




Tax Invoice No : P1847769-00007

POLICY INFORMATION		Policy No. : VFX/P1847769
Source	: 03936 VIRTUAL INSURANCE AGENCIES PTE LTD	
Insured	: LEGEND MOTORS & LEASING PTE LTD	
Address	: 69 UBI ROAD 1 OXLEY BIZHUB #10-33 SINGAPORE 408731	
Period of Insurance	: From 24/10/2016 To 23/10/2017 (Both Dates Inclusive)	
Transaction No.	: 00007	
Accounting Month / Year	: 04 2017	
Billing Currency	: SGD	Exchange Rate : 1.0000
<b>Gross Premium SGD</b>	<b>Charges SGD</b>	<b>Total Payable SGD</b>
21,849.18-	(GST 7.00%) 1,529.46-	23,378.64-
Total Payable is after discount of : SGD 0.00 0.00%		
<div style="text-align: right;"> <b>AXA INSURANCE PTE LTD</b>    <b>Authorized Signature</b> </div>		
Issued by - MVCVALE on 10/04/2017 (R)		



POLICY INFORMATION		Policy No. : VFX/P1847769	
Source	: 03936	VIRTUAL INSURANCE AGENCIES PTE LTD	
Insured	: LEGEND MOTORS & LEASING PTE LTD		
Address	: 69 UBI ROAD 1 OXLEY BIZHUB #10-33 SINGAPORE 408731		
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 24/10/2016 To 23/10/2017	(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 0.00		
GST 7.00%	: SGD 1,529.46-		
Annual Premium	: SGD 0.00		
Total Payable	: SGD 23,378.64-		
RISK DETAILS THE MOTOR VEHICLE			
Risk No.	: 1		
Type of Cover	: Comprehensive		
Regn. No.	: SKX1505Y		
Type Of Use	: Hire Car		
Make/Model	: TOYOTA AQUA HYBRID 1.5S A		
Year of Manufacture	: 2015		
Carrying Cap. Seat	: 4.00		
Body Type	: HATCHBACK		
Engine No.	: 1NZ7713381	Engine C.C.: 1496	
Chassis No.	: NHP106462987		
	: 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			1,375.00
LESS 20.00% Flt Disc			275.00
NET PREMIUM			1,100.00
TOTAL PREMIUM			1,100.00
<u>Excess Applicable</u>			
Sect I - Any Authorised Driver		: SGD 2,000.00	



**Policy No. : VFX/P1847769**

**Sect II-Any Authorised Driver : SGD 1,500.00**  
**Windscreen Excess : SGD 100.00**

**Named Drivers**

**1 ANY AUTHORISED DRIVER**

Risk No. : 2  
Type of Cover : Comprehensive  
Regn. No. : SKX1493Y  
Type Of Use : Hire Car  
Make/Model : TOYOTA AQUA HYBRID 1.5S A  
Year of Manufacture : 2015  
Carrying Cap. Seat : 4.00  
Body Type : HATCHBACK  
Engine No. : 1NZ7722085 Engine C.C.: 1496  
Chassis No. : NHP102483448  
: Market Value At The Time Of Loss  
(including Accessories and Spare Parts)  
Limitations as to Use : As specified in Certificate of Insurance

<b><u>Extra Coverage(Premium Breakdown)</u></b>	<b><u>Limits (SGD)</u></b>	<b><u>Premium (SGD)</u></b>
<b>BASIC PREMIUM</b>		<b>1,375.00</b>
<b>LESS 20.00% Flt Disc</b>		<b>275.00</b>
<b>NET PREMIUM</b>		<b>1,100.00</b>
<b>TOTAL PREMIUM</b>		<b>1,100.00</b>

**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**

Risk No. : 3  
Type of Cover : Comprehensive  
Regn. No. : SKX1451T  
Type Of Use : Hire Car  
Make/Model : TOYOTA AQUA HYBRID 1.5S A  
Year of Manufacture : 2015



**Policy No. : VFX/P1847769**

Carrying Cap. Seat : 4.00  
Body Type : HATCHBACK  
Engine No. : 1NZ7721919 Engine C.C.: 1496  
Chassis No. : NHP106466054  
: 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		1,375.00
LESS 20.00% Flt Disc		275.00
NET PREMIUM		1,100.00
TOTAL PREMIUM		1,100.00

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

Risk No. : 4  
Type of Cover : Comprehensive  
Regn. No. : SKX1440A  
Type Of Use : Hire Car  
Make/Model : TOYOTA AQUA HYBRID 1.5S A  
Year of Manufacture : 2015  
Carrying Cap. Seat : 4.00  
Body Type : HATCHBACK  
Engine No. : 1NZ7719494 Engine C.C.: 1496  
Chassis No. : NHP106465145  
: 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		1,375.00
LESS 20.00% Flt Disc		275.00



<b>Policy No. : VFX/P1847769</b>	
<b>NET PREMIUM</b>	<b>1,100.00</b>
<b>TOTAL PREMIUM</b>	<b>1,100.00</b>
<b><u>Excess Applicable</u></b>	
Sect I - Any Authorised Driver	: SGD 2,000.00
Sect II-Any Authorised Driver	: SGD 1,500.00
Windscreen Excess	: SGD 100.00
<b><u>Named Drivers</u></b>	
1 ANY AUTHORISED DRIVER	

Risk No.	:	5	
Type of Cover	:	Comprehensive	
Regn. No.	:	SKX1551M	
Type Of Use	:	Hire Car	
Make/Model	:	TOYOTA AQUA HYBRID 1.5S A	
Year of Manufacture	:	2015	
Carrying Cap. Seat	:	4.00	
Body Type	:	HATCHBACK	
Engine No.	:	1NZ7697355	Engine C.C.: 1496
Chassis No.	:	NHP106461803	
	:	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		1,375.00
LESS 20.00% Flt Disc		275.00
NET PREMIUM		1,100.00
TOTAL PREMIUM		1,100.00

<b><u>Excess Applicable</u></b>	
Sect I - Any Authorised Driver	: SGD 2,000.00
Sect II-Any Authorised Driver	: SGD 1,500.00
Windscreen Excess	: SGD 100.00
<b><u>Named Drivers</u></b>	
1 ANY AUTHORISED DRIVER	

Risk No.	:	6	
Type of Cover	:	Comprehensive	
Regn. No.	:		



**Policy No. : VFX/P1847769**

Type Of Use : SKZ1719L  
Make/Model : Hire Car  
Year of Manufacture : TOYOTA AQUA HYBRID 1.5S CVT  
Carrying Cap. Seat : 2015  
Body Type : 4.00  
Engine No. : HATCHBACK  
Chassis No. : 1NZ7742514 Engine C.C.: 1496  
Limitations as to Use : NHP102487844  
: Market Value At The Time Of Loss  
(including Accessories and Spare Parts)  
: As specified in Certificate of Insurance

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		1,375.00
LESS 20.00% Flt Disc		275.00
NET PREMIUM		1,100.00
TOTAL PREMIUM		1,100.00

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

Risk No. : 7  
Type of Cover : Comprehensive  
Regn. No. : SKZ1705B  
Type Of Use : Hire Car  
Make/Model : TOYOTA AQUA HYBRID 1.5S CVT  
Year of Manufacture : 2015  
Carrying Cap. Seat : 4.00  
Body Type : HATCHBACK  
Engine No. : 1NZ7730488 Engine C.C.: 1496  
Chassis No. : NHP102485139  
Limitations as to Use : Market Value At The Time Of Loss  
(including Accessories and Spare Parts)  
: As specified in Certificate of Insurance



**Policy No. : VFX/P1847769**

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		1,375.00
LESS 20.00% Flt Disc		275.00
NET PREMIUM		1,100.00
TOTAL PREMIUM		1,100.00

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

Risk No. : 8  
Type of Cover : Comprehensive  
Regn. No. : SKZ1760R  
Type Of Use : Hire Car  
Make/Model : TOYOTA AQUA HYBRID 1.5S CVT  
Year of Manufacture : 2015  
Carrying Cap. Seat : 4.00  
Body Type : HATCHBACK  
Engine No. : 1NZ7739456 Engine C.C.: 1496  
Chassis No. : NHP102487176  
: 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		1,375.00
LESS 20.00% Flt Disc		275.00
NET PREMIUM		1,100.00
TOTAL PREMIUM		1,100.00

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



**Policy No. : VFX/P1847769**

Risk No. : 9  
Type of Cover : Comprehensive  
Regn. No. : SKZ1693B  
Type Of Use : Hire Car  
Make/Model : TOYOTA AQUA HYBRID 1.5S CVT  
Year of Manufacture : 2015  
Carrying Cap. Seat : 4.00  
Body Type : HATCHBACK  
Engine No. : 1NZ7740885 Engine C.C.: 1496  
Chassis No. : NHP102487519  
: 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		1,375.00
LESS 20.00% Flt Disc		275.00
NET PREMIUM		1,100.00
TOTAL PREMIUM		1,100.00

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

Risk No. : 10  
Type of Cover : Comprehensive  
Regn. No. : SKZ1765C  
Type Of Use : Hire Car  
Make/Model : TOYOTA AQUA HYBRID 1.5S CVT  
Year of Manufacture : 2015  
Carrying Cap. Seat : 4.00  
Body Type : HATCHBACK  
Engine No. : 1NZ7742349 Engine C.C.: 1496  
Chassis No. : NHP102487785  
: Market Value At The Time Of Loss  
(including Accessories and Spare Parts)





**Policy No. : VFX/P1847769**

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		1,375.00
LESS 20.00% Flt Disc		275.00
NET PREMIUM		1,100.00
TOTAL PREMIUM		1,100.00

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

Risk No. : 11  
Type of Cover : Comprehensive  
Regn. No. : SKL6259M  
Type Of Use : Hire Car  
Make/Model : TOYOTA VELLFIRE 2.4 Z  
Year of Manufacture : 2012  
Carrying Cap. Seat : 6.00  
Body Type : MULTI - PURPOSE VEHICLE  
Engine No. : 2AZF820368 Engine C.C.: 2362  
Chassis No. : ANH208200193  
: 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		1,562.50
LESS 20.00% Flt Disc		312.50
NET PREMIUM		1,250.00
TOTAL PREMIUM		1,250.00

Excess Applicable

All Claims-Any Author'd Driver : SGD 2,500.00  
Windscreen Excess : SGD 100.00

Named Drivers

1 ANY AUTHORISED DRIVER



**Policy No. : VFX/P1847769**

Risk No. : 12  
Type of Cover : Comprehensive  
Regn. No. : SKZ3733G  
Type Of Use : Hire Car  
Make/Model : TOYOTA AQUA HYBRID 1.5S CVT  
Year of Manufacture : 2015  
Carrying Cap. Seat : 4.00  
Body Type : HATCHBACK  
Engine No. : 1NZ7730599 Engine C.C.: 1496  
Chassis No. : NHP102485169  
: 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		1,375.00
LESS 20.00% Flt Disc		275.00
NET PREMIUM		1,100.00
TOTAL PREMIUM		1,100.00

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

Risk No. : 13  
Type of Cover : Comprehensive  
Regn. No. : SKZ3649S  
Type Of Use : Hire Car  
Make/Model : TOYOTA AQUA HYBRID 1.5S CVT  
Year of Manufacture : 2015  
Carrying Cap. Seat : 4.00  
Body Type : HATCHBACK  
Engine No. : 1NZ7729610 Engine C.C.: 1496  
Chassis No. : NHP106467801  
: Market Value At The Time Of Loss  
(including Accessories and Spare Parts)



**Policy No. : VFX/P1847769**

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		1,375.00
LESS 20.00% Flt Disc		275.00
NET PREMIUM		1,100.00
TOTAL PREMIUM		1,100.00

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

Risk No. : 14  
Type of Cover : Comprehensive  
Regn. No. : SKZ3661E  
Type Of Use : Hire Car  
Make/Model : TOYOTA AQUA HYBRID 1.5S CVT  
Year of Manufacture : 2015  
Carrying Cap. Seat : 4.00  
Body Type : HATCHBACK  
Engine No. : 1NZ7722151 Engine C.C.: 1496  
Chassis No. : NHP106466043  
: 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		1,375.00
LESS 20.00% Flt Disc		275.00
NET PREMIUM		1,100.00
TOTAL PREMIUM		1,100.00

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



**Policy No. : VFX/P1847769**

**1 ANY AUTHORISED DRIVER**

Risk No. : 15  
Type of Cover : Comprehensive  
Regn. No. : SKZ3642K  
Type Of Use : Hire Car  
Make/Model : TOYOTA AQUA HYBRID 1.5S CVT  
Year of Manufacture : 2015  
Carrying Cap. Seat : 4.00  
Body Type : HATCHBACK  
Engine No. : 1NZR338937 Engine C.C.: 1496  
Chassis No. : NHP106466471  
: 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		1,375.00
LESS 20.00% Flt Disc		275.00
NET PREMIUM		1,100.00
TOTAL PREMIUM		1,100.00

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**

Risk No. : 16  
Type of Cover : Comprehensive  
Regn. No. : SKZ3691T  
Type Of Use : Hire Car  
Make/Model : TOYOTA AQUA HYBRID 1.5S CVT  
Year of Manufacture : 2016  
Carrying Cap. Seat : 4.00  
Body Type : HATCHBACK



**Policy No. : VFX/P1847769**

Engine No. : 1NZ7719672 Engine C.C.: 1496  
Chassis No. : NHP106465168  
: 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		1,375.00
LESS 20.00% Flt Disc		275.00
NET PREMIUM		1,100.00
TOTAL PREMIUM		1,100.00

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

Risk No. : 17  
Type of Cover : Comprehensive  
Regn. No. : SLB945X  
Type Of Use : Hire Car  
Make/Model : TOYOTA AQUA HYBRID 1.5S CVT  
Year of Manufacture : 2016  
Carrying Cap. Seat : 4.00  
Body Type : HATCHBACK  
Engine No. : 1NZ7820272 Engine C.C.: 1496  
Chassis No. : NHP102507011  
: 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		1,375.00
LESS 20.00% Flt Disc		275.00
NET PREMIUM		1,100.00
TOTAL PREMIUM		1,100.00



**Policy No. : VFX/P1847769**

**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**

**Risk No. : 18**  
**Type of Cover : Comprehensive**  
**Regn. No. : SLB1204U**  
**Type Of Use : Hire Car**  
**Make/Model : TOYOTA AQUA HYBRID 1.5S CVT**  
**Year of Manufacture : 2016**  
**Carrying Cap. Seat : 4.00**  
**Body Type : HATCHBACK**  
**Engine No. : 1NZ7820156 Engine C.C.: 1496**  
**Chassis No. : NHP102507001**  
**: Market Value At The Time Of Loss**  
**(including Accessories and Spare Parts)**  
**Limitations as to Use : As specified in Certificate of Insurance**

<b><u>Extra Coverage(Premium Breakdown)</u></b>	<b><u>Limits (SGD)</u></b>	<b><u>Premium (SGD)</u></b>
<b>BASIC PREMIUM</b>		<b>1,375.00</b>
<b>LESS 20.00% Flt Disc</b>		<b>275.00</b>
<b>NET PREMIUM</b>		<b>1,100.00</b>
<b>TOTAL PREMIUM</b>		<b>1,100.00</b>

**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**

**Risk No. : 19**  
**Type of Cover : Comprehensive**  
**Regn. No. : SLB1250K**  
**Type Of Use : Hire Car**



**Policy No. : VFX/P1847769**

Make/Model : TOYOTA AQUA HYBRID 1.5S CVT  
Year of Manufacture : 2016  
Carrying Cap. Seat : 4.00  
Body Type : HATCHBACK  
Engine No. : 1NZR370108 Engine C.C.: 1496  
Chassis No. : NHP106484913  
: 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		1,375.00
LESS 20.00% Flt Disc		275.00
NET PREMIUM		1,100.00
TOTAL PREMIUM		1,100.00

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

Risk No. : 20  
Type of Cover : Comprehensive  
Regn. No. : SLB1252E  
Type Of Use : Hire Car  
Make/Model : TOYOTA AQUA HYBRID 1.5S CVT  
Year of Manufacture : 2016  
Carrying Cap. Seat : 4.00  
Body Type : HATCHBACK  
Engine No. : 1NZ7818239 Engine C.C.: 1496  
Chassis No. : NHP106484751  
: Market Value At The Time Of Loss  
(including Accessories and Spare Parts)  
Limitations as to Use : As specified in Certificate of Insurance



**Policy No. : VFX/P1847769**

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		1,375.00
LESS 20.00% Flt Disc		275.00
NET PREMIUM		1,100.00
TOTAL PREMIUM		1,100.00

**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

Risk No. : 21  
Type of Cover : Comprehensive  
Regn. No. : SLB1195L  
Type Of Use : Hire Car  
Make/Model : TOYOTA AQUA HYBRID 1.5S CVT  
Year of Manufacture : 2016  
Carrying Cap. Seat : 4.00  
Body Type : HATCHBACK  
Engine No. : 1NZ7792572 Engine C.C.: 1496  
Chassis No. : NHP106484947  
: 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		1,375.00
LESS 20.00% Flt Disc		275.00
NET PREMIUM		1,100.00
TOTAL PREMIUM		1,100.00

**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





**Policy No. : VFX/P1847769**

Risk No. : 22  
Type of Cover : Comprehensive  
Regn. No. : SLB1151M  
Type Of Use : Hire Car  
Make/Model : TOYOTA AQUA HYBRID 1.5S CVT  
Year of Manufacture : 2016  
Carrying Cap. Seat : 4.00  
Body Type : HATCHBACK  
Engine No. : 1NZ7818256 Engine C.C.: 1496  
Chassis No. : NHP106484758  
: 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		1,375.00
LESS 20.00% Flt Disc		275.00
NET PREMIUM		1,100.00
TOTAL PREMIUM		1,100.00

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

Risk No. : 23  
Type of Cover : Comprehensive  
Regn. No. : SLC5566T  
Type Of Use : Hire Car  
Make/Model : TOYOTA AQUA HYBRID 1.5S CVT  
Year of Manufacture : 2016  
Carrying Cap. Seat : 4.00  
Body Type : HATCHBACK  
Engine No. : 1NZ7832612 Engine C.C.: 1496  
Chassis No. : NHP102510234  
: Market Value At The Time Of Loss  
(including Accessories and Spare Parts)



**Policy No. : VFX/P1847769**

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		1,375.00
LESS 20.00% Flt Disc		275.00
NET PREMIUM		1,100.00
TOTAL PREMIUM		1,100.00

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

Risk No. : 24  
Type of Cover : Comprehensive  
Regn. No. : SLC5570E  
Type Of Use : Hire Car  
Make/Model : TOYOTA AQUA HYBRID 1.5S CVT  
Year of Manufacture : 2016  
Carrying Cap. Seat : 4.00  
Body Type : HATCHBACK  
Engine No. : 1NZ7844895 Engine C.C.: 1496  
Chassis No. : NHP106490002  
: 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		1,375.00
LESS 20.00% Flt Disc		275.00
NET PREMIUM		1,100.00
TOTAL PREMIUM		1,100.00

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



**Policy No. : VFX/P1847769**

**1 ANY AUTHORISED DRIVER**

Risk No. : 25  
Type of Cover : Comprehensive  
Regn. No. : SLC5537C  
Type Of Use : Hire Car  
Make/Model : TOYOTA AQUA HYBRID 1.5S CVT  
Year of Manufacture : 2016  
Carrying Cap. Seat : 4.00  
Body Type : HATCHBACK  
Engine No. : 1NZ7849437 Engine C.C.: 1496  
Chassis No. : NHP102514823  
: 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		1,375.00
LESS 20.00% Flt Disc		275.00
NET PREMIUM		1,100.00
TOTAL PREMIUM		1,100.00

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**

Risk No. : 26  
Type of Cover : Comprehensive  
Regn. No. : SLC5573Y  
Type Of Use : Hire Car  
Make/Model : TOYOTA AQUA HYBRID 1.5S CVT  
Year of Manufacture : 2016  
Carrying Cap. Seat : 4.00  
Body Type : HATCHBACK



**Policy No. : VFX/P1847769**

Engine No. : 1NZ7851968 Engine C.C.: 1496  
Chassis No. : NHP102515464  
: 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		1,375.00
LESS 20.00% Flt Disc		275.00
NET PREMIUM		1,100.00
TOTAL PREMIUM		1,100.00

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

Risk No. : 27  
Type of Cover : Comprehensive  
Regn. No. : SLC5569K  
Type Of Use : Hire Car  
Make/Model : TOYOTA AQUA HYBRID 1.5S CVT  
Year of Manufacture : 2016  
Carrying Cap. Seat : 4.00  
Body Type : HATCHBACK  
Engine No. : 1NZR380823 Engine C.C.: 1496  
Chassis No. : NHP102515758  
: 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		1,375.00
LESS 20.00% Flt Disc		275.00
NET PREMIUM		1,100.00
TOTAL PREMIUM		1,100.00



**Policy No. : VFX/P1847769**

**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**

**Risk No. : 28**  
**Type of Cover : Comprehensive**  
**Regn. No. : SLC5564Z**  
**Type Of Use : Hire Car**  
**Make/Model : TOYOTA AQUA HYBRID 1.5S CVT**  
**Year of Manufacture : 2016**  
**Carrying Cap. Seat : 4.00**  
**Body Type : HATCHBACK**  
**Engine No. : 1NZ7853440 Engine C.C.: 1496**  
**Chassis No. : NHP106491551**  
**: Market Value At The Time Of Loss**  
**(including Accessories and Spare Parts)**  
**Limitations as to Use : As specified in Certificate of Insurance**

<b><u>Extra Coverage(Premium Breakdown)</u></b>	<b><u>Limits (SGD)</u></b>	<b><u>Premium (SGD)</u></b>
<b>BASIC PREMIUM</b>		<b>1,375.00</b>
<b>LESS 20.00% Flt Disc</b>		<b>275.00</b>
<b>NET PREMIUM</b>		<b>1,100.00</b>
<b>TOTAL PREMIUM</b>		<b>1,100.00</b>

**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**

**Risk No. : 29**  
**Type of Cover : Comprehensive**  
**Regn. No. : SLC5474A**  
**Type Of Use : Hire Car**



**Policy No. : VFX/P1847769**

Make/Model : TOYOTA AQUA HYBRID 1.5S CVT  
Year of Manufacture : 2016  
Carrying Cap. Seat : 4.00  
Body Type : HATCHBACK  
Engine No. : 1NZ7858419 Engine C.C.: 1496  
Chassis No. : NHP102516614  
: 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		1,375.00
LESS 20.00% Flt Disc		275.00
NET PREMIUM		1,100.00
TOTAL PREMIUM		1,100.00

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

Risk No. : 30  
Type of Cover : Comprehensive  
Regn. No. : SLC5491A  
Type Of Use : Hire Car  
Make/Model : TOYOTA AQUA HYBRID 1.5S CVT  
Year of Manufacture : 2016  
Carrying Cap. Seat : 4.00  
Body Type : HATCHBACK  
Engine No. : 1NZ7832028 Engine C.C.: 1496  
Chassis No. : NHP106487664  
: Market Value At The Time Of Loss  
(including Accessories and Spare Parts)  
Limitations as to Use : As specified in Certificate of Insurance



**Policy No. : VFX/P1847769**

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		1,375.00
LESS 20.00% Flt Disc		275.00
NET PREMIUM		1,100.00
TOTAL PREMIUM		1,100.00

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

Risk No. : 31  
Type of Cover : Comprehensive  
Regn. No. : SLC5512Z  
Type Of Use : Hire Car  
Make/Model : TOYOTA AQUA HYBRID 1.5S CVT  
Year of Manufacture : 2016  
Carrying Cap. Seat : 4.00  
Body Type : HATCHBACK  
Engine No. : 1NZ7833462 Engine C.C.: 1496  
Chassis No. : NHP102510430  
: 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		1,375.00
LESS 20.00% Flt Disc		275.00
NET PREMIUM		1,100.00
TOTAL PREMIUM		1,100.00

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



**Policy No. : VFX/P1847769**

Risk No. : 32  
Type of Cover : Comprehensive  
Regn. No. : SKH5148C  
Type Of Use : Hire Car  
Make/Model : FOTON MIDI 1.3 MT 5DR  
Year of Manufacture : 2010  
Carrying Cap. Seat : 6.00  
Body Type : MULTI - PURPOSE VEHICLE  
Engine No. : 7LA1A0493 Engine C.C.: 1299  
Chassis No. : LVCP2GVA8AA101266  
: 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		1,375.00
LESS 20.00% Flt Disc		275.00
NET PREMIUM		1,100.00
TOTAL PREMIUM		1,100.00

Excess Applicable  
All Claims-Any Author'd Driver : SGD 2,500.00  
Windscreen Excess : SGD 100.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 33  
Type of Cover : Comprehensive  
Regn. No. : SKH5302Z  
Type Of Use : Hire Car  
Make/Model : FOTON MINI 1.6 MT ABS 2WD 5DR  
Year of Manufacture : 2010  
Carrying Cap. Seat : 6.00  
Body Type : MULTI - PURPOSE VEHICLE  
Engine No. : 7LA4A0943 Engine C.C.: 1584  
Chassis No. : LVCP2GVA6AA139109  
: Market Value At The Time Of Loss  
(including Accessories and Spare Parts)





**Policy No. : VFX/P1847769**

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		1,375.00
LESS 20.00% Flt Disc		275.00
NET PREMIUM		1,100.00
TOTAL PREMIUM		1,100.00

Excess Applicable

All Claims-Any Author'd Driver : SGD 2,500.00  
Windscreen Excess : SGD 100.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 34  
Type of Cover : Comprehensive  
Regn. No. : SKH5571M  
Type Of Use : Hire Car  
Make/Model : FOTON MIDI 1.6 MT ABS 2WD 5DR  
Year of Manufacture : 2010  
Carrying Cap. Seat : 6.00  
Body Type : MULTI - PURPOSE VEHICLE  
Engine No. : 7LA4A0874 Engine C.C.: 1584  
Chassis No. : LVCP2GVA2AA139107  
: 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		1,375.00
LESS 20.00% Flt Disc		275.00
NET PREMIUM		1,100.00
TOTAL PREMIUM		1,100.00

Excess Applicable

All Claims-Any Author'd Driver : SGD 2,500.00  
Windscreen Excess : SGD 100.00

Named Drivers

1 ANY AUTHORISED DRIVER



**Policy No. : VFX/P1847769**

Risk No. : 35  
Type of Cover : Comprehensive  
Regn. No. : SKH4192E  
Type Of Use : Hire Car  
Make/Model : FOTON MIDI 1.6 MT ABS 2WD 5DR  
Year of Manufacture : 2010  
Carrying Cap. Seat : 6.00  
Body Type : MULTI - PURPOSE VEHICLE  
Engine No. : 7LA4A0862 Engine C.C.: 1584  
Chassis No. : LVCP2GVA0AA139106  
: 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		1,375.00
LESS 20.00% Flt Disc		275.00
NET PREMIUM		1,100.00
TOTAL PREMIUM		1,100.00

Excess Applicable

All Claims-Any Author'd Driver : SGD 2,500.00  
Windscreen Excess : SGD 100.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 36  
Type of Cover : Comprehensive  
Regn. No. : SKH5260K  
Type Of Use : Hire Car  
Make/Model : FOTON MIDI 1.6 MT ABS 2WD 5DR  
Year of Manufacture : 2010  
Carrying Cap. Seat : 6.00  
Body Type : MULTI - PURPOSE VEHICLE  
Engine No. : 7LA4A0875 Engine C.C.: 1584  
Chassis No. : LVCP2GVA5AA139103  
: Market Value At The Time Of Loss  
(including Accessories and Spare Parts)



**Policy No. : VFX/P1847769**

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		1,375.00
LESS 20.00% Flt Disc		275.00
NET PREMIUM		1,100.00
TOTAL PREMIUM		1,100.00

Excess Applicable

All Claims-Any Author'd Driver : SGD 2,500.00

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 0026**

MEMORANDUM A

Risk - 11

Make & Model: TOYOTA VELLFIRE 2.4 Z G-EDITION A

Risk - 23 to 31

Make & Model: TOYOTA AQUA HYBRID 1.5S CVT ABS D/AIRBAG 2WD

Nature of Business: Leasing Vehicle.

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

Geographical areas: Singapore only

Usage of Vehicles : Long-Term Leasing

This policy is based on any authorized driver 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 class 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) with driving experience of less than 2 years on the relevant classes of driving license

Endorsement 26 - Hirer Driving shall be applicable as follows :



**Policy No. : VFX/P1847769**

-----  
Notwithstanding anything to the contrary contained in this Policy, it is hereby understood and agreed that this Policy shall also be operative only when the Motor Vehicle is being driven by Insured or is being driven with the authority of the Insured or a person in his employ.

This Policy shall be extended to be operative when the Motor Vehicle is let on hire by the Insured to any person (hereinafter called the "hirer"), provided always that the Hirer shall:

- (1) have entered into a Hire Contract with the Insured; and
- (2) have satisfied the Insured that:
  - (a) the Motor Vehicle will be driven only by a person with a valid driving license to drive such Motor Vehicle; and
  - (b) such person shall not had his Motor insurance application rejected, or policy cancelled or had special conditions imposed or had increased premium asked for by reason of claim experience

This Policy shall also be extended to be operative in the event when the Motor Vehicle is used by "sub-hirer" (subsidiaries, partners or sub-contractors of the "hirer") provided that they

- (1) are operating the Motor Vehicle in relation to the "hirer's" nature of business;
- (2) have satisfied the Insured that:
  - (a) the Motor Vehicle will be driven only by a person with a valid driving license to drive such Motor Vehicle; and
  - (b) such person shall not had his Motor insurance application rejected, or policy cancelled or had special conditions imposed or had increased premium asked for by reason of claim experience

Whilst the Motor Vehicle is let on hire to the "Hirer" or "Sub-Hirer" the Company shall not be liable

- i) for any loss damage or liability due to or arising from theft or conversion by the Hirer or Sub-Hirer; or
- ii) if the Motor Vehicle is used by the Hirer or Sub-Hirer for the carriage of passengers for hire or reward

It is further understood and agreed that for the purpose of Section II of this Policy the Company will treat the Hirer/any person driving under the permission of the Hirer as though he is an Authorized Driver whilst driving the Motor Vehicle.

Following drivers are to be declined :

- a) Driver who has been suspended from driving from a



**Policy No. : VFX/P1847769**

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.

**VFXX - 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.
- 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
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**Policy No. : VFX/P1847769**

(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.

#### **0026 - Hire Cars - Hirer Driving**

Notwithstanding anything to the contrary contained in this Policy, it is hereby understood and agreed that this Policy shall be operative only when the Motor Vehicle is being driven by Insured or is being driven with the authority of the Insured or a person in his employ. This Policy shall also be extended to be operative when the Motor Vehicle is let on hire by the Insured to any person (hereinafter called the "hirer"), provided always that the Hirer shall:

- (1) have entered into a Hire Contract with the Insured; and
- (2) have satisfied the Insured that:
  - (a) the Motor Vehicle will be driven only by a person with a valid driving license to drive such Motor Vehicle; and
  - (b) such person shall not had his Motor insurance application rejected, or policy cancelled or had special conditions imposed or had increased premium asked for by reason of claim experience

Whilst the Motor Vehicle is let on hire to the Hirer the Company shall not be liable

- (i) for any loss damage or liability due to or arising from theft or conversion by the Hirer; or
- (ii) if the Motor Vehicle is used by the Hirer for the carriage of passengers for hire or reward

It is further understood and agreed that for the purpose of Section II of this Policy the Company will treat the Hirer/any person driving under the permission of the Hirer as though he is an Authorised Driver whilst driving the Motor Vehicle.

**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**  
**NEW BUSINESS**  
**Original**

**Policy No. : VFX/P1847769**

**Preprinted Endts/Clauses/Warranties Applicable**

1, 18, 19, 57, 72(b) & 89 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 - **MVCVALE** on **10/04/2017**


**(R)**



POLICY INFORMATION			Policy No. : VFX/P1847769						
Source : 03936 VIRTUAL INSURANCE AGENCIES PTE LTD			Any subsequent period for which the Insured shall pay and the Company shall agree to accept a renewal premium.						
Insured : LEGEND MOTORS & LEASING PTE LTD			Period of Insurance : From 24/10/2016 To 23/10/2017 (Both Dates Inclusive)						
Risk No	Regn No	Cover	PREMIUM CALCULATION (SGD)						
			Basic Prem	NCD/Fleet	Prem WShop	Extra Cover	Disc	Charges	Total Payable
0001	SKX1505Y	CO	1,375.00	20.00%				52.74	806.16
0002	SKX1493Y	CO	1,375.00	20.00%				52.74	806.16
0003	SKX1451T	CO	1,375.00	20.00%				52.74	806.16
0004	SKX1440A	CO	1,375.00	20.00%				52.74	806.16
0005	SKX1551M	CO	1,375.00	20.00%				52.74	806.16
0006	SKZ1719L	CO	1,375.00	20.00%				52.74	806.16
0007	SKZ1705B	CO	1,375.00	20.00%				52.74	806.16
0008	SKZ1760R	CO	1,375.00	20.00%				52.74	806.16
0009	SKZ1693B	CO	1,375.00	20.00%				52.74	806.16
0010	SKZ1765C	CO	1,375.00	20.00%				52.74	806.16
0011	SKL6259M	CO	1,562.50	20.00%				65.44	1,000.37
0012	SKZ3733G	CO	1,375.00	20.00%				52.74	806.16
0013	SKZ3649S	CO	1,375.00	20.00%				52.74	806.16
0014	SKZ3661E	CO	1,375.00	20.00%				52.74	806.16
0015	SKZ3642K	CO	1,375.00	20.00%				52.74	806.16
0016	SKZ3691T	CO	1,375.00	20.00%				52.74	806.16
0017	SLB945X	CO	1,375.00	20.00%				52.74	806.16
0018	SLB1204U	CO	1,375.00	20.00%				52.74	806.16
0019	SLB1250K	CO	1,375.00	20.00%				52.74	806.16
0020	SLB1252E	CO	1,375.00	20.00%				52.74	806.16
0021	SLB1195L	CO	1,375.00	20.00%				77.00	1,177.00
0022	SLB1151M	CO	1,375.00	20.00%				52.74	806.16
0023	SLC5566T	CO	1,375.00	20.00%				52.74	806.16
0024	SLC5570E	CO	1,375.00	20.00%				52.74	806.16





Policy No. : VFX/P1847769									
Risk No	Regn No	Cover	PREMIUM CALCULATION (SGD)						
			Basic Prem	NCD/Fleet	Prem WShop	Extra Cover	Disc	Charges	Total Payable
0025	SLC5537C	CO	1,375.00	20.00%				52.74	806.16
0026	SLC5573Y	CO	1,375.00	20.00%				52.74	806.16
0027	SLC5569K	CO	1,375.00	20.00%				52.74	806.16
0028	SLC5564Z	CO	1,375.00	20.00%				52.74	806.16
0029	SLC5474A	CO	1,375.00	20.00%				52.74	806.16
0030	SLC5491A	CO	1,375.00	20.00%				52.74	806.16
0031	SLC5512Z	CO	1,375.00	20.00%				52.74	806.16
0032	SKH5148C	CO	1,375.00	20.00%				77.00	1,177.00
0033	SKH5302Z	CO	1,375.00	20.00%					
0034	SKH5571M	CO	1,375.00	20.00%				77.00	1,177.00
0035	SKH4192E	CO	1,375.00	20.00%				77.00	1,177.00
0036	SKH5260K	CO	1,375.00	20.00%				77.00	1,177.00
<div> <div>AXA INSURANCE PTE LTD</div>  <div>Authorized Signature</div> </div>									
<b>IMPORTANT :</b> This Schedule should be read in conjunction with the Terms and Conditions of the Policy.									
Issued by - <b>MVCVALE</b> on <b>10/04/2017</b> <span style="float: right;"><b>(R)</b></span>									