




Tax Invoice No : P2043611-00001

POLICY INFORMATION		Policy No. : VFX/P2043611
Source	: 03936 VIRTUAL INSURANCE AGENCIES PTE LTD	
Insured	: TAY BUS TRANSPORT PTE. LTD.	
Address	: BLK 22 SIN MING ROAD #01-238 SIN MING VILLE SINGAPORE 570022	
Period of Insurance	: From 01/01/2018 To 31/12/2018 (Both Dates Inclusive)	
Transaction No.	: 00001	
Accounting Month / Year	: 12 2017	
Billing Currency	: SGD	Exchange Rate : 1.0000
Gross Premium SGD	Charges SGD	Total Payable SGD
1,962.61	(GST 7.00%) 137.39	2,100.00
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 - SGIKSWT on 21/12/2017		(R)



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Insured	: TAY BUS TRANSPORT PTE. LTD.	
Address	: BLK 22 SIN MING ROAD #01-238 SIN MING VILLE SINGAPORE 570022	
Business/Profession	: TRANSPORTATION	Carrying on or engaged in the business or profession last declared and no other for the purpose of this insurance.
Period of Insurance	: From 01/01/2018 To 31/12/2018	(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 20.00 % Flt Disc	: SGD 0.00	
GST 7.00%	: SGD 137.39	
Annual Premium	: SGD 0.00	
Total Payable	: SGD 2,100.00	
RISK DETAILS THE MOTOR VEHICLE		
Risk No.	: 1	
Type of Cover	: Third Party Fire & Theft Only	
Regn. No.	: PC4376J	
Type Of Use	: Private Bus (PB OR PA)	
Make/Model	: SCANIA K94IB4X2	
Year of Manufacture	: 2001	
Carrying Cap. Seat	: 45.00	
Body Type	: BUS	
Engine No.	: 6010913	
Chassis No.	: YS4K4X20001840024	
	: Market Value At The Time Of Loss	
	(including Accessories and Spare Parts)	
Limitations as to Use	: As specified in Certificate of Insurance	
Hire Purchase	: TATCO CREDIT PTE LTD	
<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		2,453.27
LESS 20.00% Flt Disc		490.66
NET PREMIUM		1,962.61
TOTAL PREMIUM		1,962.61



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Excess Applicable

Sect II-Any Authorised Driver : SGD 1,500.00

Named Drivers

1 ANY AUTHORISED DRIVER

MEMORANDA, CLAUSES, WARRANTIES & ENDORSEMENTS

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

VFXX

Memorandum A

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

Geographical areas: Singapore only

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 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

Usage: Ferry School Children & Workers only

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.



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- 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.

Preprinted Endts/Clauses/Warranties Applicable

1, 3(q), 15, 18, 19 & 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
NEW BUSINESS
Original

Policy No. : VFX/P2043611

AXA INSURANCE PTE LTD

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

Authorized Signature

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



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NEW BUSINESS
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Policy No. : VFX/P2043611

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 - **SGIKSWT** on **21/12/2017**

(R)