



redefining / insurance

AXA Insurance Pte Ltd  
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MUN SOON INDUSTRIES PTE LTD  
3013 BEDOK NORTH AVENUE 4  
BEDOK INDUSTRIAL PARK E  
#01-2088  
SINGAPORE 489979

#### New business

date  
**20/04/2018**

policy number  
**CV1 / GA345193**

your servicing distributor  
**WINNER INSURANCE AGENCIES PTE LTD / 04460**

your servicing distributor contact  
**62838611**

## Policy Schedule

Your **SmartDrive Commercial Comprehensive**

### Your policy snapshot

Policyholder name	<b>MUN SOON INDUSTRIES PTE LTD</b>	Policy number	<b>CV1/GA345193</b>
Cover	<b>Comprehensive</b>	ACRA code/UEN no.	<b>200411907N</b>
Period of Insurance	from <b>02/05/2018</b> to <b>01/05/2019</b> (both dates inclusive)		
Business/Profession	CONSTRUCTION		
	In the business or profession as declared and no other for the purpose of this insurance		

### Premium breakdown

Gross Premium after 15% NCD	SGD	863.27
7% GST	SGD	60.43
<b>Final Premium</b>	<b>SGD</b>	<b>923.70</b>

### Your benefits highlights

(refer to Policy Wording for full terms and conditions)

#### SmartDrive Commercial Comprehensive Benefits

- 24/7 Towing
- Windscreen Repair with Excess
- Loss or Damage
- Legal Liability

### Vehicle details

Make & Model of vehicle	<b>TOYOTA HIACE</b>	Year of manufacture	<b>2014</b>
Vehicle registration number	<b>GBD115H</b>	Engine number	1KD2386615
Body type	VAN	Chassis number	JTFHT02P500136958
Tonnage	1.12		
Estimated Market Value	Market Value at the time of Loss (including accessories and spare parts)		
Limitation to use	As per Certificate of Insurance		
Geographical area	Refer to Policy Wordings		
Finance Loan Company	Nil		

### Excess

Section I	SGD500.00
Windscreen	SGD100.00

An additional excess is applicable as follows:

Additional Own Damage Excess of S\$1,000 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
- c) with driving experience of less than 1 year on the relevant classes of driving license

## Memoranda, clauses, warranties & endorsements to your Policy

### Additional Clause 1

PREMIUM IS INCLUSIVE OF MPL DISCOUNT

### What you should do

- Keep this Policy Schedule as record of insurance cover for your vehicle
- This Schedule should be read in conjunction with the Terms and Conditions of the Policy Wording

**AXA Insurance Pte Ltd**

*This is an auto-generated document thus no signature is required*