



Tax Invoice No : P2016915-00001

POLICY INFORMATION		Policy No. : VFX/P2016915	
Source	: 03936 VIRTUAL INSURANCE AGENCIES PTE LTD		
Insured	: TOP-MIX CONCRETE PTE LTD		
Address	: 29 INTERNATIONAL BUSINESS PARK #08-05/06 ACER BUILDING TOWER B SINGAPORE 609923		
Period of Insurance	: From 11/11/2017 To 10/11/2018 (Both Dates Inclusive)		
Transaction No.	: 00001		
Accounting Month / Year	: 11 2017		
Billing Currency	: SGD	Exchange Rate	: 1.0000
<b>Gross Premium</b> SGD	<b>Charges</b> SGD	<b>Total Payable</b> SGD	
1,908.88	(GST 7.00%) 133.62	2,042.50	
Total Payable is after discount of : SGD 0.00 0.00%			
AXA INSURANCE PTE LTD  Authorized Signature			
<b>Important Notice:</b> -----			
<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 07/11/2017			(R)



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Insured	: TOP-MIX CONCRETE PTE LTD		
Address	: 29 INTERNATIONAL BUSINESS PARK		
	: #08-05/06		
	: ACER BUILDING TOWER B		
	: SINGAPORE 609923		
Business/Profession	: MANUFACTURING		
	<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 11/11/2017 To 10/11/2018	(Both Dates Inclusive)	
Any subsequent period for which the Insured shall pay and the Company shall agree to accept a renewal premium.			
<b>PREMIUM</b>			
Premium After 20.00 % Flt Disc	: SGD 1,908.88		
GST 7.00%	: SGD 133.62		
Annual Premium	: SGD 2,042.50		
Total Payable	: SGD 2,042.50		
<b>RISK DETAILS THE MOTOR VEHICLE</b>			
Risk No.	: 1		
Type of Cover	: Comprehensive		
Regn. No.	: WC8141K		
Type Of Use	: Special Vehicle		
Make/Model	: ISUZU CYH52S		
Year of Manufacture	: 2014		
Carrying Cap. Ton	: 20.10		
Body Type	: CONCRETE MIXER		
Engine No.	: 6WG1422530		
Chassis No.	: JALCYH52SE7000185		
	: Market Value At The Time Of Loss		
	(including Accessories and Spare Parts)		
Limitations as to Use	: As specified in Certificate of Insurance		
<b>Extra Coverage(Premium Breakdown)</b>	<b>Limits (SGD)</b>	<b>Premium (SGD)</b>	
BASIC PREMIUM		2,386.10	
LESS 20.00% Flt Disc		477.22	
NET PREMIUM		1,908.88	
TOTAL PREMIUM		1,908.88	



**Policy No. : VFX/P2016915**

**Excess Applicable**

**Sect I - Any Authorised Driver : SGD 1,000.00**

**Named Drivers**

**1 ANY AUTHORISED DRIVER**

**MEMORANDA, CLAUSES, WARRANTIES & ENDORSEMENTS**

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

**VFXX**

**MEMORANDUM A**

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

Geographical areas: Singapore only

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 Own Damage Excess of S\$1,000 is applicable for any named/unnamed drivers who:

- a) age 22 to 24 years old;
- b) age 66 to 70 years old;
- c) with driving experience of 1 year to less than 2 years in Singapore on the relevant classes of driving license.

Additional All Claims excess of \$2,000.00 is applicable for any named/unnamed drivers who:

- a) Is 18 years old to 21 years old and/or
- b) Is 71 years old and above and/or
- c) with driving experience of less than 1 year on the relevant classes of driving license

It is hereby agreed & noted that :

- 1. For Concrete Mixers, no drum excess is applicable under Section I (Own Damage / Loss of Vehicle)
- 2. No windscreen excess is applicable under Endt 89

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.



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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.

**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**  
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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.



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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**

2, 18, 19, 57, 72(b) & 89 ONLY

**AXA INSURANCE PTE LTD**

**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



**Fleet**  
**POLICY SCHEDULE**  
**NEW BUSINESS**  
**Original**

**Policy No. : VFX/P2016915**

**AXA INSURANCE PTE LTD**

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

**Authorized Signature**

**IMPORTANT :**

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

Issued by - **MVCVALE** on **07/11/2017**

**(R)**