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

Bus
TAX INVOICE
RENEWAL
Original

Tax Invoice No : P1916712-00005

POLICY INFORMATION	**Policy No. : VBX/P1916712**
Source	: **03936 VIRTUAL INSURANCE AGENCIES PTE LTD**
Insured	: **TRI-WINS TRANSPORT SERVICES PTE LTD**
Address	: **BLK 808 FRENCH ROAD** **#06-159 KITCHENER COMPLEX** **SINGAPORE 200808**
Period of Insurance	: From **10/04/2018** To **09/04/2019** (Both Dates Inclusive)
Transaction No.	: **00005**
Accounting Month / Year	: **04 2018**
Billing Currency	: SGD **Exchange Rate** : 1.0000

Gross Premium SGD	**Charges SGD**	**Total Payable SGD**
1,495.33	**(GST 7.00%) 104.67**	**1,600.00**

Total Payable is after discount of : **SGD 0.00 0.00%**

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.

Issued by - **MVCVALE** on **11/04/2018** **(R)**

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POLICY SCHEDULE
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POLICY INFORMATION **Policy No. : VBX/P1916712**

Source : **03936 VIRTUAL INSURANCE AGENCIES PTE LTD**

Insured : **TRI-WINS TRANSPORT SERVICES PTE LTD**

Address : **BLK 808 FRENCH ROAD**
#06-159 KITCHENER COMPLEX
SINGAPORE 200808

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 **10/04/2018** To **09/04/2019** (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 10.00 % NCD : **SGD 1,495.33**
GST 7.00% : **SGD 104.67**
Annual Premium : **SGD 1,600.00**
Total Payable : **SGD 1,600.00**

RISK DETAILS THE MOTOR VEHICLE

Risk No. : **1**
Type of Cover : **Comprehensive**
Regn. No. : **PC3446Y**
Type Of Use : **HIRE BUS (PH OR PA)**
Make/Model : **TOYOTA HIACE COMMUTER GL 3.0 A**
Year of Manufacture : **2014**
Carrying Cap. Seat : **13.00**
Body Type : **BUS**
Engine No. : **1KD2486235**
Chassis No. : **KDH2230022856**
: **Market Value At The Time Of Loss**
(including Accessories and Spare Parts)
Limitations as to Use : **As specified in Certificate of Insurance**
Hire Purchase : **MAYBANK**

Extra Coverage(Premium Breakdown)	Limits (SGD)	Premium (SGD)
BASIC PREMIUM		**1,661.47**
LESS 10.00% N.C.D.		**166.14**
NET PREMIUM		**1,495.33**
TOTAL PREMIUM		**1,495.33**

Continuation page 1

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Excess Applicable

Sect I - Any Authorised Driver	**: SGD 2,000.00**
Sect II-Any Authorised Driver	**: SGD 1,500.00**
Windscreen Excess	**: SGD 200.00**

Named Drivers

1 ANY AUTHORISED DRIVER

MEMORANDA, CLAUSES, WARRANTIES & ENDORSEMENTS

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

MBC1

MEMORANDUM A

Geographical limit restricted to Singapore only

Usage : Used for Tourists, School children & Workers

MBC1 - ADDITIONAL CLAUSES FOR BUS

GEOGRAPHICAL AREA

It is hereby declared and agreed that the Geographical area is limited to the Republic of Singapore only.

Person or Classes of Persons entitled to drive (Authorized Driver)

Any person 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 classes of driving license.

ADDITIONAL EXCESS

Additional All Claims Excess of S$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

MBC1 - MEMORANDUM

General Exception - This Policy excludes Third Party Working Risks and does not cover vehicles working on airport

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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.

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.

Preprinted Endts/Clauses/Warranties Applicable

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

AXA INSURANCE PTE LTD

Authorized Signature

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Authorized Signature

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

Issued by - **MVCVALE** on **11/04/2018** **(R)**