




Tax Invoice No : P1917604-00006

POLICY INFORMATION		Policy No. : VFX/P1917604
Source	: 03936 VIRTUAL INSURANCE AGENCIES PTE LTD	
Insured	: LEGEND MOTORS & LEASING PTE LTD	
Address	: 69 UBI ROAD 1 OXLEY BIZHUB #10-33 SINGAPORE 408731	
Period of Insurance	: From 24/10/2017 To 23/10/2018 (Both Dates Inclusive)	
Transaction No.	: 00006	
Accounting Month / Year	: 10 2017	
Billing Currency	: SGD	Exchange Rate : 1.0000
Gross Premium SGD	Charges SGD	Total Payable SGD
63,800.00	(GST 7.00%) 4,466.00	68,266.00
Total Payable is after discount of : SGD 0.00 0.00%		
<p style="text-align: right;">AXA INSURANCE PTE LTD</p>  Authorized Signature		
<b>Important Notice:</b> ----- 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 - MVCVALE on 31/10/2017 <span style="float: right;">(R)</span>		



POLICY INFORMATION		Policy No. : VFX/P1917604	
Source	: 03936	VIRTUAL INSURANCE AGENCIES PTE LTD	
Insured	: LEGEND MOTORS & LEASING PTE LTD		
Address	: 69 UBI ROAD 1 OXLEY BIZHUB #10-33 SINGAPORE 408731		
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 24/10/2017 To 23/10/2018	(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 63,800.00		
GST 7.00%	: SGD 4,466.00		
Annual Premium	: SGD 68,266.00		
Total Payable	: SGD 68,266.00		
RISK DETAILS THE MOTOR VEHICLE			
Risk No.	: 1		
Type of Cover	: Comprehensive		
Regn. No.	: SKX1505Y		
Type Of Use	: Hire Car		
Make/Model	: TOYOTA AQUA HYBRID 1.5S A		
Year of Manufacture	: 2015		
Carrying Cap. Seat	: 4.00		
Body Type	: HATCHBACK		
Engine No.	: 1NZ7713381	Engine C.C.:	1496
Chassis No.	: NHP106462987		
	: 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			2,750.00
LESS 20.00% Flt Disc			550.00
NET PREMIUM			2,200.00
TOTAL PREMIUM			2,200.00
<u>Excess Applicable</u>			
Sect I - Any Authorised Driver		: SGD 2,000.00	



**Policy No. : VFX/P1917604**

**Sect II-Any Authorised Driver : SGD 1,500.00**  
**Windscreen Excess : SGD 100.00**

**Named Drivers**

**1 ANY AUTHORISED DRIVER**

Risk No. : 2  
Type of Cover : Comprehensive  
Regn. No. : SKX1493Y  
Type Of Use : Hire Car  
Make/Model : TOYOTA AQUA HYBRID 1.5S A  
Year of Manufacture : 2015  
Carrying Cap. Seat : 4.00  
Body Type : HATCHBACK  
Engine No. : 1NZ7722085 Engine C.C.: 1496  
Chassis No. : NHP102483448  
: Market Value At The Time Of Loss  
(including Accessories and Spare Parts)  
Limitations as to Use : As specified in Certificate of Insurance

<b><u>Extra Coverage(Premium Breakdown)</u></b>	<b><u>Limits (SGD)</u></b>	<b><u>Premium (SGD)</u></b>
<b>BASIC PREMIUM</b>		<b>2,750.00</b>
<b>LESS 20.00% Flt Disc</b>		<b>550.00</b>
<b>NET PREMIUM</b>		<b>2,200.00</b>
<b>TOTAL PREMIUM</b>		<b>2,200.00</b>

**Excess Applicable**

**Sect I - Any Authorised Driver : SGD 2,000.00**  
**Sect II-Any Authorised Driver : SGD 1,500.00**  
**Windscreen Excess : SGD 100.00**

**Named Drivers**

**1 ANY AUTHORISED DRIVER**

Risk No. : 3  
Type of Cover : Comprehensive  
Regn. No. : SKX1451T  
Type Of Use : Hire Car  
Make/Model : TOYOTA AQUA HYBRID 1.5S A  
Year of Manufacture : 2015



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Carrying Cap. Seat : 4.00  
Body Type : HATCHBACK  
Engine No. : 1NZ7721919 Engine C.C.: 1496  
Chassis No. : NHP106466054  
: 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		2,750.00
LESS 20.00% Flt Disc		550.00
NET PREMIUM		2,200.00
TOTAL PREMIUM		2,200.00

Excess Applicable

Sect I - Any Authorised Driver : SGD 2,000.00  
Sect II-Any Authorised Driver : SGD 1,500.00  
Windscreen Excess : SGD 100.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 4  
Type of Cover : Comprehensive  
Regn. No. : SKX1440A  
Type Of Use : Hire Car  
Make/Model : TOYOTA AQUA HYBRID 1.5S A  
Year of Manufacture : 2015  
Carrying Cap. Seat : 4.00  
Body Type : HATCHBACK  
Engine No. : 1NZ7719494 Engine C.C.: 1496  
Chassis No. : NHP106465145  
: 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		2,750.00
LESS 20.00% Flt Disc		550.00



**Policy No. : VFX/P1917604**

<b>NET PREMIUM</b>	<b>2,200.00</b>
<b>TOTAL PREMIUM</b>	<b>2,200.00</b>

**Excess Applicable**

<b>Sect I - Any Authorised Driver</b>	<b>: SGD 2,000.00</b>
<b>Sect II-Any Authorised Driver</b>	<b>: SGD 1,500.00</b>
<b>Windscreen Excess</b>	<b>: SGD 100.00</b>

**Named Drivers**

**1 ANY AUTHORISED DRIVER**

<b>Risk No.</b>	<b>: 5</b>
<b>Type of Cover</b>	<b>: Comprehensive</b>
<b>Regn. No.</b>	<b>: SKX1551M</b>
<b>Type Of Use</b>	<b>: Hire Car</b>
<b>Make/Model</b>	<b>: TOYOTA AQUA HYBRID 1.5S A</b>
<b>Year of Manufacture</b>	<b>: 2015</b>
<b>Carrying Cap. Seat</b>	<b>: 4.00</b>
<b>Body Type</b>	<b>: HATCHBACK</b>
<b>Engine No.</b>	<b>: 1NZ7697355</b>
<b>Chassis No.</b>	<b>: NHP106461803</b>
	<b>Engine C.C.: 1496</b>
	<b>: Market Value At The Time Of Loss</b>
	<b>(including Accessories and Spare Parts)</b>
<b>Limitations as to Use</b>	<b>: As specified in Certificate of Insurance</b>

<b><u>Extra Coverage(Premium Breakdown)</u></b>	<b><u>Limits (SGD)</u></b>	<b><u>Premium (SGD)</u></b>
<b>BASIC PREMIUM</b>		<b>2,750.00</b>
<b>LESS 20.00% Flt Disc</b>		<b>550.00</b>
<b>NET PREMIUM</b>		<b>2,200.00</b>
<b>TOTAL PREMIUM</b>		<b>2,200.00</b>

**Excess Applicable**

<b>Sect I - Any Authorised Driver</b>	<b>: SGD 2,000.00</b>
<b>Sect II-Any Authorised Driver</b>	<b>: SGD 1,500.00</b>
<b>Windscreen Excess</b>	<b>: SGD 100.00</b>

**Named Drivers**

**1 ANY AUTHORISED DRIVER**

<b>Risk No.</b>	<b>: 6</b>
<b>Type of Cover</b>	<b>: Comprehensive</b>
<b>Regn. No.</b>	



**Policy No. : VFX/P1917604**

Type Of Use : SKZ1719L  
Make/Model : Hire Car  
Year of Manufacture : TOYOTA AQUA HYBRID 1.5S CVT  
Carrying Cap. Seat : 2015  
Body Type : 4.00  
Engine No. : HATCHBACK  
Chassis No. : 1NZ7742514 Engine C.C.: 1496  
Limitations as to Use : NHP102487844  
: 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		2,750.00
LESS 20.00% Flt Disc		550.00
NET PREMIUM		2,200.00
TOTAL PREMIUM		2,200.00

Excess Applicable

Sect I - Any Authorised Driver : SGD 2,000.00  
Sect II-Any Authorised Driver : SGD 1,500.00  
Windscreen Excess : SGD 100.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 7  
Type of Cover : Comprehensive  
Regn. No. : SKZ1705B  
Type Of Use : Hire Car  
Make/Model : TOYOTA AQUA HYBRID 1.5S CVT  
Year of Manufacture : 2015  
Carrying Cap. Seat : 4.00  
Body Type : HATCHBACK  
Engine No. : 1NZ7730488 Engine C.C.: 1496  
Chassis No. : NHP102485139  
Limitations as to Use : Market Value At The Time Of Loss  
(including Accessories and Spare Parts)  
: 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		2,750.00
LESS 20.00% Flt Disc		550.00
NET PREMIUM		2,200.00
TOTAL PREMIUM		2,200.00

Excess Applicable

Sect I - Any Authorised Driver	: SGD 2,000.00
Sect II-Any Authorised Driver	: SGD 1,500.00
Windscreen Excess	: SGD 100.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 8  
Type of Cover : Comprehensive  
Regn. No. : SKZ1760R  
Type Of Use : Hire Car  
Make/Model : TOYOTA AQUA HYBRID 1.5S CVT  
Year of Manufacture : 2015  
Carrying Cap. Seat : 4.00  
Body Type : HATCHBACK  
Engine No. : 1NZ7739456 Engine C.C.: 1496  
Chassis No. : NHP102487176  
: 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		2,750.00
LESS 20.00% Flt Disc		550.00
NET PREMIUM		2,200.00
TOTAL PREMIUM		2,200.00

Excess Applicable

Sect I - Any Authorised Driver	: SGD 2,000.00
Sect II-Any Authorised Driver	: SGD 1,500.00
Windscreen Excess	: SGD 100.00

Named Drivers

1 ANY AUTHORISED DRIVER



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Risk No. : 9  
Type of Cover : Comprehensive  
Regn. No. : SKZ1693B  
Type Of Use : Hire Car  
Make/Model : TOYOTA AQUA HYBRID 1.5S CVT  
Year of Manufacture : 2015  
Carrying Cap. Seat : 4.00  
Body Type : HATCHBACK  
Engine No. : 1NZ7740885 Engine C.C.: 1496  
Chassis No. : NHP102487519  
: 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		2,750.00
LESS 20.00% Flt Disc		550.00
NET PREMIUM		2,200.00
TOTAL PREMIUM		2,200.00

Excess Applicable

Sect I - Any Authorised Driver : SGD 2,000.00  
Sect II-Any Authorised Driver : SGD 1,500.00  
Windscreen Excess : SGD 100.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 10  
Type of Cover : Comprehensive  
Regn. No. : SKZ1765C  
Type Of Use : Hire Car  
Make/Model : TOYOTA AQUA HYBRID 1.5S CVT  
Year of Manufacture : 2015  
Carrying Cap. Seat : 4.00  
Body Type : HATCHBACK  
Engine No. : 1NZ7742349 Engine C.C.: 1496  
Chassis No. : NHP102487785  
: Market Value At The Time Of Loss  
(including Accessories and Spare Parts)





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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		2,750.00
LESS 20.00% Flt Disc		550.00
NET PREMIUM		2,200.00
TOTAL PREMIUM		2,200.00

Excess Applicable

Sect I - Any Authorised Driver : SGD 2,000.00  
Sect II-Any Authorised Driver : SGD 1,500.00  
Windscreen Excess : SGD 100.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 11  
Type of Cover : Comprehensive  
Regn. No. : SKZ3733G  
Type Of Use : Hire Car  
Make/Model : TOYOTA AQUA HYBRID 1.5S CVT  
Year of Manufacture : 2015  
Carrying Cap. Seat : 4.00  
Body Type : HATCHBACK  
Engine No. : 1NZ7730599 Engine C.C.: 1496  
Chassis No. : NHP102485169  
: 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		2,750.00
LESS 20.00% Flt Disc		550.00
NET PREMIUM		2,200.00
TOTAL PREMIUM		2,200.00

Excess Applicable

Sect I - Any Authorised Driver : SGD 2,000.00  
Sect II-Any Authorised Driver : SGD 1,500.00  
Windscreen Excess : SGD 100.00

Named Drivers



**Policy No. : VFX/P1917604**

**1 ANY AUTHORISED DRIVER**

Risk No. : 12  
Type of Cover : Comprehensive  
Regn. No. : SKZ3649S  
Type Of Use : Hire Car  
Make/Model : TOYOTA AQUA HYBRID 1.5S CVT  
Year of Manufacture : 2015  
Carrying Cap. Seat : 4.00  
Body Type : HATCHBACK  
Engine No. : 1NZ7729610 Engine C.C.: 1496  
Chassis No. : NHP106467801  
: 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		2,750.00
LESS 20.00% Flt Disc		550.00
NET PREMIUM		2,200.00
TOTAL PREMIUM		2,200.00

Excess Applicable

Sect I - Any Authorised Driver : SGD 2,000.00  
Sect II-Any Authorised Driver : SGD 1,500.00  
Windscreen Excess : SGD 100.00

Named Drivers

**1 ANY AUTHORISED DRIVER**

Risk No. : 13  
Type of Cover : Comprehensive  
Regn. No. : SKZ3661E  
Type Of Use : Hire Car  
Make/Model : TOYOTA AQUA HYBRID 1.5S CVT  
Year of Manufacture : 2015  
Carrying Cap. Seat : 4.00  
Body Type : HATCHBACK



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Engine No. : 1NZ7722151 Engine C.C.: 1496  
Chassis No. : NHP106466043  
: 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		2,750.00
LESS 20.00% Flt Disc		550.00
NET PREMIUM		2,200.00
TOTAL PREMIUM		2,200.00

Excess Applicable

Sect I - Any Authorised Driver : SGD 2,000.00  
Sect II-Any Authorised Driver : SGD 1,500.00  
Windscreen Excess : SGD 100.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 14  
Type of Cover : Comprehensive  
Regn. No. : SKZ3642K  
Type Of Use : Hire Car  
Make/Model : TOYOTA AQUA HYBRID 1.5S CVT  
Year of Manufacture : 2015  
Carrying Cap. Seat : 4.00  
Body Type : HATCHBACK  
Engine No. : 1NZR338937 Engine C.C.: 1496  
Chassis No. : NHP106466471  
: 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		2,750.00
LESS 20.00% Flt Disc		550.00
NET PREMIUM		2,200.00
TOTAL PREMIUM		2,200.00



**Policy No. : VFX/P1917604**

**Excess Applicable**

**Sect I - Any Authorised Driver : SGD 2,000.00**  
**Sect II-Any Authorised Driver : SGD 1,500.00**  
**Windscreen Excess : SGD 100.00**

**Named Drivers**

**1 ANY AUTHORISED DRIVER**

**Risk No. : 15**  
**Type of Cover : Comprehensive**  
**Regn. No. : SKZ3691T**  
**Type Of Use : Hire Car**  
**Make/Model : TOYOTA AQUA HYBRID 1.5S CVT**  
**Year of Manufacture : 2015**  
**Carrying Cap. Seat : 4.00**  
**Body Type : HATCHBACK**  
**Engine No. : 1NZ7719672 Engine C.C.: 1496**  
**Chassis No. : NHP106465168**  
**: Market Value At The Time Of Loss**  
**(including Accessories and Spare Parts)**  
**Limitations as to Use : As specified in Certificate of Insurance**

<b><u>Extra Coverage(Premium Breakdown)</u></b>	<b><u>Limits (SGD)</u></b>	<b><u>Premium (SGD)</u></b>
<b>BASIC PREMIUM</b>		<b>2,750.00</b>
<b>LESS 20.00% Flt Disc</b>		<b>550.00</b>
<b>NET PREMIUM</b>		<b>2,200.00</b>
<b>TOTAL PREMIUM</b>		<b>2,200.00</b>

**Excess Applicable**

**Sect I - Any Authorised Driver : SGD 2,000.00**  
**Sect II-Any Authorised Driver : SGD 1,500.00**  
**Windscreen Excess : SGD 100.00**

**Named Drivers**

**1 ANY AUTHORISED DRIVER**

**Risk No. : 16**  
**Type of Cover : Comprehensive**  
**Regn. No. : SLB945X**  
**Type Of Use : Hire Car**



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Make/Model : TOYOTA AQUA HYBRID 1.5S CVT  
Year of Manufacture : 2016  
Carrying Cap. Seat : 4.00  
Body Type : HATCHBACK  
Engine No. : 1NZ7820272 Engine C.C.: 1496  
Chassis No. : NHP102507011  
: 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		2,750.00
LESS 20.00% Flt Disc		550.00
NET PREMIUM		2,200.00
TOTAL PREMIUM		2,200.00

Excess Applicable

Sect I - Any Authorised Driver : SGD 2,000.00  
Sect II-Any Authorised Driver : SGD 1,500.00  
Windscreen Excess : SGD 100.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 17  
Type of Cover : Comprehensive  
Regn. No. : SLB1204U  
Type Of Use : Hire Car  
Make/Model : TOYOTA AQUA HYBRID 1.5S CVT  
Year of Manufacture : 2016  
Carrying Cap. Seat : 4.00  
Body Type : HATCHBACK  
Engine No. : 1NZ7820156 Engine C.C.: 1496  
Chassis No. : NHP102507001  
: Market Value At The Time Of Loss  
(including Accessories and Spare Parts)  
Limitations as to Use : As specified in Certificate of Insurance



<b>Policy No. : VFX/P1917604</b>		
<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		2,750.00
LESS 20.00% Flt Disc		550.00
NET PREMIUM		2,200.00
TOTAL PREMIUM		2,200.00
<u>Excess Applicable</u>		
Sect I - Any Authorised Driver	: SGD 2,000.00	
Sect II-Any Authorised Driver	: SGD 1,500.00	
Windscreen Excess	: SGD 100.00	
<u>Named Drivers</u>		
1 ANY AUTHORISED DRIVER		
<p>Risk No. : 18</p> <p>Type of Cover : Comprehensive</p> <p>Regn. No. : SLB1250K</p> <p>Type Of Use : Hire Car</p> <p>Make/Model : TOYOTA AQUA HYBRID 1.5S CVT</p> <p>Year of Manufacture : 2016</p> <p>Carrying Cap. Seat : 4.00</p> <p>Body Type : HATCHBACK</p> <p>Engine No. : 1NZR370108 Engine C.C.: 1496</p> <p>Chassis No. : NHP106484913</p> <p>: Market Value At The Time Of Loss (including Accessories and Spare Parts)</p> <p>Limitations as to Use : As specified in Certificate of Insurance</p>		
<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		2,750.00
LESS 20.00% Flt Disc		550.00
NET PREMIUM		2,200.00
TOTAL PREMIUM		2,200.00
<u>Excess Applicable</u>		
Sect I - Any Authorised Driver	: SGD 2,000.00	
Sect II-Any Authorised Driver	: SGD 1,500.00	
Windscreen Excess	: SGD 100.00	
<u>Named Drivers</u>		
1 ANY AUTHORISED DRIVER		



**Policy No. : VFX/P1917604**

Risk No. : 19  
Type of Cover : Comprehensive  
Regn. No. : SLB1252E  
Type Of Use : Hire Car  
Make/Model : TOYOTA AQUA HYBRID 1.5S CVT  
Year of Manufacture : 2016  
Carrying Cap. Seat : 4.00  
Body Type : HATCHBACK  
Engine No. : 1NZ7818239 Engine C.C.: 1496  
Chassis No. : NHP106484751  
: 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		2,750.00
LESS 20.00% Flt Disc		550.00
NET PREMIUM		2,200.00
TOTAL PREMIUM		2,200.00

Excess Applicable

Sect I - Any Authorised Driver : SGD 2,000.00  
Sect II-Any Authorised Driver : SGD 1,500.00  
Windscreen Excess : SGD 100.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 20  
Type of Cover : Comprehensive  
Regn. No. : SLB1151M  
Type Of Use : Hire Car  
Make/Model : TOYOTA AQUA HYBRID 1.5S CVT  
Year of Manufacture : 2016  
Carrying Cap. Seat : 4.00  
Body Type : HATCHBACK  
Engine No. : 1NZ7818256 Engine C.C.: 1496  
Chassis No. : NHP106484758  
: Market Value At The Time Of Loss  
(including Accessories and Spare Parts)



**Policy No. : VFX/P1917604**

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		2,750.00
LESS 20.00% Flt Disc		550.00
NET PREMIUM		2,200.00
TOTAL PREMIUM		2,200.00

Excess Applicable

Sect I - Any Authorised Driver : SGD 2,000.00  
Sect II-Any Authorised Driver : SGD 1,500.00  
Windscreen Excess : SGD 100.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 21  
Type of Cover : Comprehensive  
Regn. No. : SLC5566T  
Type Of Use : Hire Car  
Make/Model : TOYOTA AQUA HYBRID 1.5S CVT  
Year of Manufacture : 2016  
Carrying Cap. Seat : 4.00  
Body Type : HATCHBACK  
Engine No. : 1NZ7832612 Engine C.C.: 1496  
Chassis No. : NHP102510234  
: 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		2,750.00
LESS 20.00% Flt Disc		550.00
NET PREMIUM		2,200.00
TOTAL PREMIUM		2,200.00

Excess Applicable

Sect I - Any Authorised Driver : SGD 2,000.00  
Sect II-Any Authorised Driver : SGD 1,500.00  
Windscreen Excess : SGD 100.00

Named Drivers





**Policy No. : VFX/P1917604**

**1 ANY AUTHORISED DRIVER**

Risk No. : 22  
Type of Cover : Comprehensive  
Regn. No. : SLC5570E  
Type Of Use : Hire Car  
Make/Model : TOYOTA AQUA HYBRID 1.5S CVT  
Year of Manufacture : 2016  
Carrying Cap. Seat : 4.00  
Body Type : HATCHBACK  
Engine No. : 1NZ7844895 Engine C.C.: 1496  
Chassis No. : NHP106490002  
: 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		2,750.00
LESS 20.00% Flt Disc		550.00
NET PREMIUM		2,200.00
TOTAL PREMIUM		2,200.00

Excess Applicable

Sect I - Any Authorised Driver : SGD 2,000.00  
Sect II-Any Authorised Driver : SGD 1,500.00  
Windscreen Excess : SGD 100.00

Named Drivers

**1 ANY AUTHORISED DRIVER**

Risk No. : 23  
Type of Cover : Comprehensive  
Regn. No. : SLC5537C  
Type Of Use : Hire Car  
Make/Model : TOYOTA AQUA HYBRID 1.5S CVT  
Year of Manufacture : 2016  
Carrying Cap. Seat : 4.00  
Body Type : HATCHBACK



**Policy No. : VFX/P1917604**

Engine No. : 1NZ7849437 Engine C.C.: 1496  
Chassis No. : NHP102514823  
: 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		2,750.00
LESS 20.00% Flt Disc		550.00
NET PREMIUM		2,200.00
TOTAL PREMIUM		2,200.00

Excess Applicable

Sect I - Any Authorised Driver : SGD 2,000.00  
Sect II-Any Authorised Driver : SGD 1,500.00  
Windscreen Excess : SGD 100.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 24  
Type of Cover : Comprehensive  
Regn. No. : SLC5573Y  
Type Of Use : Hire Car  
Make/Model : TOYOTA AQUA HYBRID 1.5S CVT  
Year of Manufacture : 2016  
Carrying Cap. Seat : 4.00  
Body Type : HATCHBACK  
Engine No. : 1NZ7851968 Engine C.C.: 1496  
Chassis No. : NHP102515464  
: 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		2,750.00
LESS 20.00% Flt Disc		550.00
NET PREMIUM		2,200.00
TOTAL PREMIUM		2,200.00



**Policy No. : VFX/P1917604**

**Excess Applicable**

**Sect I - Any Authorised Driver : SGD 2,000.00**  
**Sect II-Any Authorised Driver : SGD 1,500.00**  
**Windscreen Excess : SGD 100.00**

**Named Drivers**

**1 ANY AUTHORISED DRIVER**

**Risk No. : 25**  
**Type of Cover : Comprehensive**  
**Regn. No. : SLC5569K**  
**Type Of Use : Hire Car**  
**Make/Model : TOYOTA AQUA HYBRID 1.5S CVT**  
**Year of Manufacture : 2016**  
**Carrying Cap. Seat : 4.00**  
**Body Type : HATCHBACK**  
**Engine No. : 1NZR380823 Engine C.C.: 1496**  
**Chassis No. : NHP102515758**  
**: Market Value At The Time Of Loss**  
**(including Accessories and Spare Parts)**  
**Limitations as to Use : As specified in Certificate of Insurance**

<b><u>Extra Coverage(Premium Breakdown)</u></b>	<b><u>Limits (SGD)</u></b>	<b><u>Premium (SGD)</u></b>
<b>BASIC PREMIUM</b>		<b>2,750.00</b>
<b>LESS 20.00% Flt Disc</b>		<b>550.00</b>
<b>NET PREMIUM</b>		<b>2,200.00</b>
<b>TOTAL PREMIUM</b>		<b>2,200.00</b>

**Excess Applicable**

**Sect I - Any Authorised Driver : SGD 2,000.00**  
**Sect II-Any Authorised Driver : SGD 1,500.00**  
**Windscreen Excess : SGD 100.00**

**Named Drivers**

**1 ANY AUTHORISED DRIVER**

**Risk No. : 26**  
**Type of Cover : Comprehensive**  
**Regn. No. : SLC5564Z**  
**Type Of Use : Hire Car**



**Policy No. : VFX/P1917604**

Make/Model : TOYOTA AQUA HYBRID 1.5S CVT  
Year of Manufacture : 2016  
Carrying Cap. Seat : 4.00  
Body Type : HATCHBACK  
Engine No. : 1NZ7853440 Engine C.C.: 1496  
Chassis No. : NHP106491551  
: 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		2,750.00
LESS 20.00% Flt Disc		550.00
NET PREMIUM		2,200.00
TOTAL PREMIUM		2,200.00

Excess Applicable

Sect I - Any Authorised Driver : SGD 2,000.00  
Sect II-Any Authorised Driver : SGD 1,500.00  
Windscreen Excess : SGD 100.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 28  
Type of Cover : Comprehensive  
Regn. No. : SLC5491A  
Type Of Use : Hire Car  
Make/Model : TOYOTA AQUA HYBRID 1.5S CVT  
Year of Manufacture : 2016  
Carrying Cap. Seat : 4.00  
Body Type : HATCHBACK  
Engine No. : 1NZ7832028 Engine C.C.: 1496  
Chassis No. : NHP106487664  
: Market Value At The Time Of Loss  
(including Accessories and Spare Parts)  
Limitations as to Use : As specified in Certificate of Insurance



<b>Policy No. : VFX/P1917604</b>		
<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		2,750.00
LESS 20.00% Flt Disc		550.00
NET PREMIUM		2,200.00
TOTAL PREMIUM		2,200.00
<u>Excess Applicable</u>		
Sect I - Any Authorised Driver	: SGD 2,000.00	
Sect II-Any Authorised Driver	: SGD 1,500.00	
Windscreen Excess	: SGD 100.00	
<u>Named Drivers</u>		
1 ANY AUTHORISED DRIVER		
<p>Risk No. : 29</p> <p>Type of Cover : Comprehensive</p> <p>Regn. No. : SLC5512Z</p> <p>Type Of Use : Hire Car</p> <p>Make/Model : TOYOTA AQUA HYBRID 1.5S CVT</p> <p>Year of Manufacture : 2016</p> <p>Carrying Cap. Seat : 4.00</p> <p>Body Type : HATCHBACK</p> <p>Engine No. : 1NZ7833462 Engine C.C.: 1496</p> <p>Chassis No. : NHP102510430</p> <p>: Market Value At The Time Of Loss (including Accessories and Spare Parts)</p> <p>Limitations as to Use : As specified in Certificate of Insurance</p>		
<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		2,750.00
LESS 20.00% Flt Disc		550.00
NET PREMIUM		2,200.00
TOTAL PREMIUM		2,200.00
<u>Excess Applicable</u>		
Sect I - Any Authorised Driver	: SGD 2,000.00	
Sect II-Any Authorised Driver	: SGD 1,500.00	
Windscreen Excess	: SGD 100.00	
<u>Named Drivers</u>		
1 ANY AUTHORISED DRIVER		



**Policy No. : VFX/P1917604**

Risk No. : 30  
Type of Cover : Comprehensive  
Regn. No. : SLB1195L  
Type Of Use : Hire Car  
Make/Model : TOYOTA AQUA HYBRID 1.5S CVT  
Year of Manufacture : 2016  
Carrying Cap. Seat : 4.00  
Body Type : HATCHBACK  
Engine No. : 1NZ7792572 Engine C.C.: 1496  
Chassis No. : NHP106484947  
: 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		2,750.00
LESS 20.00% Flt Disc		550.00
NET PREMIUM		2,200.00
TOTAL PREMIUM		2,200.00

Excess Applicable

Sect I - Any Authorised Driver : SGD 2,000.00  
Sect II-Any Authorised Driver : SGD 1,500.00  
Windscreen Excess : SGD 100.00

Named Drivers

1 ANY AUTHORISED DRIVER

**MEMORANDA, CLAUSES, WARRANTIES & ENDORSEMENTS**

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

**VFXX**

Memorandum A

Nature of Business: Leasing Vehicle.

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

Geographical areas: Singapore only.

Usage of Vehicle : Long-Term Leasing

It is hereby agreed & noted that coverage of such rental



**Policy No. : VFX/P1917604**

vehicles as listed in this policy extends to hirers/sub-hirers carrying out private-hire services including GRAB & UBER.

This policy 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:

- a) Is 18 years old and above;
- b) 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:

- a) Is 18 years old to 21 years old and/or
- b) Is 71 years old and above and/or
- c) with driving experience of less than 1 year on the relevant classes of driving license

Following drivers are to be declined :

- a) Driver who has been suspended from driving from a certain period for drunken driving, dangerous driving or any other reason;
- b) Driver who has sustained criminal conviction or have been charged with any criminal offence but not tried;
- c) Driver who suffer from any medical condition or disability/handicap which affects his driving ability in any way which requires modification of the vehicle.

Endorsement 26 - Hirer Driving shall be applicable as follows :

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 with the authority of the Insured or a person in his employ.

This Policy shall 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

This Policy shall also be extended to be operative in the event when the Motor Vehicle is used by "sub-hirer" (subsidiaries, partners or sub-contractors of the "hirer")



**Policy No. : VFX/P1917604**

provided that they

- (1) are operating the Motor Vehicle in relation to the "hirer's" nature of business;
- (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

In the event that the Motor Vehicle is being used for private-hire services by the Insured, "Hirer" or "sub-hirer" the policy extends to cover the Motor Vehicle provided they have fulfilled the following conditions :

- (1) "Hirer" or "Sub-hirer" to 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

Whilst the Motor Vehicle is let on hire to the "Hirer" or "Sub-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 Sub-Hirer; or
- (ii) if the Motor Vehicle is used by the Hirer or Sub-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 the Motor Vehicle.

**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,





**Policy No. : VFX/P1917604**

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)
-----	-----
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.

**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/P1917604**

**Preprinted Endts/Clauses/Warranties Applicable**

1, 18, 19, 57, 72(b) & 89 ONLY

**AXA INSURANCE PTE LTD**

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

**Authorized Signature**

**IMPORTANT :**

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


Issued by - **MVCVALE** on **31/10/2017**

**(R)**



POLICY INFORMATION			Policy No. : VFX/P1917604						
Source : 03936 VIRTUAL INSURANCE AGENCIES PTE LTD			Any subsequent period for which the Insured shall pay and the Company shall agree to accept a renewal premium.						
Insured : LEGEND MOTORS & LEASING PTE LTD			Period of Insurance : From 24/10/2017 To 23/10/2018 (Both Dates Inclusive)						
Risk No	Regn No	Cover	PREMIUM CALCULATION (SGD)						
			Basic Prem	NCD/Fleet	Prem WShop	Extra Cover	Disc	Charges	Total Payable
0001	SKX1505Y	CO	2,750.00	20.00%				154.00	2,354.00
0002	SKX1493Y	CO	2,750.00	20.00%				154.00	2,354.00
0003	SKX1451T	CO	2,750.00	20.00%				154.00	2,354.00
0004	SKX1440A	CO	2,750.00	20.00%				154.00	2,354.00
0005	SKX1551M	CO	2,750.00	20.00%				154.00	2,354.00
0006	SKZ1719L	CO	2,750.00	20.00%				154.00	2,354.00
0007	SKZ1705B	CO	2,750.00	20.00%				154.00	2,354.00
0008	SKZ1760R	CO	2,750.00	20.00%				154.00	2,354.00
0009	SKZ1693B	CO	2,750.00	20.00%				154.00	2,354.00
0010	SKZ1765C	CO	2,750.00	20.00%				154.00	2,354.00
0011	SKZ3733G	CO	2,750.00	20.00%				154.00	2,354.00
0012	SKZ3649S	CO	2,750.00	20.00%				154.00	2,354.00
0013	SKZ3661E	CO	2,750.00	20.00%				154.00	2,354.00
0014	SKZ3642K	CO	2,750.00	20.00%				154.00	2,354.00
0015	SKZ3691T	CO	2,750.00	20.00%				154.00	2,354.00
0016	SLB945X	CO	2,750.00	20.00%				154.00	2,354.00
0017	SLB1204U	CO	2,750.00	20.00%				154.00	2,354.00
0018	SLB1250K	CO	2,750.00	20.00%				154.00	2,354.00
0019	SLB1252E	CO	2,750.00	20.00%				154.00	2,354.00
0020	SLB1151M	CO	2,750.00	20.00%				154.00	2,354.00
0021	SLC5566T	CO	2,750.00	20.00%				154.00	2,354.00
0022	SLC5570E	CO	2,750.00	20.00%				154.00	2,354.00
0023	SLC5537C	CO	2,750.00	20.00%				154.00	2,354.00
0024	SLC5573Y	CO	2,750.00	20.00%				154.00	2,354.00



Policy No. : VFX/P1917604									
Risk No	Regn No	Cover	PREMIUM CALCULATION (SGD)						
			Basic Prem	NCD/ Fleet	Prem WShop	Extra Cover	Disc	Charges	Total Payable
0025	SLC5569K	CO	2,750.00	20.00%				154.00	2,354.00
0026	SLC5564Z	CO	2,750.00	20.00%				154.00	2,354.00
0028	SLC5491A	CO	2,750.00	20.00%				154.00	2,354.00
0029	SLC5512Z	CO	2,750.00	20.00%				154.00	2,354.00
0030	SLB1195L	CO	2,750.00	20.00%				154.00	2,354.00
<div> <div>AXA INSURANCE PTE LTD</div> <div>  </div> <div>Authorized Signature</div> </div>									
<b>IMPORTANT :</b> This Schedule should be read in conjunction with the Terms and Conditions of the Policy.									
Issued by - MVCVALE on 31/10/2017									(R)