




Tax Invoice No : P1725260-00005

| POLICY INFORMATION | | Policy No. : VPX/P1725260 |
|---|--|---------------------------|
| Source | : (01) 15860 G&M PTE LTD | |
| Insured | : LIU JIE | |
| Address | : 9 BISHAN STREET 15 #28-18 SKY HABITAT SINGAPORE 573909 | |
| Period of Insurance | : From 29/01/2018 To 28/01/2019 (Both Dates Inclusive) | |
| Transaction No. | : 00005 | |
| Billing Currency | : SGD | Exchange Rate : 1.0000 |
| Gross Premium Less Discount SGD | Charges SGD | Total Payable SGD |
| 3,580.80 | GST 7.00% 250.66 | 3,831.46 |
| Premium Details (SGD) Gross Premium : 3,580.80 Total Discount : 0.00 Gross Premium less Discount : 3,580.80 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 - SGIRA on 18/01/2018 | | (R) |



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| Insured | : LIU JIE | |
| Address | : 9 BISHAN STREET 15 #28-18 SKY HABITAT SINGAPORE 573909 | |
| Business/Profession | : HOUSEWIFE Carrying on or engaged in the business or profession last declared and no other for the purpose of this insurance. | |
| Period of Insurance | : From 29/01/2018 To 28/01/2019 (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 3,580.80 | |
| GST 7.00% | : SGD 250.66 | |
| Annual Premium | : SGD 3,831.46 | |
| Total Payable | : SGD 3,831.46 | |
| RISK DETAILS THE MOTOR VEHICLE | | |
| Type Of Cover | : Comprehensive | |
| Regn No. | : SKZ7169J | |
| Type Of Use | : Private Car | |
| Make/Model | : PORSCHE MACAN TURBO 3.6 A/T | |
| Year of Manufacture | : 2015 | Seating Capacity (excl. Driver) : 04 |
| Body Type | : SPORTS UTILITY VEHICLE | Engine C.C. : 3604 |
| Engine No. | : 017108 | |
| Chassis No. | : WP1ZZZ95ZGLB94404 | |
| Insured's Estimated Market Value | : SGD 373,000.00 (including Accessories and Spare Parts) | |
| Limitations as to Use | : As specified in Certificate of Insurance | |
| Hire Purchase | : UNITED OVERSEAS BANK LIMITED | |
| <u>Excess Applicable</u> | | |
| Sect I - Used In S'pore Only | : SGD 2,000.00 | |
| Sect I - Used Outside S'pore | : SGD 2,000.00 | |
| Fire&Theft - Outside Singapore | : SGD 2,000.00 | |
| Windscreen Excess | : SGD 500.00 | |
| <u>Named Drivers</u> | | |
| 1 LIU JIE | | |



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MEMORANDA, CLAUSES, WARRANTIES & ENDORSEMENTS

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

MEMO

Make & Model: PORSCHE MACAN TURBO 3.6 A/T ABS D/AIRBAG AWD
 S/R

Under endorsement 89 (breakage of glass in windscreen or windows), the following sentence is deleted:-
 "Provided that following the settlement of a claim the benefit under this extension shall terminate unless it is reinstated and a further additional premium paid".

No undertaking of AXA premium workshop is allowed

Excess for Insured & any authorised drivers: \$2,000
 (Excess also applies to Fire & Theft outside Singapore)
 Windscreen excess S\$500

Additional excess of \$3,000 is applicable for any authorised drivers age below 23 years old and/or less than 3 years driving experience.

Comprehensive Cover in Thailand:
 Policy is extended to cover Thailand

Excess in Thailand:
 Outside Singapore excess

Exclusions (specifically for Thailand):
 Losses arising out of strike, riot, civil commotion and terrorism

All other terms and conditions will be based on standard AXA Singapore private motor car policy wordings

GNMP

GNMP - The supplementary clauses forms parts of the Schedule :
 GMLU - LOSS OF USE BENEFITS

The following benefits shall be applicable only if such benefit is stipulated in your Schedule or Endorsement. This benefit applies to your Policy only if your insurance is for Comprehensive Cover only.

Unless expressly stated otherwise, the following benefits shall be subject to the terms and conditions of your Policy.

1. We will pay you S\$300 for each day of the loss of use of your



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Motorcar, up to a maximum limit of S\$1500 in respect of any one Accident, subject to fulfillment of all the following conditions:

- (a) the loss of use of your Motorcar is the result of damage covered under your Policy;
- (b) in respect to such damage, you make a claim under your Policy and which claim is paid or payable by us in accordance with your Policy;
- (c) your Motorcar actually undergoes the necessary repairs at a workshop; and
- (d) such period of necessary repairs is four (4) or more days as assessed and certified by our appointed authorised motor assessor.

2. This benefit shall not be applicable if your Motorcar is a total loss or constructive total loss. Please refer to your Policy for the meaning of "total loss".

3. This benefit shall be paid to you after AXA's final settlement of your repair bill with the workshop.

4. In the event of any disputes, our decision shall be final and binding.

PPAB - PERSONAL ACCIDENT BENEFITS FOR ALL NAMED DRIVERS (APPLICABLE TO COMPREHENSIVE COVER ONLY)

1. In the event that a person named in your Schedule under "Persons or Classes of Persons Entitled To Drive" ("Named Authorised Driver") dies or suffers bodily injury due to an accidental, violent, external and visible cause, and provided that such Named Authorised Driver is the driver of your Motorcar at the time of the Accident, we will provide cover to such person under Section 4 (Personal Accident Benefit) and pay the applicable compensation benefits as stipulated in the Scale of Benefits A.

2. The maximum amount we pay in total during a Period of Insurance is S\$100,000 for such Named Authorised Driver.

3. This benefit shall be payable only if the Named Authorised Driver complies with each term and condition of this Policy as far as it applies to him.

4. Save as expressly provided otherwise above, all the terms and conditions set out in Section 4 (Personal Accident Benefit) shall be applicable.

The Scale of Compensation under this section should read as below.

All other terms & condition under applicable to this benefit are the same as Section IV-Personal Accident Benefits.

Description

Scale of



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Compensation

- | | |
|---|------------|
| 1. Death | S\$100,000 |
| 2. Total and irrecoverable loss of all sight in both eyes | S\$100,000 |
| 3. Total loss by physical severance at or above the wrist or ankle of both hands or both feet or of one hand together with one foot | S\$100,000 |
| 4. Total loss by physical severance at or above the wrist or ankle of one hand or one foot together with the total and irrecoverable loss of sight in one eye | S\$100,000 |
| 5. Total and irrecoverable loss of all sight in one eye | S\$50,000 |
| 6. Total loss by physical severance at or above the wrist or ankle of one hand or one foot | S\$50,000 |

Payment shall be made under one only of sub sections (1) to (6) in respect of any one occurrence and the total liability of the Company shall not in the aggregate exceed the sum of S\$100,000 during any one Period of Insurance.

In the event of the Insured being the holder of any Policy or Policies with the Company in respect of any other motor car or motor cars compensation shall be recoverable under one Policy only.

PPEF - LOSS OF PERSONAL EFFECTS (APPLICABLE TO COMPREHENSIVE COVER ONLY)

In case of external damage to personal effects kept on the car and belonging to the Insured and/or the Insured's immediate family arising out of and consequent upon an accident, or robbery by visible forcible and violent entry into the Insured's car, within Singapore, the Company shall at its option:

- repair or replace such personal effects so damaged or stolen; or
- pay in cash the amount of loss or damage.

The Company's liability for loss of or damage to the personal effects shall not exceed S\$3,000 for any one Period of Insurance.

The Insured shall

- take all necessary steps to limit the loss or damage and to prevent further loss or damage and
- provide the Company with a police report.

However, the Company shall not pay for loss and/or damage:

- (a) to jewellery, wrist watches; money and or monetary instruments



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which shall include but is not limited to cash, cash cards, coins, cheques, postal orders, bankers drafts, travellers cheques bonds, saving and postage stamps, gift tokens, luncheon vouchers trading stamps and the like;

- (b) to documents or negotiable instruments of any kind which shall include but is not limited to passports, airline tickets, letters of credit and the like;
- (c) to goods or samples in connection with any business or trade;
- (d) due to normal wear and tear, depreciation, mechanical, electrical or electronic breakdowns, failures or breakages, corrosion or deterioration due to atmospheric conditions, inherent vices, rusting oxidation decolourisation, any process of cleaning, restoring, alterations, maintenance, repairing or otherwise, or scratching of painted or polished surfaces;
- (e) to standard car accessories or other equipment which are included as part of the original selling price of the Insured's car when it was first registered which shall include car radio/casseette players, speakers, air-conditioning unit and the like
- (f) caused by wilful act or negligence.

AWSA - AUTHORISED WORKSHOP

It is hereby understood and agreed that notwithstanding anything to the contrary contained in this Policy, all accident repairs to the Motor Car indemnifiable under the Policy must be carried out at Stuttgart Auto Pte Ltd workshop in Singapore. The Company shall be under no liability to provide any indemnity in respect of repairs carried out by any other workshops other than as stated.

Stuttgart Auto Pte Ltd
Eurokars Centre
12 Sungei Kadut Ave
Singapore 729648
Tel: 63633003
Fax: 63602899

NOA - NOTIFICATION OF ACCIDENTS

- 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.



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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-PRIVATE VEHICLES

| Current | Upon Renewal (Non-Reporting) |
|---------|---------------------------------|
| 50% | 40% |
| 40% | 30% |
| 30% | 20% |
| 20% | 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.

VPPP- VALET PARKING CLAUSE (APPLICABLE TO COMPREHENSIVE COVER ONLY)

1. We will pay for loss or damage to your vehicle as a result of it being handled by a Valet Parking Service, subject to the following conditions:

- (a) any payment by us for loss or damage to your vehicle is subject to a total excess of S\$10,000;
- (b) the loss or damage sustained by your vehicle is not covered by



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any other similar Insurance Policy, including that covered by the relevant Insurance Policy of the establishment providing the Valet Parking; and

(c) prior to your vehicle being handled by the Valet Parking Service, you have verified that:

(i) your vehicle was handed over to a staff member of the Valet Parking Service who is authorized to drive and park your vehicle ("Valet Staff"); and

(ii) the Valet Staff holds a valid driving license.

2. For the avoidance of doubt, the term "Valet Parking Service" shall mean a service provided by a hotel, restaurant or like entertainment establishment to its guests and patrons that parks and retrieves motor vehicles by an attendant either employed directly by the hotel, restaurant or like entertainment establishment or indirectly through a third party service provider, and whether such service is paid or provided free-of-charge.

3. Valet Service is extended to cover the valet staff driving you home in the event you are not able to drive due to unforeseen circumstances. We will pay for loss or damage sustained by your vehicle provided such loss or damage is not covered by any other similar Insurance Policy, including that covered by the relevant Insurance Policy of the establishment providing the Valet Parking.

LPB - LOAN PROTECTOR BENEFIT (APPLICABLE TO COMPREHENSIVE COVER WITH LOAN ONLY)

The Company agrees to pay the total outstanding loan amount on the Insured motor vehicle up to S\$100,000 or actual amount outstanding at the time of the claim whichever is lower, if the Insured of the motor vehicle dies due to bodily injury caused by accidental, external, violent and visible means while traveling in, embarking or disembarking from the Insured motor vehicle during the Policy period as mentioned in the Schedule for which a valid claim under the Policy is admissible.

Specific Exclusions

- a) Any arrears on the repayment of your loan, including deferred payments and penalty costs associated with late or deferred payments.
- b) Additional costs which is incurred as a result of there being amounts due under the finance contract which are not directly linked to the purchase or lease of the motor vehicle any variation to the original finance contract, early discharge of the finance contract.
- c) The Insured is less than 18 years of age at the time of injury.



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d) Death or injury directly or indirectly wholly or in part arising or resulting from or traceable to (1) intentional self injury suicide (whether felonious or not) or attempted suicide physical defect or infirmity or (2) an accident happening whilst the Insured is under the influence of intoxicating liquor or drugs.

The Company will not pay anything under this Endorsement if at the date of the accident, the amount due to (Finance Company specified in the Schedule) has already been discharged.

In the event that the Insured is the holder of any Policy or Policies with the Company in respect of any other Motor Policy, compensation will be recoverable under one (1) Policy only.

Preprinted Endts/Clauses/Warranties Applicable

2, 15, 72(b), 89 & 94 ONLY

AXA INSURANCE PTE LTD

A handwritten signature in black ink, appearing to be 'M. 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 - **SGIRA** on **18/01/2018**

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