




POLICY INFORMATION		Policy No. : VCA/P1832663	
Source	: 00914 ANIKA INSURANCE BROKERS & CONSULTANTS PTE LTD		
Insured	: LAWJICA SERVICES		
Address	: 69 JALAN TARI PIRING SINGAPORE 799222		
Period of Insurance	: From 28/08/2017 To 27/08/2018 (Both Dates Inclusive)		
Transaction No.	: 00002		
Billing Currency	: SGD	Exchange Rate	: 1.0000
Gross Premium Less Discount SGD	Charges SGD	Total Payable SGD	
902.80	GST 7.00% 63.20	966.00	
Premium Details (SGD) Gross Premium : 902.80 Total Discount : 0.00 Gross Premium less Discount : 902.80 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 - SGICLMO on 24/08/2017			(R)



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Insured	: LAWJICA SERVICES		
Address	: 69 JALAN TARI PIRING SINGAPORE 799222		
Business/Profession	: COURIER SERVICES <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 28/08/2017 To 27/08/2018 (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% NCD	: SGD 902.80		
GST 7.00%	: SGD 63.20		
Annual Premium	: SGD 966.00		
Total Payable	: SGD 966.00		
RISK DETAILS THE MOTOR VEHICLE			
Type of Cover	: Comprehensive		
Regn. No.	: GZ7632K		
Type Of Use	: Commercial Vehicle		
Make/Model	: FIAT DOBLO 1.3MJTD		
Year of Manufacture	: 2006		
Seating Cap. (Excl.) Driver	: 2	Carrying Cap. (Tons)	: 0.69
Body Type	: VAN		
Engine No.	: 199A20001341192		
Chassis No.	: ZFA22300005427134		
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		
Hire Purchase	: RICARDO CARS PTE LTD		
Excess Applicable			
Sect I - Any Authorised Driver	: SGD 500.00		
Windscreen Excess	: SGD 100.00		



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MEMORANDA, CLAUSES, WARRANTIES & ENDORSEMENTS

Subject to the Memoranda, Clauses, Warranties & Endorsements attached hereto:
 VCA2

VCA2 - COMPREHENSIVE

THE FOLLOWING ENDORSEMENTS AND CLAUSES ARE APPLICABLE TO THIS POLICY :

- 2. - Excess - Damage Claims.
- 15. - Hire Purchase (If Applicable).
- 57. - Inclusion of Special Perils.
- 72(b). - Legal Liability of Passengers for Acts Of Negligence.
- 89. - Breakage of Glass in Windscreen or Windows.
- 94. - Authorised Driver in the Event of Demise of Insured
 (Applicable for Personal Client only).

VCA2 - MEMORANDUM

- General Exception - This Policy does not cover vehicles transporting explosives, liquefied petroleum, gases, inflammable liquids and/or chemicals.
- This Policy does not cover against any driver aged below 18 years old and/or without a valid relevant class of driving licence.
 - This Policy does not cover vehicles working on airport runways (unless specifically mentioned in The Policy schedule).
 - Exclusion of Third Party Working Risk
 It is hereby understood and agreed that except so far as is necessary to meet the requirements of the Legislation the Company shall be under no liability under Section II of this Policy in respect of liability incurred by the Insured arising out of the operation as a tool of the Motor Vehicle or of plant forming part of such Motor Vehicle or attached thereto.

ADDITIONAL EXCESS

Additional Own Damage Excess of S\$1,000.00 is applicable for any named /unnamed drivers who:

- a) Is 22 years old to 24 years old and/or
- b) Is 66 years old to 70 years old and/or
- c) with driving experience of 1 year to less than 2 years on the relevant classes of driving license

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

- a) Is 18 years old to 21 years old and/or



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- 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

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

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



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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

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 **24/08/2017**

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