




Tax Invoice No : P1162934-00252

POLICY INFORMATION		Policy No. : VFX/P1162934
Source	: 00066 JARDINE LLOYD THOMPSON PTE LTD	
Insured	: VEOLIA ES SINGAPORE PTE LTD	
Address	: 17 TUAS AVENUE 12 SINGAPORE 639037	
Period of Insurance	: From 01/01/2018 To 31/12/2018 (Both Dates Inclusive)	
Transaction No.	: 00252	
Accounting Month / Year	: 01 2018	
Billing Currency	: SGD	Exchange Rate : 1.0000
Gross Premium SGD	Charges SGD	Total Payable SGD
61,934.54	(GST 7.00%) 4,335.46	66,270.00
Total Payable is after discount of : SGD 0.00 0.00%		
<p style="text-align: right;">AXA INSURANCE PTE LTD</p> <p style="text-align: right;"> Authorized Signature</p>		
<p><b>Important Notice:</b> -----</p> <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 25/01/2018		(R)

**AXA INSURANCE PTE LTD**  
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AXA Tower, Singapore 068811  
Customer Service Centre #B1-01  
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**Fleet**  
**TAX INVOICE**  
**RENEWAL**  
**Original**

**Policy No. : VFX/P1162934**

Trans No. : 00252

**PAYMENT PLAN**

Payment Due Date	Gross Premium (SGD)	Service Charge (SGD)	Total Payable (SGD)
01/03/2018	30,967.26	2,167.74	33,135.00
31/03/2018	7,741.82	541.93	8,283.75
30/04/2018	7,741.82	541.93	8,283.75
31/05/2018	7,741.82	541.93	8,283.75
30/06/2018	7,741.82	541.93	8,283.75
<b>TOTAL</b>	<b>61,934.54</b>	<b>4,335.46</b>	<b>66,270.00</b>

Issued by - **SGICLMO** on **25/01/2018**

**(R)**



<b>POLICY INFORMATION</b>		<b>Policy No. : VFX/P1162934</b>	
Source	: 00066	JARDINE LLOYD THOMPSON PTE LTD	
Insured	: VEOLIA ES SINGAPORE PTE LTD		
Address	: 17 TUAS AVENUE 12	SINGAPORE 639037	
Period of Insurance	: From 01/01/2018 To 31/12/2018	(Both Dates Inclusive)	
Any subsequent period for which the Insured shall pay and the Company shall agree to accept a renewal premium.			
Replacing Policy No	: P0792201		
<b>PREMIUM</b>			
Premium After 20.00 %	: SGD 61,934.54		
GST 7.00%	: SGD 4,335.46		
Annual Premium	: SGD 66,270.00		
Total Payable	: SGD 66,270.00		
<b>RISK DETAILS THE MOTOR VEHICLE</b>			
Risk No.	: 17		
Type of Cover	: Third Party Only		
Regn. No.	: XB7533M		
Type Of Use	: Commercial Vehicle		
Make/Model	: MITSUBISHI FV517P2RDEB		
Year of Manufacture	: 2001		
Carrying Cap. Ton	: 15.00		
Body Type	: GARBAGE TRUCK		
Engine No.	: 6D24310930	Engine C.C.: 11945	
Chassis No.	: FV517PA00162		
Insured's Estimated Market Value	: NIL		
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>
BASIC PREMIUM			4,139.54
LESS 20.00% Flt Disc			827.91
NET PREMIUM			3,311.63
TOTAL PREMIUM			3,311.63
<b><u>Excess Applicable</u></b>			
All Claims-Any Author'd Driver		: SGD 5,000.00	
<b><u>Named Drivers</u></b>			



**Policy No. : VFX/P1162934**

**1 ANY AUTHORISED DRIVER**

Risk No. : 18  
 Type of Cover : Third Party Only  
 Regn. No. : YK929S  
 Type Of Use : Commercial Vehicle  
 Make/Model : MITSUBISHI CANTER  
 Year of Manufacture : 1999  
 Carrying Cap. Ton : 2.02  
 Body Type : LORRY  
 Engine No. : 4M40CS6877  
 Chassis No. : FB511BC01285  
 Insured's Estimated Market Value : NIL  
 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		1,884.39
LESS 20.00% Flt Disc		376.88
NET PREMIUM		1,507.51
TOTAL PREMIUM		1,507.51

**Excess Applicable**

All Claims-Any Author'd Driver : SGD 5,000.00

**Named Drivers**

**1 ANY AUTHORISED DRIVER**

Risk No. : 25  
 Type of Cover : Third Party Only  
 Regn. No. : XB7266J  
 Type Of Use : Commercial Vehicle  
 Make/Model : SCANIA P94CB6X4NZ  
 Year of Manufacture : 2001  
 Carrying Cap. Ton : 15.06  
 Body Type : GARBAGE TRUCK  
 Engine No. : 6009377  
 Chassis No. : XLEP6X40004449728  
 Insured's Estimated Market Value



**Policy No. : VFX/P1162934**

**: NIL**

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		4,180.75
LESS 20.00% Flt Disc		836.15
NET PREMIUM		3,344.60
TOTAL PREMIUM		3,344.60

Excess Applicable

All Claims-Any Author'd Driver **: SGD 5,000.00**

Named Drivers

**1 ANY AUTHORISED DRIVER**

Risk No. **: 26**  
Type of Cover **: Third Party Only**  
Regn. No. **: XB7242C**  
Type Of Use **: Commercial Vehicle**  
Make/Model **: SCANIA P94CB6X4NZ**  
Year of Manufacture **: 2001**  
Carrying Cap. Ton **: 12.11**  
Body Type **: GARBAGE TRUCK**  
Engine No. **: 6009497**  
Chassis No. **: XLEP6X40004450013**  
Insured's Estimated Market Value **: NIL**

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		3,799.54
LESS 20.00% Flt Disc		759.91
NET PREMIUM		3,039.63
TOTAL PREMIUM		3,039.63

Excess Applicable

All Claims-Any Author'd Driver **: SGD 5,000.00**

Named Drivers

**1 ANY AUTHORISED DRIVER**



**Policy No. : VFX/P1162934**

Risk No. : 27  
Type of Cover : Third Party Only  
Regn. No. : XB7267G  
Type Of Use : Commercial Vehicle  
Make/Model : SACNIA P94CB6X4NZ  
Year of Manufacture : 2001  
Carrying Cap. Ton : 12.11  
Body Type : GARBAGE TRUCK  
Engine No. : 6009407  
Chassis No. : XLEP6X40004449811  
Insured's Estimated Market Value : NIL  
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		3,799.54
LESS 20.00% Flt Disc		759.91
NET PREMIUM		3,039.63
TOTAL PREMIUM		3,039.63

Excess Applicable

All Claims-Any Author'd Driver : SGD 5,000.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 28  
Type of Cover : Third Party Only  
Regn. No. : XB7334X  
Type Of Use : Commercial Vehicle  
Make/Model : SCANIA P94CB6X4NZ  
Year of Manufacture : 2001  
Carrying Cap. Ton : 12.11  
Body Type : GARBAGE TRUCK  
Engine No. : 6009415  
Chassis No. : XLEP6X40004449848  
Insured's Estimated Market Value : NIL  
Limitations as to Use : As specified in Certificate of Insurance



**Policy No. : VFX/P1162934**

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
<b>BASIC PREMIUM</b>		<b>3,799.54</b>
<b>LESS 20.00% Flt Disc</b>		<b>759.91</b>
<b>NET PREMIUM</b>		<b>3,039.63</b>
<b>TOTAL PREMIUM</b>		<b>3,039.63</b>

**Excess Applicable**

**All Claims-Any Author'd Driver : SGD 5,000.00**

**Named Drivers**

**1 ANY AUTHORISED DRIVER**

Risk No. : 52  
Type of Cover : Third Party Only  
Regn. No. : YK453Y  
Type Of Use : Commercial Vehicle  
Make/Model : MITSUBISHI FUSO FM658M  
Year of Manufacture : 1998  
Carrying Cap. Ton : 8.87  
Body Type : GARBAGE TRUCK  
Engine No. : 6D17914639  
Chassis No. : FM658MB00147  
Insured's Estimated Market Value : NIL  
Limitations as to Use : As specified in Certificate of Insurance

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
<b>BASIC PREMIUM</b>		<b>2,656.65</b>
<b>LESS 20.00% Flt Disc</b>		<b>531.33</b>
<b>NET PREMIUM</b>		<b>2,125.32</b>
<b>TOTAL PREMIUM</b>		<b>2,125.32</b>

**Excess Applicable**

**All Claims-Any Author'd Driver : SGD 5,000.00**

**Named Drivers**

**1 ANY AUTHORISED DRIVER**

Risk No. : 53  
Type of Cover : Third Party Only  
Regn. No.



**Policy No. : VFX/P1162934**

: YL257S  
Type Of Use : Commercial Vehicle  
Make/Model : ISUZU FSR33F  
Year of Manufacture : 2001  
Carrying Cap. Ton : 4.32  
Body Type : LORRY  
Engine No. : 6HH1299216  
Chassis No. : JALFSR33F17000004  
Insured's Estimated Market Value : NIL  
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		2,145.79
LESS 20.00% Flt Disc		429.16
NET PREMIUM		1,716.63
TOTAL PREMIUM		1,716.63

Excess Applicable

All Claims-Any Author'd Driver : SGD 5,000.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 55  
Type of Cover : Third Party Only  
Regn. No. : GQ5890S  
Type Of Use : Commercial Vehicle  
Make/Model : NISSAN P/UP FLATBED  
Year of Manufacture : 1998  
Carrying Cap. Ton : 1.03  
Body Type : PICKUP  
Engine No. : TD27617417  
Chassis No. : JN1AHGD22Z0001393  
Insured's Estimated Market Value : NIL  
Limitations as to Use : As specified in Certificate of Insurance





**Policy No. : VFX/P1162934**

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		1,705.66
LESS 20.00% Flt Disc		341.13
NET PREMIUM		1,364.53
TOTAL PREMIUM		1,364.53

Excess Applicable

All Claims-Any Author'd Driver : SGD 5,000.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 56  
Type of Cover : Third Party Only  
Regn. No. : XB7251B  
Type Of Use : Commercial Vehicle  
Make/Model : VOLVO FLE64R  
Year of Manufacture : 2001  
Carrying Cap. Ton : 15.69  
Body Type : GARBAGE TRUCK  
Engine No. : D6B\*172304  
Chassis No. : YV2E4CCD71B284667  
Insured's Estimated Market Value : NIL  
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		3,596.38
LESS 20.00% Flt Disc		719.28
NET PREMIUM		2,877.10
TOTAL PREMIUM		2,877.10

Excess Applicable

All Claims-Any Author'd Driver : SGD 5,000.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 59  
Type of Cover : Third Party Only  
Regn. No. : XB9161P



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Type Of Use : Commercial Vehicle  
Make/Model : MITSUBISHI FV517P2RDEB  
Year of Manufacture : 2004  
Carrying Cap. Ton : 15.28  
Body Type : GARBAGE TRUCK  
Engine No. : 6D24350170  
Chassis No. : FV517PA00359  
Insured's Estimated Market Value : NIL  
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		3,753.43
LESS 20.00% Flt Disc		750.69
NET PREMIUM		3,002.74
TOTAL PREMIUM		3,002.74

Excess Applicable

All Claims-Any Author'd Driver : SGD 5,000.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 60  
Type of Cover : Third Party Only  
Regn. No. : XB9205Y  
Type Of Use : Commercial Vehicle  
Make/Model : MITSUBISHI FV517P2RDEB  
Year of Manufacture : 2004  
Carrying Cap. Ton : 13.00  
Body Type : GARBAGE TRUCK  
Engine No. : 6D24348953  
Chassis No. : FV517PA00351  
Insured's Estimated Market Value : NIL  
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		3,522.34



<b>Policy No. : VFX/P1162934</b>	
LESS 20.00% Flt Disc	704.47
NET PREMIUM	2,817.87
TOTAL PREMIUM	2,817.87
<u>Excess Applicable</u>	
All Claims-Any Author'd Driver	: SGD 5,000.00
<u>Named Drivers</u>	
1 ANY AUTHORISED DRIVER	

Risk No.	:	61
Type of Cover	:	Third Party Only
Regn. No.	:	XB9731U
Type Of Use	:	Commercial Vehicle
Make/Model	:	MIT.NEW TRUCK MODEL FV517P2RDB
Year of Manufacture	:	2005
Carrying Cap. Ton	:	13.00
Body Type	:	GARBAGE TRUCK
Engine No.	:	6D24363572
Chassis No.	:	FV517PA00408
Insured's Estimated Market Value	:	NIL
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		3,522.34
LESS 20.00% Flt Disc		704.47
NET PREMIUM		2,817.87
TOTAL PREMIUM		2,817.87
<u>Excess Applicable</u>		
All Claims-Any Author'd Driver	:	SGD 5,000.00
<u>Named Drivers</u>		
1 ANY AUTHORISED DRIVER		

Risk No.	:	62
Type of Cover	:	Third Party Only
Regn. No.	:	XD1522Z
Type Of Use	:	Commercial Vehicle
Make/Model	:	NISSAN CWB45CLPHNB



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Year of Manufacture : 2007  
Carrying Cap. Ton : 16.40  
Body Type : GARBAGE TRUCK  
Engine No. : GE13-333920B  
Chassis No. : CWB4CLP00040  
Insured's Estimated Market Value : NIL  
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		3,220.10
LESS 20.00% Flt Disc		644.02
NET PREMIUM		2,576.08
TOTAL PREMIUM		2,576.08

Excess Applicable

All Claims-Any Author'd Driver : SGD 5,000.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 63  
Type of Cover : Third Party Only  
Regn. No. : YL8119E  
Type Of Use : Commercial Vehicle  
Make/Model : MITSUBISHI FM657MSRDEC  
Year of Manufacture : 2004  
Carrying Cap. Ton : 6.00  
Body Type : GARBAGE TRUCK  
Engine No. : 6D16969192  
Chassis No. : FM657MB00575  
Insured's Estimated Market Value : NIL  
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		2,618.19
LESS 20.00% Flt Disc		523.64
NET PREMIUM		2,094.55
TOTAL PREMIUM		2,094.55



**Policy No. : VFX/P1162934**

**Excess Applicable**

**All Claims-Any Author'd Driver : SGD 5,000.00**

**Named Drivers**

**1 ANY AUTHORISED DRIVER**

Risk No. : 64  
Type of Cover : Third Party Only  
Regn. No. : YL8134K  
Type Of Use : Commercial Vehicle  
Make/Model : MITSUBISHI FM657MSRDEC  
Year of Manufacture : 2004  
Carrying Cap. Ton : 6.00  
Body Type : GARBAGE TRUCK  
Engine No. : 6D16969182  
Chassis No. : FM657MB00574  
Insured's Estimated Market Value : NIL  
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>
BASIC PREMIUM		2,361.06
LESS 20.00% Flt Disc		472.21
NET PREMIUM		1,888.85
TOTAL PREMIUM		1,888.85

**Excess Applicable**

**All Claims-Any Author'd Driver : SGD 5,000.00**

**Named Drivers**

**1 ANY AUTHORISED DRIVER**

Risk No. : 65  
Type of Cover : Third Party Only  
Regn. No. : YM4267G  
Type Of Use : Commercial Vehicle  
Make/Model : MITSUBISHI FUSO FM657MSRDEC  
Year of Manufacture : 2006  
Carrying Cap. Ton : 4.88



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Body Type : GARBAGE TRUCK  
Engine No. : 6D16986959  
Chassis No. : FM657MB10094  
Insured's Estimated Market Value : NIL  
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		2,354.38
LESS 20.00% Flt Disc		470.88
NET PREMIUM		1,883.50
TOTAL PREMIUM		1,883.50

Excess Applicable  
All Claims-Any Author'd Driver : SGD 5,000.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 66  
Type of Cover : Third Party Only  
Regn. No. : YM4411G  
Type Of Use : Commercial Vehicle  
Make/Model : MITSUBISHI FUSO FM657MSRDEC  
Year of Manufacture : 2006  
Carrying Cap. Ton : 4.88  
Body Type : GARBAGE TRUCK  
Engine No. : 6D16986752  
Chassis No. : FM657MB10083  
Insured's Estimated Market Value : NIL  
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		2,354.38
LESS 20.00% Flt Disc		470.88
NET PREMIUM		1,883.50
TOTAL PREMIUM		1,883.50

Excess Applicable  
All Claims-Any Author'd Driver : SGD 5,000.00



**Policy No. : VFX/P1162934**

**Named Drivers**

**1 ANY AUTHORISED DRIVER**

Risk No. : 67  
Type of Cover : Third Party Only  
Regn. No. : YM5340X  
Type Of Use : Commercial Vehicle  
Make/Model : MITSUBISHI FUSO FM657MSRDEC  
Year of Manufacture : 2006  
Carrying Cap. Ton : 4.98  
Body Type : GARBAGE TRUCK  
Engine No. : 6D16987120  
Chassis No. : FM657MB10103  
Insured's Estimated Market Value : NIL  
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		2,354.38
LESS 20.00% Flt Disc		470.88
NET PREMIUM		1,883.50
TOTAL PREMIUM		1,883.50

**Excess Applicable**

**All Claims-Any Author'd Driver : SGD 5,000.00**

**Named Drivers**

**1 ANY AUTHORISED DRIVER**

Risk No. : 68  
Type of Cover : Third Party Only  
Regn. No. : XD2359Y  
Type Of Use : Commercial Vehicle  
Make/Model : MITSUBISHI FV51JKM4RDEA  
Year of Manufacture : 2007  
Carrying Cap. Ton : 16.36  
Body Type : GARBAGE TRUCK  
Engine No. : 6M70411097



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Chassis No. : FV51JKA00028  
Insured's Estimated Market Value : NIL  
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		3,804.48
LESS 20.00% Flt Disc		760.90
NET PREMIUM		3,043.58
TOTAL PREMIUM		3,043.58

Excess Applicable

All Claims-Any Author'd Driver : SGD 5,000.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 69  
Type of Cover : Third Party Only  
Regn. No. : XD2354K  
Type Of Use : Commercial Vehicle  
Make/Model : MITSUBISHI FV51JP4RDEA  
Year of Manufacture : 2007  
Carrying Cap. Ton : 13.07  
Body Type : GARBAGE TRUCK  
Engine No. : 6M70413388  
Chassis No. : FV51JPA00266  
Insured's Estimated Market Value : NIL

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		2,255.88
LESS 20.00% Flt Disc		451.18
NET PREMIUM		1,804.70
TOTAL PREMIUM		1,804.70

Excess Applicable

All Claims-Any Author'd Driver : SGD 5,000.00

Named Drivers

1 ANY AUTHORISED DRIVER





**Policy No. : VFX/P1162934**

Risk No. : 70  
Type of Cover : Third Party Only  
Regn. No. : XD2325U  
Type Of Use : Commercial Vehicle  
Make/Model : MITSUBISHI FV51JP4RDEA  
Year of Manufacture : 2007  
Carrying Cap. Ton : 13.07  
Body Type : GARBAGE TRUCK  
Engine No. : 6M70413385  
Chassis No. : FV51JPA00265  
Insured's Estimated Market Value : NIL  
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		2,255.88
LESS 20.00% Flt Disc		451.18
NET PREMIUM		1,804.70
TOTAL PREMIUM		1,804.70

Excess Applicable

All Claims-Any Author'd Driver : SGD 5,000.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 71  
Type of Cover : Third Party Only  
Regn. No. : XD2414X  
Type Of Use : Commercial Vehicle  
Make/Model : MITSUBISHI FV51JP4RDEA  
Year of Manufacture : 2007  
Carrying Cap. Ton : 13.05  
Body Type : GARBAGE TRUCK  
Engine No. : 6M70413454  
Chassis No. : FV51JPA00267  
Insured's Estimated Market Value : NIL  
Limitations as to Use : As specified in Certificate of Insurance



**Policy No. : VFX/P1162934**

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
<b>BASIC PREMIUM</b>		<b>2,255.86</b>
<b>LESS 20.00% Flt Disc</b>		<b>451.17</b>
<b>NET PREMIUM</b>		<b>1,804.69</b>
<b>TOTAL PREMIUM</b>		<b>1,804.69</b>

**Excess Applicable**

**All Claims-Any Author'd Driver : SGD 5,000.00**

**Named Drivers**

**1 ANY AUTHORISED DRIVER**

Risk No. : 72  
Type of Cover : Third Party Only  
Regn. No. : XB8278T  
Type Of Use : Commercial Vehicle  
Make/Model : MITSUBISHI FV517P2RDEB  
Year of Manufacture : 2003  
Carrying Cap. Ton : 15.39  
Body Type : GARBAGE TRUCK  
Engine No. : 6D24334097  
Chassis No. : FV517PA00288  
Insured's Estimated Market Value : NIL  
Limitations as to Use : As specified in Certificate of Insurance

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
<b>BASIC PREMIUM</b>		<b>3,753.43</b>
<b>LESS 20.00% Flt Disc</b>		<b>750.69</b>
<b>NET PREMIUM</b>		<b>3,002.74</b>
<b>TOTAL PREMIUM</b>		<b>3,002.74</b>

**Excess Applicable**

**All Claims-Any Author'd Driver : SGD 5,000.00**

**Named Drivers**

**1 ANY AUTHORISED DRIVER**

Risk No. : 73  
Type of Cover : Third Party Only  
Regn. No.



**Policy No. : VFX/P1162934**

: XB8440R  
 Type Of Use : Commercial Vehicle  
 Make/Model : MITSUBISHI FV517P2RDEB  
 Year of Manufacture : 2003  
 Carrying Cap. Ton : 15.28  
 Body Type : GARBAGE TRUCK  
 Engine No. : 6D24337844  
 Chassis No. : FV517PA00295  
 Insured's Estimated Market Value : NIL  
 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		3,753.43
LESS 20.00% Flt Disc		750.69
NET PREMIUM		3,002.74
TOTAL PREMIUM		3,002.74

Excess Applicable

All Claims-Any Author'd Driver : SGD 5,000.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 74  
 Type of Cover : Third Party Only  
 Regn. No. : GV5560T  
 Type Of Use : Commercial Vehicle  
 Make/Model : RENAULT KANGOO 865D  
 Year of Manufacture : 2002  
 Carrying Cap. Ton : 0.83  
 Body Type : VAN  
 Engine No. : F8QP632C324458  
 Chassis No. : VF1FC0JAF26790552  
 Insured's Estimated Market Value : NIL  
 Limitations as to Use : As specified in Certificate of Insurance



**Policy No. : VFX/P1162934**

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		1,570.90
LESS 20.00% Flt Disc		314.18
NET PREMIUM		1,256.72
TOTAL PREMIUM		1,256.72

Excess Applicable

All Claims-Any Author'd Driver : SGD 5,000.00

Named Drivers

1 ANY AUTHORISED DRIVER

**MEMORANDA, CLAUSES, WARRANTIES & ENDORSEMENTS**

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

**VFXX TPWR**

Memorandum A

Nature of Business :

Provide refuse collection services and related services

Excesses Applicable

-----

- I) All Claim Excess of S\$5,000.00 is applicable(Sec I & II)
- II) Compulsory Sect II Excess of \$1,500.00 is applicable for Third Party Working Risks.
- III) An additional excess of \$1,000.00 is applicable for any drivers :
  - Between 22 and 24 years old, and/or
  - Between 66 and 70 years old, and/or
  - With driving experience of less than 2 years on the relevant classes of driving license
- IV) An additional excess of S\$1,000 is applicable for any drivers:
  - Below 22 years old, and/or
  - Above 70 years old, and/or
  - With driving/riding experience of 1 year and below on the relevant classes of driving/riding license

Cover excludes vehicles used to carry any of the followings:

-----

- (I) Transportation of high explosives such as Nitroglycerine, Dynamite or any other similar explosive
- (II) Bulk transportation of Liquefied Petroleum or Gasoline
- (III) Transportation of chemicals or gases in liquid, compressed or gaseous form.

Third Party Working Risks (TPWR) Extension

-----



**Policy No. : VFX/P1162934**

It is hereby noted understood and agreed that Section II of this Policy is extended to include Liability arising out of working risk involving plant and equipment forming part of and/or attaching to the motor vehicle.

For avoidance of doubt, working risk shall not be confined to motor vehicles in stationary positions.

- Limit of amount for damage to Third Party Property is at S\$100,000 in respect of any one claim or series claims arising out of one event
- Limit of amount for death/injury/ to third party is unlimited in respect of any one claim or series claims arising out of one event.

Any claim arising from TPWR, Insured will have to bear the Section II Excess of S\$1500.

"Premium instalment payment warranty"

-----  
1. Notwithstanding anything herein contained but subject to clauses 2 and 3 hereof, it is hereby agreed and declared that:

- i) The 1st instalment due must be paid and actually received in full by the insurer (or the Intermediary through whom this Policy was effected) within 60 days of the inception date of The coverage under the Policy, Renewal Certificate or Cover Note:

AND

- ii) The 2nd and subsequent installments if any. Of the total premium due, in such amounts as Specified by the Insurer for each instalment, must be paid and actually received in full by the Insurer (or the intermediary through whom this Policy was effected) on or before the Respective due dates as specified by the Insurer

2. In the event that the 1st instalment is not paid and actually received in full by the Insurer (or the Intermediary through whom this Policy was effected) within the 60- day period referred to above. Then:

- a) The Cover under the Policy, Renewal Certificate or Cover Note is automatically terminated Immediately after the expiry of the said 60-day period:
- b) The automatic termination of the cover shall be without prejudice to liability incurred any within the said 60-day period: and
- c) The insurer shall be entitled to a pro-rata time on risk premium

3. In the event that the 2nd or any subsequent instalment of



**Policy No. : VFX/P1162934**

the total premium due tis not paid and actually received in full by the Insurer (or the intermediary through whom this Policy was effected) On or before the respective due dates as specified by the Insurer. Then:

- (a) The cover under the policy, renewal certificate or cover note is automatically terminated immediately after the respective due date in respect of which the instalment has not been paid: and
- (b) The automatic termination of the cover shall be without prejudice to any liability incurred within the period before the respective due date in respect of which the instalment has not been paid

Amend cancellation notice:

-----  
 It is hereby declared and agreed that the cancellation notice by Insurer mentioned under this Policy is amended to 60 Days."

Claim experience refund clause

-----  
 In the event if the incurred loss ratio (ILR) as at the end Of each 12 months period is less than 60% of the total Annual premium, a premium refund based on the scale stated Below shall be payable to the insured for the difference Between 60% of the total annual premium and the incurred Loss amount:

Scale of premium refund:-

- (a) If the ILR is between 50% to 60% - 25% of difference applicable
- (b) If the ILR is below 50% - 40% of difference applicable

There shall be no refund if:

- A. The ILR is above 60% of the total annual premium
- B. Renewal of policies is not done with AXA Insurance Singapore for period year 2018-2019

The refund will be payable into 2 parts, subject to Adjustment accordingly to the evolution of claims as follows:-

Adjustment of claims evolution as at	Refund payment (if any)
-----	-----
(1) 6 months after policy expiry	50%
(2) 12 months after policy expiry	50%

Definition of terms:

Incurred loss ratio (ilr) means incurred loss amount during Each twelve months policy period divided by the total



**Policy No. : VFX/P1162934**

Premium paid in the corresponding policy period.

Incurred loss amount means the sum of the following:-

- (a) all paid losses
- (b) reserves for unpaid losses as estimated
- (c) all expenses incurred for losses in connection with loss adjustment

All other terms, exceptions and conditions remain unchanged.

General Exception: This policy excludes vehicles working on airport runways (unless specifically mentioned in the policy schedule).

Choice of law & Jurisdiction:

In the event of any dispute over interpretation of this policy

Law : Singapore

Jurisdiction : Courts of Singapore

Limitations as to use:

1. Use in connection with the policyholder's Business
2. Use for the carriage of passengers (Other than for hire or reward) in connection with the policyholder's business
3. Use for social domestic and pleasure purposes

The Policy does not cover:

- a. Use for hire or reward or for racing, pace-making, reliability trial or speed testing
- b. Use whilst drawing a trailer except the towing of any one disabled mechanically propelled vehicle.

Limitations rendered inoperative by section 8 of the Motor vehicles (Third party risks and Compensation) Act, (Chapter 189) and Section 95 of the road transport ACT, 1987 (Malaysia), are not to be included under these headings.

Geographical limit:

Singapore, west Malaysia and that part of Thailand within 50 Miles of the border between Thailand and west Malaysia

Claims Jurisdiction:

The indemnity provided by this insurance shall only apply in respect of Judgments delivered by or obtained from a court of competent Jurisdiction in Singapore or west Malaysia

**VFXX - MEMORANDUM**

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



**Policy No. : VFX/P1162934**

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.

In the context of this clause the following terms have the following meanings assigned to them:





**Policy No. : VFX/P1162934**

- \*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.

**TPWR - Memorandum**

It is hereby noted and agreed that this Policy is extended to cover Third Party Working Risk.

**Preprinted Endts/Clauses/Warranties Applicable**

1, 3(p), 18, 31, 33 & 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 - **SGICLMO** on **25/01/2018**

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POLICY INFORMATION			Policy No. : VFX/P1162934						
Source : 00066 JARDINE LLOYD THOMPSON PTE LTD			Any subsequent period for which the Insured shall pay and the Company shall agree to accept a renewal premium.						
Insured : VEOLIA ES SINGAPORE PTE LTD			Period of Insurance : From 01/01/2018 To 31/12/2018 (Both Dates Inclusive)						
Risk No	Regn No	Cover	PREMIUM CALCULATION (SGD)						
			Basic Prem	NCD/Fleet	Prem WShop	Extra Cover	Disc	Charges	Total Payable
0017	XB7533M	TP	4,139.54	20.00%				231.82	3,543.45
0018	YK929S	TP	1,884.39	20.00%				105.52	1,613.03
0025	XB7266J	TP	4,180.75	20.00%				234.12	3,578.72
0026	XB7242C	TP	3,799.54	20.00%				212.78	3,252.41
0027	XB7267G	TP	3,799.54	20.00%				212.78	3,252.41
0028	XB7334X	TP	3,799.54	20.00%				212.78	3,252.41
0052	YK453Y	TP	2,656.65	20.00%				148.78	2,274.10
0053	YL257S	TP	2,145.79	20.00%				120.16	1,836.79
0055	GQ5890S	TP	1,705.66	20.00%				95.52	1,460.05
0056	XB7251B	TP	3,596.38	20.00%				201.40	3,078.50
0059	XB9161P	TP	3,753.43	20.00%				210.20	3,212.94
0060	XB9205Y	TP	3,522.34	20.00%				197.26	3,015.13
0061	XB9731U	TP	3,522.34	20.00%				197.26	3,015.13
0062	XD1522Z	TP	3,220.10	20.00%				180.32	2,756.40
0063	YL8119E	TP	2,618.19	20.00%				146.62	2,241.17
0064	YL8134K	TP	2,361.06	20.00%				132.22	2,021.07
0065	YM4267G	TP	2,354.38	20.00%				131.84	2,015.34
0066	YM4411G	TP	2,354.38	20.00%				131.84	2,015.34
0067	YM5340X	TP	2,354.38	20.00%				131.84	2,015.34
0068	XD2359Y	TP	3,804.48	20.00%				213.06	3,256.64
0069	XD2354K	TP	2,255.88	20.00%				126.32	1,931.02
0070	XD2325U	TP	2,255.88	20.00%				126.32	1,931.02
0071	XD2414X	TP	2,255.86	20.00%				126.32	1,931.01
0072	XB8278T	TP	3,753.43	20.00%				210.20	3,212.94



Policy No. : VFX/P1162934									
Risk No	Regn No	Cover	PREMIUM CALCULATION (SGD)						
			Basic Prem	NCD/Fleet	Prem WShop	Extra Cover	Disc	Charges	Total Payable
0073	XB8440R	TP	3,753.43	20.00%				210.20	3,212.94
0074	GV5560T	TP	1,570.90	20.00%				87.98	1,344.70

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 **25/01/2018**

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