




Tax Invoice No : P2040515-00002

POLICY INFORMATION		Policy No. : VCX/P2040515
Source	: 13861 GRAB TAXI PTE LTD	
Insured	: XINYAN PROFESSIONAL	
Address	: BLK 202A COMPASSVALE DRIVE #14-575 SINGAPORE 541202	
Period of Insurance	: From 28/07/2017 To 23/09/2018 (Both Dates Inclusive)	
Transaction No.	: 00002	
Accounting Month / Year	: 03 2018	
Billing Currency	: SGD	Exchange Rate : 1.0000
Gross Premium SGD	Charges SGD	Total Payable SGD
490.03	(GST 7.00%) 34.30	524.33
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>Important Notice: -----</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 21/03/2018		(R)



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Source	: 13861	GRAB TAXI PTE LTD	
Insured	: XINYAN PROFESSIONAL		
Address	: BLK 202A COMPASSVALE DRIVE #14-575 SINGAPORE 541202		
Business/Profession	: AS PER MEMO		
<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 28/07/2017 To 23/09/2018	(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	: GRAB201712187348E964E		
PREMIUM			
Premium After 10.00 % NCD	: SGD 3,083.81		
GST 7.00%	: SGD 215.87		
Annual Premium	: SGD 3,299.68		
Total Payable	: SGD 524.33		
RISK DETAILS THE MOTOR VEHICLE			
Risk No.	: 1		
Type of Cover	: Comprehensive		
Regn. No.	: SJW4364J		
Type Of Use	: Hire Car		
Make/Model	: HONDA STREAM 1.8		
Year of Manufacture	: 2008		
Carrying Cap. Seat	: 5.00		
Body Type	: MULTI - PURPOSE VEHICLE		
Engine No.	: R18A13800325	Engine C.C.: 1799	
Chassis No.	: JHMRN68609S200335		
	: Market Value At The Time Of Loss		
	(including Accessories and Spare Parts)		
Limitations as to Use	: As specified in Certificate of Insurance		
Hire Purchase	: HENLY ENTERPRISES CO PTE LTD		
<u>Extra Coverage(Premium Breakdown)</u>		<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM			3,426.46
LESS 10.00% N.C.D.			342.65
NET PREMIUM			3,083.81



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TOTAL PREMIUM 3,083.81

Excess Applicable

All Claims-Any Author'd Driver : SGD 1,500.00

Windscreen Excess : SGD 100.00

Named Drivers

1 YANG JIAN

2 ANY AUTHORISED DRIVER

MEMO

NATURE OF BUSINESS:

PASSENGER LAND TRANSPORT NEC (EG PRIVATE CARS FOR HIRE WITH
 OPERATOR)

MEMORANDA, CLAUSES, WARRANTIES & ENDORSEMENTS

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

VFXX

MEMORANDUM A

Authorised Driver

As described in the Certificate of Insurance and drivers who
 are at least 18 years old and holding a valid driving
 licence on the relevant class.

Young, Inexperienced and Elderly Driver ("YIED") Excess

Additional All Claims excess of \$2,500 is applicable for
 authorised unnamed drivers who are :

- a) below 25 years old and/or
- b) above 70 years old and/or
- c) with driving experience of less than 1 year on the
 relevant classes of driving licence.

This additional excess is reduced to \$1,500 if the driver is
 declared and named in the Policy.

Voluntary Buy-down Excess

You have agreed to alter the standard \$2,000 all claims
 excess applicable under the policy, and the adjustment of
 premium in accordance to the variation of the standard all
 claims excess. Your Certificate of Insurance and Policy
 Schedule reflects the excess that you have agreed to bear in
 the event of a claim.



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Declined Drivers

-
- a) Drivers who have been suspended from driving from for a certain period for drunken driving, dangerous driving or any other reason.
 - b) Drivers who have sustained criminal conviction or have been charged with any criminal offence but not tried.
 - c) Drivers who suffer from any medical condition of 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



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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, 19, 72(b), 89, 15, 92 & 57

AXA INSURANCE PTE LTD
8 Shenton Way, #24-01
AXA Tower, Singapore 068811
Customer Centre #01-21
Tel:1800 8804888 Fax:-
Website:www.axa.com.sg
GST Registration Number: 199903512M
customer.care@axa.com.sg



Commercial Individual Cars
POLICY SCHEDULE
NEW BUSINESS
Original

Policy No. : VCX/P2040515

AXA INSURANCE PTE LTD

A handwritten signature in black ink, appearing to be 'R. K.' or similar, written over a horizontal line.

Authorized Signature

AXA INSURANCE PTE LTD
8 Shenton Way, #24-01
AXA Tower, Singapore 068811
Customer Centre #01-21
Tel:1800 8804888 Fax:-
Website:www.axa.com.sg
GST Registration Number: 199903512M
customer.care@axa.com.sg



Commercial Individual Cars
POLICY SCHEDULE
NEW BUSINESS
Original

Policy No. : VCX/P2040515

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 - **SGICLMO** on **21/03/2018**

(R)