



Tax Invoice No : P0986645-00278

POLICY INFORMATION		Policy No. : VFX/P0986645	
Source	: 03681 SC CREDIT PTE LTD		
Insured	: KAL TRANSPORT PTE LTD		
Address	: 12 FABER CRESCENT SINGAPORE 129460		
Period of Insurance	: From 01/08/2017 To 31/07/2018 (Both Dates Inclusive)		
Transaction No.	: 00278		
Accounting Month / Year	: 08 2017		
Billing Currency	: SGD	Exchange Rate	: 1.0000
Gross Premium SGD	Charges SGD	Total Payable SGD	
29,177.71	(GST 7.00%) 2,042.37	31,220.08	
Total Payable is after discount of : SGD 0.00 0.00%			
AXA INSURANCE PTE LTD  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 - SGISNPS on 07/08/2017			(R)



POLICY INFORMATION		Policy No. : VFX/P0986645	
Source	: 03681	SC CREDIT PTE LTD	
Insured	: KAL TRANSPORT PTE LTD		
Address	: 12 FABER CRESCENT	SINGAPORE 129460	
Period of Insurance	: From 01/08/2017 To 31/07/2018	(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 %	: SGD 28,061.71		
GST 7.00%	: SGD 1,964.26		
Annual Premium	: SGD 30,025.97		
Total Payable	: SGD 31,220.08		
RISK DETAILS THE MOTOR VEHICLE			
Risk No.	: 9		
Type of Cover	: Third Party Fire & Theft Only		
Regn. No.	: PA7624J		
Type Of Use	: HIRE BUS (PH OR PA)		
Make/Model	: MITSUBISHI ROSA BE637		
Year of Manufacture	: 1998		
Carrying Cap. Seat	: 30.00		
Body Type	: BUS		
Engine No.	: 4D33G40062		
Chassis No.	: BE637JA00051		
	: Market Value At The Time Of Loss	(including Accessories and Spare Parts)	
Limitations as to Use	: As specified in Certificate of Insurance		
Hire Purchase	: KOK KIM CHUAN CO PTE LTD		
<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>	
BASIC PREMIUM		2,266.88	
LESS 20.00% Flt Disc		453.38	
NET PREMIUM		1,813.50	
TOTAL PREMIUM		1,813.50	
<u>Excess Applicable</u>			
Sect II-Used In Singapore Only	: SGD 1,500.00		
<u>Named Drivers</u>			



Policy No. : VFX/P0986645

1 ANY AUTHORISED DRIVER

Risk No. : 14
 Type of Cover : Third Party Fire & Theft Only
 Regn. No. : CB6116P
 Type Of Use : HIRE BUS (PH OR PA)
 Make/Model : MITSUBISHI BE639JRMHDEA
 Year of Manufacture : 2002
 Carrying Cap. Seat : 23.00
 Body Type : BUS
 Engine No. : 4D34J17199
 Chassis No. : BE639JD00003
 : 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		1,976.25
LESS 20.00% Flt Disc		395.25
NET PREMIUM		1,581.00
TOTAL PREMIUM		1,581.00

Excess Applicable
 Sect II-Used In Singapore Only : SGD 1,500.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 26
 Type of Cover : Third Party Fire & Theft Only
 Regn. No. : CB6140T
 Type Of Use : HIRE BUS (PH OR PA)
 Make/Model : MITSUBISHI RK117JSRDEA
 Year of Manufacture : 2002
 Carrying Cap. Seat : 41.00
 Body Type : BUS



Policy No. : VFX/P0986645

Engine No. : 6D16953599
 Chassis No. : RK117JB20033
 : **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		3,022.50
LESS 20.00% Flt Disc		604.50
NET PREMIUM		2,418.00
TOTAL PREMIUM		2,418.00

Excess Applicable
 Sect II-Used In Singapore Only : SGD 1,500.00

Named Drivers

- 1 ANY AUTHORISED DRIVER

Risk No. : 27
 Type of Cover : **Third Party Fire & Theft Only**
 Regn. No. : PA1959H
 Type Of Use : **HIRE BUS (PH OR PA)**
 Make/Model : **NISSAN URVAN**
 Year of Manufacture : 2000
 Carrying Cap. Seat : 11.00
 Body Type : BUS
 Engine No. : TD27659940
 Chassis No. : JN1TC4E24Z0606091
 : **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		1,395.00
LESS 20.00% Flt Disc		279.00
NET PREMIUM		1,116.00
TOTAL PREMIUM		1,116.00

Excess Applicable
 Sect II-Used In Singapore Only : SGD 1,500.00



Policy No. : VFX/P0986645

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 36
 Type of Cover : Third Party Fire & Theft Only
 Regn. No. : CB7301P
 Type Of Use : HIRE BUS (PH OR PA)
 Make/Model : TOYOTA COASTER HR D
 Year of Manufacture : 2003
 Carrying Cap. Seat : 24.00
 Body Type : BUS
 Engine No. : 15B1725003
 Chassis No. : JTGF538902000137
 : 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		1,976.25
LESS 20.00% Flt Disc		395.25
NET PREMIUM		1,581.00
TOTAL PREMIUM		1,581.00

Excess Applicable

Sect II-Used In Singapore Only : SGD 1,500.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 43
 Type of Cover : Third Party Fire & Theft Only
 Regn. No. : PA4817P
 Type Of Use : HIRE BUS (PH OR PA)
 Make/Model : MITSUBISHI RK117JSRDEA
 Year of Manufacture : 2004
 Carrying Cap. Seat : 41.00



Policy No. : VFX/P0986645

Body Type : BUS
 Engine No. : 6D16967424
 Chassis No. : RK117JB20058
 : 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		3,022.50
LESS 20.00% Flt Disc		604.50
NET PREMIUM		2,418.00
TOTAL PREMIUM		2,418.00

Excess Applicable
 Sect II-Used In Singapore Only : SGD 1,500.00

Named Drivers

- ANY AUTHORISED DRIVER

Risk No. : 45
 Type of Cover : Third Party Fire & Theft Only
 Regn. No. : PA7056Z
 Type Of Use : HIRE BUS (PH OR PA)
 Make/Model : TOYOTA COASTER HR D
 Year of Manufacture : 1999
 Carrying Cap. Seat : 19.00
 Body Type : BUS
 Engine No. : 15B1627095
 Chassis No. : BB506000096
 : 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		1,976.25
LESS 20.00% Flt Disc		395.25
NET PREMIUM		1,581.00
TOTAL PREMIUM		1,581.00



Policy No. : VFX/P0986645

Excess Applicable

Sect II-Used In Singapore Only : SGD 1,500.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 46
 Type of Cover : Third Party Fire & Theft Only
 Regn. No. : CB6251G
 Type Of Use : HIRE BUS (PH OR PA)
 Make/Model : MITSUBISHI RK117JSRDEA
 Year of Manufacture : 2004
 Carrying Cap. Seat : 41.00
 Body Type : BUS
 Engine No. : 6D16972484
 Chassis No. : RK117JB20082
 : 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		3,250.00
LESS 20.00% Flt Disc		650.00
NET PREMIUM		2,600.00
TOTAL PREMIUM		2,600.00

Excess Applicable

Sect II-Used In Singapore Only : SGD 1,500.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 47
 Type of Cover : Third Party Fire & Theft Only
 Regn. No. : CB6186L
 Type Of Use : HIRE BUS (PH OR PA)
 Make/Model : TOYOTA HIACE 3.0 M
 Year of Manufacture : 2003



Policy No. : VFX/P0986645

Carrying Cap. Seat : 11.00
 Body Type : BUS
 Engine No. : 5L5394244
 Chassis No. : LH1721036615
 : 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		1,395.00
LESS 20.00% Flt Disc		279.00
NET PREMIUM		1,116.00
TOTAL PREMIUM		1,116.00

Excess Applicable
 Sect II-Used In Singapore Only : SGD 1,500.00

Named Drivers

- ANY AUTHORISED DRIVER

Risk No. : 48
 Type of Cover : Third Party Fire & Theft Only
 Regn. No. : CB6266P
 Type Of Use : HIRE BUS (PH OR PA)
 Make/Model : TOYOTA HIACE COMM D
 Year of Manufacture : 1998
 Carrying Cap. Seat : 12.00
 Body Type : BUS
 Engine No. : 3L4653230
 Chassis No. : LH1150009735
 : 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		1,395.00
LESS 20.00% Flt Disc		279.00
NET PREMIUM		1,116.00



Policy No. : VFX/P0986645	
TOTAL PREMIUM	1,116.00
<u>Excess Applicable</u>	
Sect II-Used In Singapore Only	: SGD 1,500.00
<u>Named Drivers</u>	
1 ANY AUTHORISED DRIVER	
Risk No.	: 50
Type of Cover	: Third Party Fire & Theft Only
Regn. No.	: CB7553D
Type Of Use	: HIRE BUS (PH OR PA)
Make/Model	: TOYOTA HIACE MANUAL
Year of Manufacture	: 2005
Carrying Cap. Seat	: 11.00
Body Type	: BUS
Engine No.	: 2KD1304479
	Engine C.C.: 1988
Chassis No.	: JTFJS02P605001057
	: Market Value At The Time Of Loss (including Accessories and Spare Parts)
Limitations as to Use	: As specified in Certificate of Insurance
Hire Purchase	: LIAN HONG PTE LTD
<u>Extra Coverage(Premium Breakdown)</u>	
BASIC PREMIUM	1,395.00
LESS 20.00% Flt Disc	279.00
NET PREMIUM	1,116.00
TOTAL PREMIUM	1,116.00
<u>Excess Applicable</u>	
Sect II-Used In Singapore Only	: SGD 1,500.00
<u>Named Drivers</u>	
1 ANY AUTHORISED DRIVER	
Risk No.	: 53
Type of Cover	: Third Party Fire & Theft Only
Regn. No.	: CB7554B
Type Of Use	: HIRE BUS (PH OR PA)
Make/Model	: NISSAN URVAN 3.0 M



Policy No. : VFX/P0986645

Year of Manufacture : 2005
 Carrying Cap. Seat : 11.00
 Body Type : BUS
 Engine No. : ZD30046844
 Chassis No. : JN1TG4E25Z0702378
 : **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		1,395.00
LESS 20.00% Flt Disc		279.00
NET PREMIUM		1,116.00
TOTAL PREMIUM		1,116.00

Excess Applicable
 Sect II-Used In Singapore Only : SGD 1,500.00

Named Drivers

- 1 ANY AUTHORISED DRIVER

Risk No. : 54
 Type of Cover : **Third Party Fire & Theft Only**
 Regn. No. : PA3960P
 Type Of Use : **HIRE BUS (PH OR PA)**
 Make/Model : **TOYOTA HIACE COMM D**
 Year of Manufacture : 2003
 Carrying Cap. Seat : 11.00
 Body Type : BUS
 Engine No. : 5L-5309621 Engine C.C.: 2985
 Chassis No. : LH172-1033392
 : **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		1,395.00
LESS 20.00% Flt Disc		279.00
NET PREMIUM		1,116.00



Policy No. : VFX/P0986645		
TOTAL PREMIUM		1,116.00
<u>Excess Applicable</u>		
Sect II-Used In Singapore Only		: SGD 1,500.00
<u>Named Drivers</u>		
1 ANY AUTHORISED DRIVER		
Memorandum A		
Usage : To ferry Children & Workers		
Risk No.	: 55	
Type of Cover	: Third Party Fire & Theft Only	
Regn. No.	: PA6804M	
Type Of Use	: Hire Car	
Make/Model	: TOYOTA HIACE 2.5 A	
Year of Manufacture	: 2007	
Carrying Cap. Seat	: 11.00	
Body Type	: BUS	
Engine No.	: 2KD1650152	
Chassis No.	: KDH2000080282	
	: Market Value At The Time Of Loss	
	(including Accessories and Spare Parts)	
Limitations as to Use	: As specified in Certificate of Insurance	
Hire Purchase	: GE MONEY PTE LTD	
<u>Extra Coverage(Premium Breakdown)</u>		
	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		1,395.00
LESS 20.00% Flt Disc		279.00
NET PREMIUM		1,116.00
TOTAL PREMIUM		1,116.00
<u>Excess Applicable</u>		
Sect II-Used In Singapore Only		: SGD 1,500.00
<u>Named Drivers</u>		
1 ANY AUTHORISED DRIVER		
Risk No.	: 56	
Type of Cover	: Third Party Fire & Theft Only	
Regn. No.		



Policy No. : VFX/P0986645

: PA8477K
 Type Of Use : HIRE BUS (PH OR PA)
 Make/Model : TOYOTA HIACE 3.0DX A
 Year of Manufacture : 2008
 Carrying Cap. Seat : 14.00
 Body Type : BUS
 Engine No. : 1KD1844057
 Chassis No. : KDH2210003619
 : 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		1,395.00
LESS 20.00% Flt Disc		279.00
NET PREMIUM		1,116.00
TOTAL PREMIUM		1,116.00

Excess Applicable
 Sect II-Used In Singapore Only : SGD 1,500.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 57
 Type of Cover : Third Party Fire & Theft Only
 Regn. No. : PA7497J
 Type Of Use : Hire Car
 Make/Model : YUTONG ZK6898HE
 Year of Manufacture : 2007
 Carrying Cap. Seat : 35.00
 Body Type : BUS
 Engine No. : 21774625
 Chassis No. : LZYTDTD6471016969
 : 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/P0986645

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		2,723.80
LESS 20.00% Flt Disc		544.76
NET PREMIUM		2,179.04
TOTAL PREMIUM		2,179.04

Excess Applicable

Sect II-Used In Singapore Only : SGD 1,500.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 58
 Type of Cover : Third Party Fire & Theft Only
 Regn. No. : CB6474E
 Type Of Use : HIRE BUS (PH OR PA)
 Make/Model : MITSUBISHI ROSA BUS 4.9L MT
 Year of Manufacture : 2008
 Carrying Cap. Seat : 30.00
 Body Type : BUS
 Engine No. : 4M50D28169
 Chassis No. : BE63DJF00184
 : 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		2,184.85
LESS 20.00% Flt Disc		436.97
NET PREMIUM		1,747.88
TOTAL PREMIUM		1,747.88

Excess Applicable

Sect II-Used In Singapore Only : SGD 1,500.00

Named Drivers

1 ANY AUTHORISED DRIVER

MEMO

MAKE AND MODEL : MITSUBISHI ROSA BUS 4.9L MT 2WD 6T TURBO Q



Policy No. : VFX/P0986645

Risk No. : 59
 Type of Cover : Third Party Fire & Theft Only
 Regn. No. : PA8322Z
 Type Of Use : HIRE BUS (PH OR PA)
 Make/Model : MITSUBISHI ROSA BUS 4.9L MT
 Year of Manufacture : 2008
 Carrying Cap. Seat : 23.00
 Body Type : BUS
 Engine No. : 4M50D19623
 Chassis No. : BE63DJF00086
 : 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		1,976.25
LESS 20.00% Flt Disc		395.25
NET PREMIUM		1,581.00
TOTAL PREMIUM		1,581.00

Excess Applicable
 Sect II-Used In Singapore Only : SGD 1,500.00

Named Drivers

1 ANY AUTHORISED DRIVER

MEMO

MAKE & MODEL: MITSUBISHI ROSA BUS 4.9L MT 2WD 6T TURBO

Risk No. : 60
 Type of Cover : Third Party Fire & Theft Only
 Regn. No. : PA8974S
 Type Of Use : HIRE BUS (PH OR PA)
 Make/Model : TOYOTA COASTER SUPER LWB
 Year of Manufacture : 2008
 Carrying Cap. Seat : 23.00
 Body Type : BUS
 Engine No. : N04CTQ12728
 Chassis No. : JTGEC538205000311



Policy No. : VFX/P0986645

Limitations as to Use : **Market Value At The Time Of Loss**
 (including Accessories and Spare Parts)
 : **As specified in Certificate of Insurance**
 Hire Purchase : **SC CREDIT PTE LTD**

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		1,976.25
LESS 20.00% Flt Disc		395.25
NET PREMIUM		1,581.00
TOTAL PREMIUM		1,581.00

Excess Applicable
 Sect II-Used In Singapore Only : SGD 1,500.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 61
 Type of Cover : **Third Party Fire & Theft Only**
 Regn. No. : CB5255C
 Type Of Use : **HIRE BUS (PH OR PA)**
 Make/Model : **KING LONG KLQ6840**
 Year of Manufacture : 2004
 Carrying Cap. Seat : 30.00
 Body Type : BUS
 Engine No. : B5930781318
 Chassis No. : LKLR1DSB54A103026
 Limitations as to Use : **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		2,210.36
LESS 20.00% Flt Disc		442.07
NET PREMIUM		1,768.29
TOTAL PREMIUM		1,768.29

Excess Applicable
 Sect II-Used In Singapore Only : SGD 1,500.00

Named Drivers

1 ANY AUTHORISED DRIVER



Policy No. : VFX/P0986645

MEMORANDA, CLAUSES, WARRANTIES & ENDORSEMENTS

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

MBF1

Memorandum A

Nature of Business: Ferry school children & workers

Cover excludes third party working risks.

Quote is not valid if the ownership, operation, maintenance or use of any vehicles, the principal use of which is:

- a) The transportation of high explosives such as nitroglycerine, dynamite or any other similar explosive;
- b) The bulk transportation of liquefied petroleum or gasoline;
- c) The transportation of chemicals or gases in liquid, compressed or gaseous form.

Cover excludes any vehicles working on airport runways.

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

Geographical areas: Singapore only.

This quote 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 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 authorised employee 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.

MBF1 - ADDITIONAL CLAUSES FOR BUS

GEOGRAPHICAL AREA

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



Policy No. : VFX/P0986645

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

MBF1 - 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



Policy No. : VFX/P0986645

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

1, 3(q), 15, 18, 19 & 72(b) ONLY

AXA INSURANCE PTE LTD

Authorized Signature

IMPORTANT :

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

Issued by - **SGISNPS** on **07/08/2017**

(R)



POLICY INFORMATION	Policy No. : VFX/P0986645
Source	: 03681 SC CREDIT PTE LTD
Any subsequent period for which the Insured shall pay and the Company shall agree to accept a renewal premium.	
Insured	: KAL TRANSPORT PTE LTD
Period of Insurance	: From 01/08/2017 To 31/07/2018 (Both Dates Inclusive)

Risk No	Regn No	Cover	PREMIUM CALCULATION (SGD)						
			Basic Prem	NCD/Fleet	Prem WShop	Extra Cover	Disc	Charges	Total Payable
0009	PA7624J	FT	2,266.88	20.00%				126.94	1,940.44
0014	CB6116P	FT	1,976.25	20.00%				110.67	1,691.67
0026	CB6140T	FT	3,022.50	20.00%				169.26	2,587.26
0027	PA1959H	FT	1,395.00	20.00%				78.11	1,194.11
0036	CB7301P	FT	1,976.25	20.00%				110.67	1,691.67
0043	PA4817P	FT	3,022.50	20.00%				169.26	2,587.26
0045	PA7056Z	FT	1,976.25	20.00%				110.67	1,691.67
0046	CB6251G	FT	3,250.00	20.00%					
0047	CB6186L	FT	1,395.00	20.00%				78.11	1,194.11
0048	CB6266P	FT	1,395.00	20.00%				78.11	1,194.11
0050	CB7553D	FT	1,395.00	20.00%				78.11	1,194.11
0053	CB7554B	FT	1,395.00	20.00%				78.11	1,194.11
0054	PA3960P	FT	1,395.00	20.00%				78.11	1,194.11
0055	PA6804M	FT	1,395.00	20.00%				78.11	1,194.11
0056	PA8477K	FT	1,395.00	20.00%				78.11	1,194.11
0057	PA7497J	FT	2,723.80	20.00%				152.53	2,331.57
0058	CB6474E	FT	2,184.85	20.00%				122.36	1,870.24
0059	PA8322Z	FT	1,976.25	20.00%				110.67	1,691.67
0060	PA8974S	FT	1,976.25	20.00%				110.67	1,691.67
0061	CB5255C	FT	2,210.36	20.00%				123.79	1,892.08

AXA INSURANCE PTE LTD

Authorized Signature

IMPORTANT :

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

Issued by - **SGISNPS** on **07/08/2017**

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