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



Commercial Vehicles COMP TAX INVOICE

RENEWAL Original

Tax Invoice No : P1873628-00002

POLICY INFORMATION Policy No.: VCA/P1873628

: 04437 ALLINK INSURANCE AGENCY Source

: FAST FROZEN FOOD Insured : 5 TUAS BAY WALK Address

SINGAPORE 637755

: From 15/12/2017 To 14/12/2018 (Both Dates Inclusive) Period of Insurance

: 00002 Transaction No.

Exchange Rate Billing Currency : SGD 1.0000

Gross Premium Less Discount SGD		Charges SGD	Total Payable SGD		
1,652.30	GST	7.00% 115.66	1,767.96		

Premium Details (SGD)

Gross Premium : 1,652.30

Total Discount : 0.00 Gross Premium less Discount : 1,652.30

Note: Discount is only applicable to limited products.

AXA INSURANCE PTE LTD

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.

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Commercial Vehicles COMP
POLICY SCHEDULE
RENEWAL
Original

POLICY INFORMATION Policy No.: VCA/P1873628

Source : 04437 ALLINK INSURANCE AGENCY

Insured : FAST FROZEN FOOD
Address : 5 TUAS BAY WALK
SINGAPORE 637755

Business/Profession : FREZEN FOOD

Carrying on or engaged in the business or profession last declared and no

other for the purpose of this insurance.

Period of Insurance : From 15/12/2017 To 14/12/2018 (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 0.00% NCD: SGD 1,652.30

GST 7.00% : SGD 115.66

Annual Premium : SGD 1,767.96

Total Payable : SGD 1,767.96

RISK DETAILS THE MOTOR VEHICLE

Type of Cover : Comprehensive

Regn. No. : YM9847A

Type Of Use : Commercial Vehicle

Make/Model : MITSUBISHI FE83BE6SRDEA

Year of Manufacture : 2008

Seating Cap. (Excl.) Carrying

Driver : 2 Cap. (Tons) : 2.48

Body Type : REFRIGERATED VEHICLE

Engine No. : 4M42A62672
Chassis No. : FE83BEA11206

Insured's Estimated : Market Value At The Time Of Loss

Market Value (including Accessories and Spare Parts)

Limitations as to : As specified in Certificate of Insurance

Use

Excess Applicable

Sect I - Any Authorised Driver : SGD 800.00
Windscreen Excess : SGD 160.00

MEMORANDA, CLAUSES, WARRANTIES & ENDORSEMENTS

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

VCA2

VCA2 - COMPREHENSIVE

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Commercial Vehicles COMP
POLICY SCHEDULE
RENEWAL
Original

Policy No.: VCA/P1873628

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 \$\$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
- $\ensuremath{\mathtt{c}}\xspace)$ with driving experience of less than 1 year on the relevant classes of driving license

All other Terms, Exceptions and Conditions remain unchanged.

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Commercial Vehicles COMP
POLICY SCHEDULE
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Policy No.: VCA/P1873628

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.

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.

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Policy	No.	:	VCA/P1873628							
		*]	Non-Reporting	NCD -	Claim D	to the lo iscount a ccident a	s a resu	lt of no	t report	
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IMPORTANT :

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

Issued by - **SGIRA** on **16/12/2017**

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