



redefining / insurance

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LOW HON-YU (LIU HONGYAO)
23 Jalan Jarak
SINGAPORE 809182

New business

date
17/08/2018

your servicing distributor
SD CONTEGO SERVICES / 14235

your servicing distributor contact
63190588/0589

Policy Schedule

Your SmartDrive PML

Your policy snapshot

Policyholder name	LOW HON-YU (LIU HONGYAO)	Policy number	VA1 / GA390995
Cover	Comprehensive	FIN / NRIC	S7126581A
Period of Insurance	from 30/07/2018 to 29/07/2020 (both dates inclusive)		

Premium breakdown

Gross Premium after 50% NCD & SDD	SGD 3,044.10
Total Discounts	- SGD 0.11
7% GST	SGD 213.08
Final Premium	SGD 3,257.07

Your benefits highlights

(refer to Policy Wording for full terms and conditions)

SmartDrive PML Benefits

- Medical Expenses – Up to S\$1,000 per injured persons
- Personal Accident Benefits to Insured – Limit of Liability: S\$100,000
- Personal Accident Benefits to Drivers at \$20,000 each and Passengers at \$10,000 each
- New-for-Old Replacement – 100% compensation for car less than 12 months old – in event of total loss due to accident
- Up to 10 Days Loss of Use – S\$100 Daily Transport allowance
- Loss of personal items in the car – up to S\$500

Add-on Benefits

- No Claims Discount ("NCD") Protector

Vehicle details

Make & Model of Vehicle	BMW 520 I	Year of manufacture	2018
Vehicle registration number	SMC9628K	Type of Use	Private use
Body type	SALOON	Engine capacity (c.c.)	1998
Seating capacity (excl driver)	5	Engine number	10595370B48B20A
Off-Peak car	No	Chassis number	WBAJA12030WE60352

Insured's Estimated Market Value	Market Value at the time of Loss (including accessories and spare parts)
Limitation to use	As per Certificate of Insurance
Finance Loan Company	DBS BANK LTD

Excess applicable (refer to Policy Wording for other applicable Excesses)

Basic Own Damage Excess	SGD 900.00
Windscreen Excess	Not Applicable

An Additional Excess is applicable as follows:

\$2500 for undeclared Young and Inexperience Driver(s)

\$2000 for Named Driver(s) with driving experience of less than 1 year on the relevant class of driving licence.

\$1500 for Named Driver(s) who are age 21 years old and below with driving experience of 1 year or more on the relevant class of driving licence.

\$1000 for Named Driver(s) who are age 22 years old to 26 years old with driving experience of 1 year or more on the relevant class of driving licence.

Drivers details

Driver type	Driver name	Date of birth	Driving experience
Main Driver	LOW HON-YU (LIU HONGYAO)	11/07/1971	More than 1 year

Additional clauses & endorsements to your policy

Nil

What you should do

- Keep this Policy Schedule as record of insurance cover for your vehicle
- This Schedule should be read in conjunction with the Terms and Conditions of the Policy Wording

AXA Insurance Pte Ltd

This is an auto-generated document and hence no signature is required