



POLICY INFORMATION		Policy No. : VCA/P2136223	
Source	: 03165 TAN INSURANCE BROKERS PTE LTD		
Insured	: ZUELLIG PHARMA PTE LTD		
Address	: 15 CHANGI NORTH WAY #01-01 SINGAPORE 498770		
Business/Profession	: C-OTHER INDUSTRY <i>Carrying on or engaged in the business or profession last declared and no other for the purpose of this insurance.</i>		
Period of Insurance	: From 25/05/2018 To 24/05/2019 (Both Dates Inclusive)		
Any subsequent period for which the Insured shall pay and the Company shall agree to accept a renewal premium.			
PREMIUM			
Premium After 0.00% NCD	: SGD 1,971.99		
GST 7.00%	: SGD 138.05		
Annual Premium	: SGD 2,110.04		
RISK DETAILS THE MOTOR VEHICLE			
Type of Cover	: Comprehensive		
Regn. No.	: GBH4374D		
Type Of Use	: Commercial Vehicle		
Make/Model	: TOYOTA DYNA 150 5MT		
Year of Manufacture	: 2017		
Seating Cap. (Excl.) Driver	: 2	Carrying Cap. (Tons)	: 1.67
Body Type	: REFRIGERATED VEHICLE		
Engine No.	: 1KD2769633		
Chassis No.	: JTFAT35Y30K209675		
Insured's Estimated Market Value	: Market Value At The Time Of Loss (including Accessories and Spare Parts)		
Limitations as to Use	: As specified in Certificate of Insurance		
<u>Excess Applicable</u>			
Basic Own Damage Excess	: SGD 500.00		
MEMORANDA, CLAUSES, WARRANTIES & ENDORSEMENTS			
Subject to the Memoranda, Clauses, Warranties & Endorsements attached hereto: AAW MEMORANDUM A			



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This policy 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 \$2,500.00 is applicable for any authorized driver who is:

- a) below 23 years old and/or
- b) with driving experience of less than 2 years on the relevant classes of driving license

Geographical Area: Singapore Only

Policy 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.

Following drivers are to be declined:

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

Unless expressly stated otherwise, the following benefits shall be applicable & subject to the terms & conditions of this policy.

**Replacement Expenses for Total Loss By Way of Theft**

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The Insurer will indemnify the Insured a sum of S\$1,000 as replacement expenses in the event that the Own Damage claim is settled on a total loss basis by way of theft of the Vehicle.

**Medical expenses**

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The Company will subject to the Limits of Liability of S\$1,500 (in excess of indemnity under any other applicable Policy) in respect of each person injured pay to the Insured the reasonable medical expenses incurred in connection with any bodily injury by violent accidental external and visible means sustained by the Insured or authorised driver or any passenger of the Vehicle as the direct and immediate result of an accident to the Vehicle.



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**Loss of Use**  
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In the event of an accidental loss of or damage to the Vehicle covered under Section 1 of this Policy, the Insurer will provide S\$50.00 each day for vehicles undergoing repairs for more than 3 days but up to maximum 10 days in any one period of insurance, The duration of repair shall be certified by our authorized surveyor & subject to the fulfillment of the following conditions:

- (a) Loss of Use of your Vehicle is the result of own damage covered under your policy;
- (b) In respect to such damage, you make a claim under your Policy & which this claim is paid or payable by us in accordance with your Policy;

This benefit shall not be applicable if the the Vehicle is a total loss or constructive total loss.

After AXA's final settlement of your repair bill with the workshop, this benefit shall be paid to you.

In the event of any dispute, our decision shall be final & binding.

**AAW - The supplementary clauses forms parts of the Schedule :**

**AXA INSURANCE ASSIGNED WORKSHOP**  
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It is hereby understood and agreed that the coverage provided under Section I of the Policy is subject to the Motor Vehicle being repaired by a workshop assigned by the Company.

The Company will not provide indemnity under Section I of the Policy if the Motor vehicle is repaired at a workshop not assigned by Us.

**Preprinted Endts/Clauses/Warranties Applicable**

2 , 5(a), 19, 57, 72(b), 89

**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 **09/07/2018**

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