




Tax Invoice No : P2165151-00001

POLICY INFORMATION		Policy No. : VBX/P2165151
Source	: 03936 VIRTUAL INSURANCE AGENCIES PTE LTD	
Insured	: S H CHAN TRANSPORT SERVICES	
Address	: BLK 260C SENGKANG EAST WAY #03-460 SINGAPORE 543260	
Period of Insurance	: From 15/08/2018 To 14/08/2019 (Both Dates Inclusive)	
Transaction No.	: 00001	
Accounting Month / Year	: 08 2018	
Billing Currency	: SGD	Exchange Rate : 1.0000
Gross Premium SGD	Charges SGD	Total Payable SGD
1,495.33	(GST 7.00%) 104.67	1,600.00
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>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 - MVCVALE on 23/08/2018		(R)



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Insured	: S H CHAN TRANSPORT SERVICES	
Address	: BLK 260C SENGKANG EAST WAY #03-460 SINGAPORE 543260	
Business/Profession	: TRANSPORTATION	Carrying on or engaged in the business or profession last declared and no other for the purpose of this insurance.
Period of Insurance	: From 15/08/2018 To 14/08/2019	(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 1,495.33	
GST 7.00%	: SGD 104.67	
Annual Premium	: SGD 1,600.00	
Total Payable	: SGD 1,600.00	
RISK DETAILS THE MOTOR VEHICLE		
Risk No.	: 1	
Type of Cover	: Third Party Fire & Theft Only	
Regn. No.	: PA5782Z	
Type Of Use	: Private Bus (PB OR PA)	
Make/Model	: TOYOTA HIACE 2.5 A	
Year of Manufacture	: 2005	
Carrying Cap. Seat	: 15.00	
Body Type	: BUS	
Engine No.	: 2KD1360491	
Chassis No.	: KDH2220009898	
	: 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		1,495.33
NET PREMIUM		1,495.33
TOTAL PREMIUM		1,495.33
<u>Excess Applicable</u>		
Sect II-Any Authorised Driver	: SGD 1,500.00	



Policy No. : VBX/P2165151

Named Drivers

1 ANY AUTHORISED DRIVER

MEMORANDA, CLAUSES, WARRANTIES & ENDORSEMENTS

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

MBF1 AAW

MEMORANDUM A

Usage: For tourists, school children & workers

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.

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



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- 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:

*Accident NCD - Refers to the loss of percentage of No Claim Discount entitlement as a result of claims arising from an accident.



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*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.

AAW - The supplementary clauses forms parts of the Schedule :

AXA INSURANCE ASSIGNED WORKSHOP

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

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

AXA INSURANCE PTE LTD

A handwritten signature in black ink, appearing to be a stylized 'R' or 'S' followed by a flourish.

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



Bus
POLICY SCHEDULE
NEW BUSINESS
Original

Policy No. : VBX/P2165151

AXA INSURANCE PTE LTD

A handwritten signature in black ink, appearing to be 'R. Vale'.

Authorized Signature

IMPORTANT :

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

Issued by - **MVCVALE** on **23/08/2018**

(R)