
Address	: 1 KUNG CHONG ROAD	ALEXANDRA INDUSTRIAL ESTATE SINGAPORE 159139
Business/Profession	: AS PER MEMO	Carrying on or engaged in the business or profession last declared and no other for the purpose of this insurance.
Period of Insurance	: From 22/11/2017 To 21/11/2018	(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 20.00 % Flt Disc	: SGD 16,763.78	
GST 7.00%	: SGD 1,173.47	
Annual Premium	: SGD 17,937.25	
Total Payable	: SGD 17,937.25	
RISK DETAILS THE MOTOR VEHICLE		
Risk No.	: 1	
Type of Cover	: Third Party Fire & Theft Only	
Regn. No.	: PZ166D	
Type Of Use	: HIRE BUS (PH OR PA)	
Make/Model	: SCANIA K94IB4X2	
Year of Manufacture	: 2000	
Carrying Cap. Seat	: 46.00	
Body Type	: BUS	
Engine No.	: 6003424	
Chassis No.	: YS4K4X20001837890	
	: 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		4,312.56
LESS 20.00% Flt Disc		862.51
NET PREMIUM		3,450.05
TOTAL PREMIUM		3,450.05
<u>Excess Applicable</u>		
Sect II-Used In Singapore Only	: SGD 1,500.00	



Policy No. : VFX/P1858672

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 2
Type of Cover : Third Party Fire & Theft Only
Regn. No. : PZ181J
Type Of Use : HIRE BUS (PH OR PA)
Make/Model : SCANIA K94IB4X2
Year of Manufacture : 2000
Carrying Cap. Seat : 46.00
Body Type : BUS
Engine No. : 6002095
Chassis No. : YS4K4X20001837593
: 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		4,312.56
LESS 20.00% Flt Disc		862.51
NET PREMIUM		3,450.05
TOTAL PREMIUM		3,450.05

Excess Applicable
Sect II-Used In Singapore Only : SGD 1,500.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 3
Type of Cover : Third Party Fire & Theft Only
Regn. No. : PA387P
Type Of Use : HIRE BUS (PH OR PA)
Make/Model : MERCEDES BENZ MB100D 2.9M
Year of Manufacture : 1997
Carrying Cap. Seat : 10.00
Body Type : BUS
Engine No. : 66291110053209



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Chassis No. : KPD661217WP055282
: **Market Value At The Time Of Loss**
(including Accessories and Spare Parts)
Limitations as to : **As specified in Certificate of Insurance**
Use

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		1,966.75
LESS 20.00% Flt Disc		393.35
NET PREMIUM		1,573.40
TOTAL PREMIUM		1,573.40

Excess Applicable
Sect II-Used In Singapore Only : SGD 1,500.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 4
Type of Cover : **Third Party Fire & Theft Only**
Regn. No. : PC8999K
Type Of Use : **HIRE BUS (PH OR PA)**
Make/Model : **TOYOTA COASTER SUPER LWB**
Year of Manufacture : **2008**
Carrying Cap. Seat : **23.00**
Body Type : **BUS**
Engine No. : **N04CTQ13011**
Chassis No. : **JTGEC538005000386**
: **Market Value At The Time Of Loss**
(including Accessories and Spare Parts)
Limitations as to : **As specified in Certificate of Insurance**
Use

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		3,508.56
LESS 20.00% Flt Disc		701.71
NET PREMIUM		2,806.85
TOTAL PREMIUM		2,806.85

Excess Applicable
Sect II-Used In Singapore Only : SGD 1,500.00

Named Drivers

1 ANY AUTHORISED DRIVER



Policy No. : VFX/P1858672

Risk No. : 5
Type of Cover : Third Party Fire & Theft Only
Regn. No. : PZ602L
Type Of Use : HIRE BUS (PH OR PA)
Make/Model : SCANIA K94IB4X2
Year of Manufacture : 2000
Carrying Cap. Seat : 46.00
Body Type : BUS
Engine No. : 6003970
Chassis No. : YS4K4X20001838028
: 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		4,312.56
LESS 20.00% Flt Disc		862.51
NET PREMIUM		3,450.05
TOTAL PREMIUM		3,450.05

Excess Applicable

Sect II-Used In Singapore Only : SGD 1,500.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 6
Type of Cover : Third Party Fire & Theft Only
Regn. No. : PA6029J
Type Of Use : HIRE BUS (PH OR PA)
Make/Model : KING LONG HIGER S91
Year of Manufacture : 2005
Carrying Cap. Seat : 49.00
Body Type : BUS
Engine No. : 46401145
Chassis No. : LKLR1HSJ65A200767
: Market Value At The Time Of Loss
(including Accessories and Spare Parts)
Limitations as to Use : As specified in Certificate of Insurance



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<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		4,508.48
LESS 20.00% Flt Disc		901.70
NET PREMIUM		3,606.78
TOTAL PREMIUM		3,606.78

Excess Applicable

Sect II-Used In Singapore Only : SGD 1,500.00

Named Drivers

1 ANY AUTHORISED DRIVER

MEMORANDA, CLAUSES, WARRANTIES & ENDORSEMENTS

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

MBF1

MEMORANDUM A

Nature of Business: Travel agents and tour operator.

Usage: Ferrying Tourists.

Cover excludes third party working risks.

Cover excludes any vehicles working on airport runways.

Cover is based on AXA standard policy jacket(s) - Commercial Vehicle Policy Jacket.

Geographical areas: Singapore and Johor Bahru's custom only

Quote is not valid if the ownership, operation, maintenance or use of any vehicles, the principal use of which is:

- The transportation of high explosives such as nitroglycerine, dynamite or any other similar explosive;
- The bulk transportation of liquefied petroleum or gasoline;
- The transportation of chemicals or gases in liquid, compressed or gaseous form.

This quote is based on any authorized drivers provided he is in the Policyholder's Employ and/or is driving on their order or with their permission who:

- Is 18 years old and above;
- Is holding a valid relevant class of driving license.

Additional All Claims excess of \$2,000.00 is applicable for any named/unnamed drivers who:

- Is 18 years old to 26 years old and/or



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- b) Is 66 years old and above and/or
- c) With driving experience of less than 1 year on the relevant classes of driving license.

MBF1 - ADDITIONAL CLAUSES FOR BUS

GEOGRAPHICAL AREA

It is hereby declared and agreed that the Geographical area is limited to the Republic of Singapore only.

Person or Classes of Persons entitled to drive (Authorized Driver)

Any person provided he is in the Policyholder's employ and/or is driving on their order or with their permission who:

- a) Is 18 years old and above.
- b) Is holding a valid relevant classes of driving license.

ADDITIONAL EXCESS

Additional All Claims Excess of S\$2,000.00 is applicable for any named /unnamed drivers who:

- a) Is 18 years old to 26 years old and/or
- b) Is 66 years old and above and/or
- c) with driving experience of less than 1 year on the relevant classes of driving license

MBF1 - 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



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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)
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.

Preprinted Endts/Clauses/Warranties Applicable

1, 3(q), 18, 19, 33, & 72(b) ONLY

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/P1858672

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 - **SGICLMO** on **20/11/2017**

(R)



POLICY INFORMATION			Policy No. : VFX/P1858672						
Source : 00006 ACIS ASSOCIATES PTE LTD									
Any subsequent period for which the Insured shall pay and the Company shall agree to accept a renewal premium.									
Insured : TRAVCOACH PTE LTD									
Period of Insurance : From 22/11/2017 To 21/11/2018 (Both Dates Inclusive)									
Risk No	Regn No	Cover	PREMIUM CALCULATION (SGD)						
			Basic Prem	NCD/Fleet	Prem WShop	Extra Cover	Disc	Charges	Total Payable
0001	PZ166D	FT	4,312.56	20.00%				241.50	3,691.55
0002	PZ181J	FT	4,312.56	20.00%				241.50	3,691.55
0003	PA387P	FT	1,966.75	20.00%					
0004	PC8999K	FT	3,508.56	20.00%				196.49	3,003.34
0005	PZ602L	FT	4,312.56	20.00%				241.50	3,691.55
0006	PA6029J	FT	4,508.48	20.00%				252.48	3,859.26
<p>AXA INSURANCE PTE LTD</p> <p>Authorized Signature</p>									
<p>IMPORTANT : This Schedule should be read in conjunction with the Terms and Conditions of the Policy.</p>									
Issued by - SGICLMO on 20/11/2017									(R)