



POLICY INFORMATION		Policy No. : VFX/P1927356
Source	: 04123	INXPRESS INSURANCE AGENCY PTE LTD
Insured	: KIM TRANSPORT SOLUTIONS PTE LTD	
Address	: 48 TOH GUAN ROAD EAST #05-97 ENTERPRISE HUB SINGAPORE 608586	
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 28/03/2018 To 27/03/2019	(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 20.00 % Flt Disc	: SGD 1,353.86	
GST 7.00%	: SGD 94.77	
Annual Premium	: SGD 1,448.63	
RISK DETAILS THE MOTOR VEHICLE		
Risk No.	: 1	
Type of Cover	: Comprehensive	
Regn. No.	: PA8481Y	
Type Of Use	: Private Bus (PB OR PA)	
Make/Model	: TOYOTA HIACE COMMUTER GL 3.0	
Year of Manufacture	: 2017	
Carrying Cap. Seat	: 9.00	
Body Type	: BUS	
Engine No.	: 1KD2684162	
Chassis No.	: KDH2230030779	
	: Market Value At The Time Of Loss	
	(including Accessories and Spare Parts)	
Limitations as to Use	: As specified in Certificate of Insurance	
Hire Purchase	: MERCEDES-BENZ FINANCIAL SERVICES SINGAPORE LTD	
<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		1,692.33
LESS 20.00% Flt Disc		338.47
NET PREMIUM		1,353.86
TOTAL PREMIUM		1,353.86
<u>Excess Applicable</u>		
Sect I - Any Authorised Driver	: SGD 2,000.00	



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Sect II-Any Authorised Driver : SGD 1,500.00
Windscreen Excess : SGD 100.00

Named Drivers

1 ANY AUTHORISED DRIVER

MEMORANDA, CLAUSES, WARRANTIES & ENDORSEMENTS

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

VFXX

Memorandum A

Usage Of Buses : Ferrying of school children, workers &
 tourists

Make & Model: TOYOTA HIACE COMMUTER GL 3.0 AUTO

Geographical Limit : Singapore Only

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 between 27 and 65 years old (both ages inclusive)
- b) Has more than 1 year driving experience, and
- c) Is holding a valid relevant class of driving license.

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
- b) Is 66 years old and above;
- c) with driving experience of less than 1 year on the
 relevant classes of driving license

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).



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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)
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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



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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, 15, 18, 19, 57, 72(b) & 89(a) ONLY

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



Fleet
POLICY SCHEDULE
RENEWAL
Original

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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 **28/05/2018**

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