




Tax Invoice No : P1813484-00006

POLICY INFORMATION		Policy No. : VFX/P1813484
Source	: 11492 ACORN INTERNATIONAL NETWORK PTE LTD	
Insured	: AEDGE HOLDINGS PTE LTD	
Address	: BLK 4009 ANG MO KIO AVENUE 10 #04-33 TECH PLACE 1 SINGAPORE 569738	
Period of Insurance	: From 22/08/2017 To 21/08/2018 (Both Dates Inclusive)	
Transaction No.	: 00006	
Accounting Month / Year	: 08 2017	
Billing Currency	: SGD	Exchange Rate : 1.0000
Gross Premium SGD	Charges SGD	Total Payable SGD
66,490.09	(GST 7.00%) 4,654.41	71,144.50
Total Payable is after discount of : SGD 0.00 0.00%		
<p style="text-align: right;">AXA INSURANCE PTE LTD</p>  Authorized Signature		
Important Notice: ----- <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 - SGICLMO on 29/08/2017		(R)



POLICY INFORMATION		Policy No. : VFX/P1813484
Source	: 11492	ACORN INTERNATIONAL NETWORK PTE LTD
Insured	: AEDGE HOLDINGS PTE LTD	
Address	: BLK 4009 ANG MO KIO AVENUE 10 #04-33 TECH PLACE 1 SINGAPORE 569738	
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 22/08/2017 To 21/08/2018	(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 % Flt Disc	: SGD 65,451.76	
GST 7.00%	: SGD 4,581.72	
Annual Premium	: SGD 70,033.48	
Total Payable	: SGD 71,144.50	
RISK DETAILS THE MOTOR VEHICLE		
Risk No.	: 1	
Type of Cover	: Comprehensive	
Regn. No.	: PC2891B	
Type Of Use	: HIRE BUS (PH OR PA)	
Make/Model	: GOLDEN DRAGON XML6957J14B	
Year of Manufacture	: 2014	
Carrying Cap. Seat	: 41.00	
Body Type	: BUS	
Engine No.	: ISB67E5225B22127619	
Chassis No.	: LL3BECDH1EA013443	
	: Market Value At The Time Of Loss	
	(including Accessories and Spare Parts)	
Limitations as to Use	: As specified in Certificate of Insurance	
Hire Purchase	: DBS BANK LTD	
<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		3,201.00
LESS 20.00% Flt Disc		640.20
NET PREMIUM		2,560.80
Increase of TPPD Limit to \$1m		
TOTAL PREMIUM		2,560.80



Policy No. : VFX/P1813484

Excess Applicable

Sect I - Any Authorised Driver : SGD 3,000.00
Sect II-Any Authorised Driver : SGD 1,500.00
Windscreen Excess : SGD 500.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 2
Type of Cover : Comprehensive
Regn. No. : PC2842T
Type Of Use : HIRE BUS (PH OR PA)
Make/Model : GOLDEN DRAGON XML6957J14B
Year of Manufacture : 2014
Carrying Cap. Seat : 41.00
Body Type : BUS
Engine No. : ISB67E5225B22127622
Chassis No. : LL3BECDH3EA013444
: Market Value At The Time Of Loss
(including Accessories and Spare Parts)
Limitations as to Use : As specified in Certificate of Insurance
Hire Purchase : DBS BANK LTD

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		3,201.00
LESS 20.00% Flt Disc		640.20
NET PREMIUM		2,560.80
Increase of TPPD Limit to \$1m		
TOTAL PREMIUM		2,560.80

Excess Applicable

Sect I - Any Authorised Driver : SGD 3,000.00
Sect II-Any Authorised Driver : SGD 1,500.00
Windscreen Excess : SGD 500.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 3
Type of Cover : Comprehensive
Regn. No.



Policy No. : VFX/P1813484

Type Of Use : PC2972B
Make/Model : HIRE BUS (PH OR PA)
Year of Manufacture : GOLDEN DRAGON XML6957J14B
Carrying Cap. Seat : 2014
Body Type : 41.00
Engine No. : BUS
Chassis No. : ISB67E5225B22127612
Limitations as to Use : LL3BECDH6EA013440
Hire Purchase : Market Value At The Time Of Loss
(including Accessories and Spare Parts)
As specified in Certificate of Insurance
DBS BANK LTD

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		3,201.00
LESS 20.00% Flt Disc		640.20
NET PREMIUM		2,560.80
Increase of TPPD Limit to \$1m		
TOTAL PREMIUM		2,560.80

Excess Applicable

Sect I - Any Authorised Driver : SGD 3,000.00
Sect II-Any Authorised Driver : SGD 1,500.00
Windscreen Excess : SGD 500.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 4
Type of Cover : Comprehensive
Regn. No. : PC2894T
Type Of Use : HIRE BUS (PH OR PA)
Make/Model : GOLDEN DRAGON XML6957J14B
Year of Manufacture : 2014
Carrying Cap. Seat : 41.00
Body Type : BUS
Engine No. : ISB67E5225B22127614
Chassis No. : LL3BECDH8EA013441
Market Value At The Time Of Loss
(including Accessories and Spare Parts)



Policy No. : VFX/P1813484

Limitations as to : As specified in Certificate of Insurance
Use

Hire Purchase : DBS BANK LTD

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		3,201.00
LESS 20.00% Flt Disc		640.20
NET PREMIUM		2,560.80
Increase of TPPD Limit to \$1m		
TOTAL PREMIUM		2,560.80

Excess Applicable

Sect I - Any Authorised Driver : SGD 3,000.00

Sect II-Any Authorised Driver : SGD 1,500.00

Windscreen Excess : SGD 500.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 5
Type of Cover : Comprehensive
Regn. No. : PC3048M
Type Of Use : HIRE BUS (PH OR PA)
Make/Model : GOLDEN DRAGON XML6957J14B
Year of Manufacture : 2014
Carrying Cap. Seat : 41.00
Body Type : BUS
Engine No. : ISB67E5225B22127617
Chassis No. : LL3BECDHXEA013442
: Market Value At The Time Of Loss
(including Accessories and Spare Parts)
Limitations as to : As specified in Certificate of Insurance
Use
Hire Purchase : DBS BANK LTD

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		3,201.00
LESS 20.00% Flt Disc		640.20
NET PREMIUM		2,560.80
Increase of TPPD Limit to \$1m		
TOTAL PREMIUM		2,560.80



Policy No. : VFX/P1813484

Excess Applicable

Sect I - Any Authorised Driver : SGD 3,000.00
Sect II-Any Authorised Driver : SGD 1,500.00
Windscreen Excess : SGD 500.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 6
Type of Cover : Comprehensive
Regn. No. : PC3074L
Type Of Use : HIRE BUS (PH OR PA)
Make/Model : GOLDEN DRAGON XML6957J14B M
Year of Manufacture : 2014
Carrying Cap. Seat : 41.00
Body Type : BUS
Engine No. : ISB67E522522127934
Chassis No. : LL3BECDH5EA013039
: Market Value At The Time Of Loss
(including Accessories and Spare Parts)
Limitations as to Use : As specified in Certificate of Insurance
Hire Purchase : DBS BANK LTD

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		3,201.00
LESS 20.00% Flt Disc		640.20
NET PREMIUM		2,560.80
Increase of TPPD Limit to \$1m		
TOTAL PREMIUM		2,560.80

Excess Applicable

Sect I - Any Authorised Driver : SGD 3,000.00
Sect II-Any Authorised Driver : SGD 1,500.00
Windscreen Excess : SGD 500.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 7
Type of Cover : Comprehensive
Regn. No.



Policy No. : VFX/P1813484

: PC2974X
 Type Of Use : HIRE BUS (PH OR PA)
 Make/Model : GOLDEN DRAGON XML6957J14B M
 Year of Manufacture : 2014
 Carrying Cap. Seat : 41.00
 Body Type : BUS
 Engine No. : ISB67E522522128535
 Chassis No. : LL3BECDH3EA013038
 : Market Value At The Time Of Loss
 (including Accessories and Spare Parts)
 Limitations as to Use : As specified in Certificate of Insurance
 Hire Purchase : DBS BANK LTD

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		3,201.00
LESS 20.00% Flt Disc		640.20
NET PREMIUM		2,560.80
Increase of TPPD Limit to \$1m		
TOTAL PREMIUM		2,560.80

Excess Applicable

Sect I - Any Authorised Driver : SGD 3,000.00
 Sect II-Any Authorised Driver : SGD 1,500.00
 Windscreen Excess : SGD 500.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 8
 Type of Cover : Comprehensive
 Regn. No. : PC180H
 Type Of Use : HIRE BUS (PH OR PA)
 Make/Model : GOLDEN DRAGON XML6957J14
 Year of Manufacture : 2010
 Carrying Cap. Seat : 44.00
 Body Type : BUS
 Engine No. : ISBE422521971559
 Chassis No. : LL3BECDH0AA012570
 : Market Value At The Time Of Loss
 (including Accessories and Spare Parts)



Policy No. : VFX/P1813484

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		3,201.00
LESS 20.00% Flt Disc		640.20
NET PREMIUM		2,560.80
Increase of TPPD Limit to \$1m		
TOTAL PREMIUM		2,560.80

Excess Applicable

Sect I - Any Authorised Driver : SGD 3,000.00
Sect II-Any Authorised Driver : SGD 1,500.00
Windscreen Excess : SGD 500.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 9
Type of Cover : Comprehensive
Regn. No. : PC161M
Type Of Use : HIRE BUS (PH OR PA)
Make/Model : GOLDEN DRAGON XML6957J14
Year of Manufacture : 2010
Carrying Cap. Seat : 42.00
Body Type : BUS
Engine No. : ISBE422521971252
Chassis No. : LL3BECDH7AA014073
: 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		3,201.00
LESS 20.00% Flt Disc		640.20
NET PREMIUM		2,560.80
Increase of TPPD Limit to \$1m		
TOTAL PREMIUM		2,560.80

Excess Applicable

Sect I - Any Authorised Driver : SGD 3,000.00
Sect II-Any Authorised Driver : SGD 1,500.00



Policy No. : VFX/P1813484

Windscreen Excess : SGD 500.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 10
Type of Cover : Comprehensive
Regn. No. : PC208M
Type Of Use : HIRE BUS (PH OR PA)
Make/Model : GOLDEN DRAGON XML6957J14
Year of Manufacture : 2010
Carrying Cap. Seat : 42.00
Body Type : BUS
Engine No. : ISBE422521971558
Chassis No. : LL3BECDH9AA014074
: 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		3,201.00
LESS 20.00% Flt Disc		640.20
NET PREMIUM		2,560.80
Increase of TPPD Limit to \$1m		
TOTAL PREMIUM		2,560.80

Excess Applicable

Sect I - Any Authorised Driver : SGD 3,000.00
Sect II-Any Authorised Driver : SGD 1,500.00
Windscreen Excess : SGD 500.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 11
Type of Cover : Comprehensive
Regn. No. : PC3398C
Type Of Use : HIRE BUS (PH OR PA)
Make/Model : YUTONG ZK6107H A
Year of Manufacture : 2014



Policy No. : VFX/P1813484

Carrying Cap. Seat : 45.00
Body Type : BUS
Engine No. : ISB67E525022127502
Chassis No. : LZYTBT66E1024350
: Market Value At The Time Of Loss
(including Accessories and Spare Parts)
Limitations as to Use : As specified in Certificate of Insurance
Hire Purchase : DBS BANK LTD

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		3,201.00
LESS 20.00% Flt Disc		640.20
NET PREMIUM		2,560.80
Increase of TPPD Limit to \$1m		
TOTAL PREMIUM		2,560.80

Excess Applicable

Sect I - Any Authorised Driver : SGD 3,000.00
Sect II-Any Authorised Driver : SGD 1,500.00
Windscreen Excess : SGD 500.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 12
Type of Cover : Comprehensive
Regn. No. : PC3279M
Type Of Use : HIRE BUS (PH OR PA)
Make/Model : YUTONG ZK6107H A
Year of Manufacture : 2014
Carrying Cap. Seat : 45.00
Body Type : BUS
Engine No. : ISB67E525022132017
Chassis No. : LZYTBT62E1028573
: Market Value At The Time Of Loss
(including Accessories and Spare Parts)
Limitations as to Use : As specified in Certificate of Insurance
Hire Purchase : DBS BANK LTD



Policy No. : VFX/P1813484

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		3,201.00
LESS 20.00% Flt Disc		640.20
NET PREMIUM		2,560.80
Increase of TPPD Limit to \$1m		
TOTAL PREMIUM		2,560.80

Excess Applicable

Sect I - Any Authorised Driver	: SGD 3,000.00
Sect II-Any Authorised Driver	: SGD 1,500.00
Windscreen Excess	: SGD 500.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No.	: 13
Type of Cover	: Comprehensive
Regn. No.	: PC3164K
Type Of Use	: HIRE BUS (PH OR PA)
Make/Model	: YUTONG ZK6107H AUTO 45 SEATER
Year of Manufacture	: 2010
Carrying Cap. Seat	: 45.00
Body Type	: BUS
Engine No.	: ISB67E525022127517
Chassis No.	: LZYTBT65E1024338
	: Market Value At The Time Of Loss (including Accessories and Spare Parts)
Limitations as to Use	: As specified in Certificate of Insurance
Hire Purchase	: DBS BANK LTD

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		3,201.00
LESS 20.00% Flt Disc		640.20
NET PREMIUM		2,560.80
Increase of TPPD Limit to \$1m		
TOTAL PREMIUM		2,560.80

Excess Applicable

Sect I - Any Authorised Driver	: SGD 3,000.00
Sect II-Any Authorised Driver	: SGD 1,500.00
Windscreen Excess	: SGD 500.00



Policy No. : VFX/P1813484

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 14
 Type of Cover : Comprehensive
 Regn. No. : PC3474R
 Type Of Use : HIRE BUS (PH OR PA)
 Make/Model : YUTONG ZK6107H A
 Year of Manufacture : 2014
 Carrying Cap. Seat : 45.00
 Body Type : BUS
 Engine No. : ISB67E525022127512
 Chassis No. : LZYTBT64E1024346
 : Market Value At The Time Of Loss
 (including Accessories and Spare Parts)
 Limitations as to Use : As specified in Certificate of Insurance
 Hire Purchase : DBS BANK LTD

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		3,201.00
LESS 20.00% Flt Disc		640.20
NET PREMIUM		2,560.80
Increase of TPPD Limit to \$1m		
TOTAL PREMIUM		2,560.80

Excess Applicable

Sect I - Any Authorised Driver : SGD 3,000.00
 Sect II-Any Authorised Driver : SGD 1,500.00
 Windscreen Excess : SGD 500.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 15
 Type of Cover : Comprehensive
 Regn. No. : PC3548L
 Type Of Use : HIRE BUS (PH OR PA)
 Make/Model : YUTONG ZK6107H A
 Year of Manufacture : 2014



Policy No. : VFX/P1813484

Carrying Cap. Seat : 45.00
Body Type : BUS
Engine No. : ISB67E525022139576
Chassis No. : LZYTBT61E1053075
: Market Value At The Time Of Loss
(including Accessories and Spare Parts)
Limitations as to Use : As specified in Certificate of Insurance
Hire Purchase : DBS BANK LTD

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		3,201.00
LESS 20.00% Flt Disc		640.20
NET PREMIUM		2,560.80
Increase of TPPD Limit to \$1m		
TOTAL PREMIUM		2,560.80

Excess Applicable

Sect I - Any Authorised Driver : SGD 3,000.00
Sect II-Any Authorised Driver : SGD 1,500.00
Windscreen Excess : SGD 500.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 16
Type of Cover : Comprehensive
Regn. No. : PC3499U
Type Of Use : HIRE BUS (PH OR PA)
Make/Model : YUTONG ZK6107H A
Year of Manufacture : 2014
Carrying Cap. Seat : 45.00
Body Type : BUS
Engine No. : ISB67E525022139595
Chassis No. : LZYTBT67E1053081
: Market Value At The Time Of Loss
(including Accessories and Spare Parts)
Limitations as to Use : As specified in Certificate of Insurance
Hire Purchase : DBS BANK LTD



Policy No. : VFX/P1813484

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		3,201.00
LESS 20.00% Flt Disc		640.20
NET PREMIUM		2,560.80
Increase of TPPD Limit to \$1m		
TOTAL PREMIUM		2,560.80

Excess Applicable

Sect I - Any Authorised Driver	: SGD 3,000.00
Sect II-Any Authorised Driver	: SGD 1,500.00
Windscreen Excess	: SGD 500.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No.	: 17
Type of Cover	: Comprehensive
Regn. No.	: PC3661S
Type Of Use	: HIRE BUS (PH OR PA)
Make/Model	: YUTONG ZK6107H A
Year of Manufacture	: 2014
Carrying Cap. Seat	: 41.00
Body Type	: BUS
Engine No.	: ISB67E525022139676
Chassis No.	: LZYTBT67E1053078
	: Market Value At The Time Of Loss (including Accessories and Spare Parts)
Limitations as to Use	: As specified in Certificate of Insurance
Hire Purchase	: DBS BANK LTD

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		3,201.00
LESS 20.00% Flt Disc		640.20
NET PREMIUM		2,560.80
Increase of TPPD Limit to \$1m		
TOTAL PREMIUM		2,560.80

Excess Applicable

Sect I - Any Authorised Driver	: SGD 3,000.00
Sect II-Any Authorised Driver	: SGD 1,500.00
Windscreen Excess	: SGD 500.00



Policy No. : VFX/P1813484

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 18
Type of Cover : Comprehensive
Regn. No. : PC2924R
Type Of Use : HIRE BUS (PH OR PA)
Make/Model : GOLDEN DRAGON XML6957J14B
Year of Manufacture : 2014
Carrying Cap. Seat : 42.00
Body Type : BUS
Engine No. : ISB67E5225B22128542
Chassis No. : LL3BECDH9EA012749
: Market Value At The Time Of Loss
(including Accessories and Spare Parts)
Limitations as to Use : As specified in Certificate of Insurance
Hire Purchase : DBS BANK LTD

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		3,201.00
LESS 20.00% Flt Disc		640.20
NET PREMIUM		2,560.80
Increase of TPPD Limit to \$1m		
TOTAL PREMIUM		2,560.80

Excess Applicable

Sect I - Any Authorised Driver : SGD 3,000.00
Sect II-Any Authorised Driver : SGD 1,500.00
Windscreen Excess : SGD 500.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 19
Type of Cover : Comprehensive
Regn. No. : PC2979H
Type Of Use : HIRE BUS (PH OR PA)
Make/Model : GOLDEN DRAGON XML6770J18
Year of Manufacture : 2014



Policy No. : VFX/P1813484

Carrying Cap. Seat : 25.00
Body Type : BUS
Engine No. : ISF38S514189181947
Chassis No. : LL3ADADE9EA001811
: Market Value At The Time Of Loss
(including Accessories and Spare Parts)
Limitations as to Use : As specified in Certificate of Insurance
Hire Purchase : DBS BANK LTD

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		2,495.35
LESS 20.00% Flt Disc		499.07
NET PREMIUM		1,996.28
Increase of TPPD Limit to \$1m		
TOTAL PREMIUM		1,996.28

Excess Applicable

Sect I - Any Authorised Driver : SGD 3,000.00
Sect II-Any Authorised Driver : SGD 1,500.00
Windscreen Excess : SGD 500.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 20
Type of Cover : Comprehensive
Regn. No. : PC3063T
Type Of Use : HIRE BUS (PH OR PA)
Make/Model : GOLDEN DRAGON XML6770J18
Year of Manufacture : 2014
Carrying Cap. Seat : 25.00
Body Type : BUS
Engine No. : ISF38S514189183016
Chassis No. : LL3ADADE7EA001810
: Market Value At The Time Of Loss
(including Accessories and Spare Parts)
Limitations as to Use : As specified in Certificate of Insurance
Hire Purchase : DBS BANK LTD



Policy No. : VFX/P1813484

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		2,495.35
LESS 20.00% Flt Disc		499.07
NET PREMIUM		1,996.28
Increase of TPPD Limit to \$1m		
TOTAL PREMIUM		1,996.28

Excess Applicable

Sect I - Any Authorised Driver	: SGD 3,000.00
Sect II-Any Authorised Driver	: SGD 1,500.00
Windscreen Excess	: SGD 500.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No.	: 21
Type of Cover	: Comprehensive
Regn. No.	: PC3071U
Type Of Use	: HIRE BUS (PH OR PA)
Make/Model	: GOLDEN DRAGON XML6957J14B M
Year of Manufacture	: 2014
Carrying Cap. Seat	: 42.00
Body Type	: BUS
Engine No.	: ISB67E5225B22128539
Chassis No.	: LL3BECDH7EA012748
	: Market Value At The Time Of Loss (including Accessories and Spare Parts)
Limitations as to Use	: As specified in Certificate of Insurance
Hire Purchase	: DBS BANK LTD

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		3,201.00
LESS 20.00% Flt Disc		640.20
NET PREMIUM		2,560.80
Increase of TPPD Limit to \$1m		
TOTAL PREMIUM		2,560.80

Excess Applicable

Sect I - Any Authorised Driver	: SGD 3,000.00
Sect II-Any Authorised Driver	: SGD 1,500.00
Windscreen Excess	: SGD 500.00



Policy No. : VFX/P1813484

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 22
 Type of Cover : Comprehensive
 Regn. No. : PC2884Y
 Type Of Use : HIRE BUS (PH OR PA)
 Make/Model : GOLDEN DRAGON XML6957J14B
 Year of Manufacture : 2013
 Carrying Cap. Seat : 41.00
 Body Type : BUS
 Engine No. : 22099395
 Chassis No. : LL3BECDH2DA013854
 : Market Value At The Time Of Loss
 (including Accessories and Spare Parts)
 Limitations as to Use : As specified in Certificate of Insurance
 Hire Purchase : DBS BANK LTD

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		3,201.00
LESS 20.00% Flt Disc		640.20
NET PREMIUM		2,560.80
Increase of TPPD Limit to \$1m		
TOTAL PREMIUM		2,560.80

Excess Applicable

Sect I - Any Authorised Driver : SGD 3,000.00
 Sect II-Any Authorised Driver : SGD 1,500.00
 Windscreen Excess : SGD 500.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 23
 Type of Cover : Comprehensive
 Regn. No. : PC4161L
 Type Of Use : HIRE BUS (PH OR PA)
 Make/Model : YUTONG ZK6107H AUTO
 Year of Manufacture : 2015



Policy No. : VFX/P1813484

Carrying Cap. Seat : 44.00
Body Type : BUS
Engine No. : ISB67E525022139617
Chassis No. : LZYTBT65F1014149
: Market Value At The Time Of Loss
(including Accessories and Spare Parts)
Limitations as to Use : As specified in Certificate of Insurance
Hire Purchase : DBS BANK LTD

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		3,201.00
LESS 20.00% Flt Disc		640.20
NET PREMIUM		2,560.80
Increase of TPPD Limit to \$1m		
TOTAL PREMIUM		2,560.80

Excess Applicable

Sect I - Any Authorised Driver : SGD 3,000.00
Sect II-Any Authorised Driver : SGD 1,500.00
Windscreen Excess : SGD 500.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 24
Type of Cover : Comprehensive
Regn. No. : PC4332K
Type Of Use : HIRE BUS (PH OR PA)
Make/Model : YUTONG ZK6107H AUTO
Year of Manufacture : 2015
Carrying Cap. Seat : 44.00
Body Type : BUS
Engine No. : ISB67E525022139572
Chassis No. : LZYTBT61F1014150
: Market Value At The Time Of Loss
(including Accessories and Spare Parts)
Limitations as to Use : As specified in Certificate of Insurance
Hire Purchase : DBS BANK LTD



Policy No. : VFX/P1813484

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		3,201.00
LESS 20.00% Flt Disc		640.20
NET PREMIUM		2,560.80
Increase of TPPD Limit to \$1m		
TOTAL PREMIUM		2,560.80

Excess Applicable

Sect I - Any Authorised Driver	: SGD 3,000.00
Sect II-Any Authorised Driver	: SGD 1,500.00
Windscreen Excess	: SGD 500.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No.	: 25
Type of Cover	: Comprehensive
Regn. No.	: PC4674Z
Type Of Use	: HIRE BUS (PH OR PA)
Make/Model	: YUTONG ZK6107H A
Year of Manufacture	: 2015
Carrying Cap. Seat	: 45.00
Body Type	: BUS
Engine No.	: ISB67E525022139665
Chassis No.	: LZYTBT65F1014152
	: Market Value At The Time Of Loss (including Accessories and Spare Parts)
Limitations as to Use	: As specified in Certificate of Insurance
Hire Purchase	: DBS BANK LTD

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		3,201.00
LESS 20.00% Flt Disc		640.20
NET PREMIUM		2,560.80
Increase of TPPD Limit to \$1m		
TOTAL PREMIUM		2,560.80

Excess Applicable

Sect I - Any Authorised Driver	: SGD 3,000.00
Sect II-Any Authorised Driver	: SGD 1,500.00
Windscreen Excess	: SGD 500.00



Policy No. : VFX/P1813484

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 26
Type of Cover : Comprehensive
Regn. No. : PC4462T
Type Of Use : HIRE BUS (PH OR PA)
Make/Model : YUTONG ZK6107H A
Year of Manufacture : 2015
Carrying Cap. Seat : 45.00
Body Type : BUS
Engine No. : ISB67E525022139246
Chassis No. : LZYTBT63F1014151
: Market Value At The Time Of Loss
(including Accessories and Spare Parts)
Limitations as to Use : As specified in Certificate of Insurance
Hire Purchase : DBS BANK LTD

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		3,201.00
LESS 20.00% Flt Disc		640.20
NET PREMIUM		2,560.80
Increase of TPPD Limit to \$1m		
TOTAL PREMIUM		2,560.80

Excess Applicable

Sect I - Any Authorised Driver : SGD 3,000.00
Sect II-Any Authorised Driver : SGD 1,500.00
Windscreen Excess : SGD 500.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 27
Type of Cover : Comprehensive
Regn. No. : PC5423A
Type Of Use : HIRE BUS (PH OR PA)
Make/Model : TOYOTA HIACE COMMUTER GL 3.0
Year of Manufacture : 2016



Policy No. : VFX/P1813484

Carrying Cap. Seat : 13.00
Body Type : SALOON
Engine No. : 1KD2647699 Engine C.C.: 2982
Chassis No. : KDH2230029537
:
(including Accessories and Spare Parts)
Limitations as to : As specified in Certificate of Insurance
Use
Hire Purchase : DBS BANK LTD

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		1,297.91
LESS 20.00% Flt Disc		259.58
NET PREMIUM		1,038.33
Increase of TPPD Limit to \$1m		
TOTAL PREMIUM		1,038.33

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

Make & Model:

Risk 1 - GOLDEN DRAGON XML6957J14B TURBO MANUAL 41 SEATER
Risk 2 - GOLDEN DRAGON XML6957J14B TURBO MANUAL 41 SEATER
Risk 3 - GOLDEN DRAGON XML6957J14B TURBO MANUAL 41 SEATER
Risk 4 - GOLDEN DRAGON XML6957J14B TURBO MANUAL 41 SEATER
Risk 5 - GOLDEN DRAGON XML6957J14B TURBO MANUAL 41 SEATER
Risk 18 - GOLDEN DRAGON XML6957J14B TURBO MANUAL 41 SEATER
Risk 19 - GOLDEN DRAGON XML6770J18 DIESEL TURBO MANUAL
Risk 20 - GOLDEN DRAGON XML6770J18 DIESEL TURBO MANUAL
Risk 22 - GOLDEN DRAGON XML6957J14B TURBO MANUAL 41 SEATER

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

Geographical areas: Singapore only



Policy No. : VFX/P1813484

Usage of Bus : Carrying Passengers (both under private & public bus schemes)

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 at least 22 years old and
- b) Holding a valid relevant class of driving license.

Additional all claims excess of \$1,000 is applicable for any named/unnamed drivers who:

- a) Is between 22 years old to 26 years old (both ages inclusive) and/or ;
- b) Is 66 years old & 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

It is hereby noted & agreed that the Company's liability for Third Party Property Damage shall be revised to S\$1 million under Section II (1b) in respect of any one claim or series of claims arising out of one event.

All other terms, exceptions and conditions remain unchanged.

VFX - 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.



Policy No. : VFX/P1813484

- 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

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/P1813484

1, 15, 18, 19, 57, 72(b) & 89(a) ONLY

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 **29/08/2017**

(R)



POLICY INFORMATION			Policy No. : VFX/P1813484						
Source : 11492 ACORN INTERNATIONAL NETWORK PTE LTD			Any subsequent period for which the Insured shall pay and the Company shall agree to accept a renewal premium.						
Insured : AEDGE HOLDINGS PTE LTD									
Period of Insurance : From 22/08/2017 To 21/08/2018 (Both Dates Inclusive)									
Risk No	Regn No	Cover	PREMIUM CALCULATION (SGD)						
			Basic Prem	NCD/Fleet	Prem WShop	Extra Cover	Disc	Charges	Total Payable
0001	PC2891B	CO	3,201.00	20.00%				179.26	2,740.06
0002	PC2842T	CO	3,201.00	20.00%				179.26	2,740.06
0003	PC2972B	CO	3,201.00	20.00%				179.26	2,740.06
0004	PC2894T	CO	3,201.00	20.00%				179.26	2,740.06
0005	PC3048M	CO	3,201.00	20.00%				179.26	2,740.06
0006	PC3074L	CO	3,201.00	20.00%				179.26	2,740.06
0007	PC2974X	CO	3,201.00	20.00%				179.26	2,740.06
0008	PC180H	CO	3,201.00	20.00%				179.26	2,740.06
0009	PC161M	CO	3,201.00	20.00%				179.26	2,740.06
0010	PC208M	CO	3,201.00	20.00%				179.26	2,740.06
0011	PC3398C	CO	3,201.00	20.00%				179.26	2,740.06
0012	PC3279M	CO	3,201.00	20.00%				179.26	2,740.06
0013	PC3164K	CO	3,201.00	20.00%				179.26	2,740.06
0014	PC3474R	CO	3,201.00	20.00%				179.26	2,740.06
0015	PC3548L	CO	3,201.00	20.00%				179.26	2,740.06
0016	PC3499U	CO	3,201.00	20.00%				179.26	2,740.06
0017	PC3661S	CO	3,201.00	20.00%				179.26	2,740.06
0018	PC2924R	CO	3,201.00	20.00%				179.26	2,740.06
0019	PC2979H	CO	2,495.35	20.00%				139.74	2,136.02
0020	PC3063T	CO	2,495.35	20.00%				139.74	2,136.02
0021	PC3071U	CO	3,201.00	20.00%				179.26	2,740.06
0022	PC2884Y	CO	3,201.00	20.00%				179.26	2,740.06
0023	PC4161L	CO	3,201.00	20.00%				179.26	2,740.06
0024	PC4332K	CO	3,201.00	20.00%				179.26	2,740.06



Policy No. : VFX/P1813484									
Risk No	Regn No	Cover	PREMIUM CALCULATION (SGD)						
			Basic Prem	NCD/ Fleet	Prem WShop	Extra Cover	Disc	Charges	Total Payable
0025	PC4674Z	CO	3,201.00	20.00%				179.26	2,740.06
0026	PC4462T	CO	3,201.00	20.00%				179.26	2,740.06
0027	PC5423A	CO	1,297.91	20.00%				72.69	1,111.02

AXA INSURANCE PTE LTD

Authorized Signature

IMPORTANT :

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

Issued by - **SGICLMO** on **29/08/2017**

(R)