




Tax Invoice No : P2198100-00001

POLICY INFORMATION		Policy No. : VFX/P2198100
Source	: 04247 INSURE LINK PTE LTD	
Insured	: SJ AUTO PTE LTD	
Address	: 170 UPPER BUKIT TIMAH ROAD #03-50 BUKIT TIMAH SHOPPING CENTRE SINGAPORE 588179	
Period of Insurance	: From 28/10/2018 To 27/10/2019 (Both Dates Inclusive)	
Transaction No.	: 00001	
Accounting Month / Year	: 10 2018	
Billing Currency	: SGD	Exchange Rate : 1.0000
Gross Premium SGD	Charges SGD	Total Payable SGD
20,942.90	(GST 7.00%) 1,466.00	22,408.90
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;"></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 - SGISNPS on 31/10/2018		(R)



POLICY INFORMATION		Policy No. : VFX/P2198100	
Source	: 04247	INSURE LINK PTE LTD	
Insured	: SJ AUTO PTE LTD		
Address	: 170 UPPER BUKIT TIMAH ROAD #03-50 BUKIT TIMAH SHOPPING CENTRE SINGAPORE 588179		
Business/Profession	: AS PER MEMO	Carrying on or engaged in the business or profession last declared and no other for the purpose of this insurance.	
Period of Insurance	: From 28/10/2018 To 27/10/2019	(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 0.00		
GST 7.00%	: SGD 1,466.00		
Annual Premium	: SGD 0.00		
Total Payable	: SGD 22,408.90		
RISK DETAILS THE MOTOR VEHICLE			
Risk No.	: 1		
Type of Cover	: Comprehensive		
Regn. No.	: SLV1048Z		
Type Of Use	: Hire Car		
Make/Model	: TOYOTA C-HR 1.8S HYBRID A		
Year of Manufacture	: 2017		
Carrying Cap. Seat	: 5.00		
Body Type	: SPORTS UTILITY VEHICLE		
Engine No.	: 2ZR8195018	Engine C.C.: 1797	
Chassis No.	: ZYX102075334		
	: Market Value At The Time Of Loss		
	(including Accessories and Spare Parts)		
Limitations as to Use	: As specified in Certificate of Insurance		
Hire Purchase	: SKYWAY CREDIT & LEASING PTE LTD		
<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>	
BASIC PREMIUM		2,681.66	
LESS 20.00% Flt Disc		536.33	
NET PREMIUM		2,145.33	
TOTAL PREMIUM		2,145.33	



Policy No. : VFX/P2198100

Excess Applicable

Sect I - Used In S'pore Only	: SGD 2,000.00
Sect II-Used In Singapore Only	: SGD 1,500.00
Sect I - Used Outside S'pore	: SGD 2,000.00
Sect II-Driven Outside S'pore	: SGD 2,500.00
Windscreen Excess	: SGD 100.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No.	: 2
Type of Cover	: Comprehensive
Regn. No.	: SLV1075U
Type Of Use	: Hire Car
Make/Model	: TOYOTA C-HR HYBRID 1.8S CVT
Year of Manufacture	: 2017
Carrying Cap. Seat	: 5.00
Body Type	: SPORTS UTILITY VEHICLE
Engine No.	: 2ZR8219021
Chassis No.	: ZYX102082534
	: Market Value At The Time Of Loss
	(including Accessories and Spare Parts)
Limitations as to Use	: As specified in Certificate of Insurance
Hire Purchase	: SKYWAY CREDIT & LEASING PTE LTD

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		2,681.66
LESS 20.00% Flt Disc		536.33
NET PREMIUM		2,145.33
TOTAL PREMIUM		2,145.33

Excess Applicable

Sect I - Used In S'pore Only	: SGD 2,000.00
Sect II-Used In Singapore Only	: SGD 1,500.00
Sect I - Used Outside S'pore	: SGD 2,000.00
Sect II-Driven Outside S'pore	: SGD 2,500.00
Windscreen Excess	: SGD 100.00

Named Drivers

1 ANY AUTHORISED DRIVER



Policy No. : VFX/P2198100

Risk No. : 3
Type of Cover : Comprehensive
Regn. No. : SLV937P
Type Of Use : Hire Car
Make/Model : TOYOTA C-HR 1.8S HYBRID A
Year of Manufacture : 2017
Carrying Cap. Seat : 5.00
Body Type : SPORTS UTILITY VEHICLE
Engine No. : 2ZR8219696 Engine C.C.: 1797
Chassis No. : ZYX102082724
: Market Value At The Time Of Loss
(including Accessories and Spare Parts)
Limitations as to Use : As specified in Certificate of Insurance
Hire Purchase : SKYWAY CREDIT & LEASING PTE LTD

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		2,681.66
LESS 20.00% Flt Disc		536.33
NET PREMIUM		2,145.33
TOTAL PREMIUM		2,145.33

Excess Applicable

Sect I - Used In S'pore Only : SGD 2,000.00
Sect II-Used In Singapore Only : SGD 1,500.00
Sect I - Used Outside S'pore : SGD 2,000.00
Sect II-Driven Outside S'pore : SGD 2,500.00
Windscreen Excess : SGD 100.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 4
Type of Cover : Comprehensive
Regn. No. : SLV1032T
Type Of Use : Hire Car
Make/Model : TOYOTA C-HR HYBRID 1.8S CVT
Year of Manufacture : 2017
Carrying Cap. Seat : 5.00
Body Type : SPORTS UTILITY VEHICLE



Policy No. : VFX/P2198100

Engine No. : 2ZR8186376 Engine C.C.: 1797
Chassis No. : ZYX102072134
: Market Value At The Time Of Loss
(including Accessories and Spare Parts)
Limitations as to : As specified in Certificate of Insurance
Use
Hire Purchase : SKYWAY CREDIT & LEASING PTE LTD

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		2,681.66
LESS 20.00% Flt Disc		536.33
NET PREMIUM		2,145.33
TOTAL PREMIUM		2,145.33

Excess Applicable

Sect I - Used In S'pore Only : SGD 2,000.00
Sect II-Used In Singapore Only : SGD 1,500.00
Sect I - Used Outside S'pore : SGD 2,000.00
Sect II-Driven Outside S'pore : SGD 2,500.00
Windscreen Excess : SGD 100.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 5
Type of Cover : Comprehensive
Regn. No. : SLV1077P
Type Of Use : Hire Car
Make/Model : TOYOTA C-HR 1.8S HYBRID A
Year of Manufacture : 2017
Carrying Cap. Seat : 5.00
Body Type : SPORTS UTILITY VEHICLE
Engine No. : 2ZR8200500 Engine C.C.: 1797
Chassis No. : ZYX102077266
: Market Value At The Time Of Loss
(including Accessories and Spare Parts)
Limitations as to : As specified in Certificate of Insurance
Use
Hire Purchase : SKYWAY CREDIT & LEASING PTE LTD

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		2,681.66



Policy No. : VFX/P2198100		
LESS 20.00% Flt Disc		536.33
NET PREMIUM		2,145.33
TOTAL PREMIUM		2,145.33
<u>Excess Applicable</u>		
Sect I - Used In S'pore Only	: SGD 2,000.00	
Sect II-Used In Singapore Only	: SGD 1,500.00	
Sect I - Used Outside S'pore	: SGD 2,000.00	
Sect II-Driven Outside S'pore	: SGD 2,500.00	
Windscreen Excess	: SGD 100.00	
<u>Named Drivers</u>		
1 ANY AUTHORISED DRIVER		
Risk No.	: 6	
Type of Cover	: Comprehensive	
Regn. No.	: SLV1582Y	
Type Of Use	: Hire Car	
Make/Model	: TOYOTA PRIUS HYBRID 1.8S CVT	
Year of Manufacture	: 2017	
Carrying Cap. Seat	: 4.00	
Body Type	: SALOON	
Engine No.	: 2ZR8198764	Engine C.C.: 1797
Chassis No.	: ZVW508069619	
	: Market Value At The Time Of Loss	
	(including Accessories and Spare Parts)	
Limitations as to Use	: As specified in Certificate of Insurance	
Hire Purchase	: SKYWAY CREDIT & LEASING PTE LTD	
<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		2,554.06
LESS 20.00% Flt Disc		510.81
NET PREMIUM		2,043.25
TOTAL PREMIUM		2,043.25
<u>Excess Applicable</u>		
Sect I - Used In S'pore Only	: SGD 2,000.00	
Sect II-Used In Singapore Only	: SGD 1,500.00	
Sect I - Used Outside S'pore	: SGD 2,000.00	
Sect II-Driven Outside S'pore	: SGD 2,500.00	
Windscreen Excess	: SGD 100.00	



Policy No. : VFX/P2198100

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 7
Type of Cover : Comprehensive
Regn. No. : SLV1390J
Type Of Use : Hire Car
Make/Model : TOYOTA PRIUS HYBRID 1.8S CVT
Year of Manufacture : 2017
Carrying Cap. Seat : 4.00
Body Type : SALOON
Engine No. : 2ZR8222477 Engine C.C.: 1797
Chassis No. : ZVW506094809
: Market Value At The Time Of Loss
(including Accessories and Spare Parts)
Limitations as to Use : As specified in Certificate of Insurance
Hire Purchase : SKYWAY CREDIT & LEASING PTE LTD

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		2,554.06
LESS 20.00% Flt Disc		510.81
NET PREMIUM		2,043.25
TOTAL PREMIUM		2,043.25

Excess Applicable

Sect I - Used In S'pore Only : SGD 2,000.00
Sect II-Used In Singapore Only : SGD 1,500.00
Sect I - Used Outside S'pore : SGD 2,000.00
Sect II-Driven Outside S'pore : SGD 2,500.00
Windscreen Excess : SGD 100.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 8
Type of Cover : Comprehensive
Regn. No. : SLV1366E
Type Of Use : Hire Car
Make/Model : TOYOTA PRIUS HYBRID 1.8S CVT



Policy No. : VFX/P2198100

Year of Manufacture : 2017
Carrying Cap. Seat : 4.00
Body Type : SALOON
Engine No. : 2ZRS096925 Engine C.C.: 1797
Chassis No. : ZVW506094830
: Market Value At The Time Of Loss
(including Accessories and Spare Parts)
Limitations as to Use : As specified in Certificate of Insurance
Hire Purchase : SKYWAY CREDIT & LEASING PTE LTD

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		2,554.06
LESS 20.00% Flt Disc		510.81
NET PREMIUM		2,043.25
TOTAL PREMIUM		2,043.25

Excess Applicable

Sect I - Used In S'pore Only : SGD 2,000.00
Sect II-Used In Singapore Only : SGD 1,500.00
Sect I - Used Outside S'pore : SGD 2,000.00
Sect II-Driven Outside S'pore : SGD 2,500.00
Windscreen Excess : SGD 100.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 9
Type of Cover : Comprehensive
Regn. No. : SLV1502D
Type Of Use : Hire Car
Make/Model : TOYOTA PRIUS HYBRID 1.8S CVT
Year of Manufacture : 2017
Carrying Cap. Seat : 4.00
Body Type : SALOON
Engine No. : 2ZR8248932 Engine C.C.: 1797
Chassis No. : ZVW506099626
: Market Value At The Time Of Loss
(including Accessories and Spare Parts)
Limitations as to Use : As specified in Certificate of Insurance
Hire Purchase



Policy No. : VFX/P2198100

: SKYWAY CREDIT & LEASING PTE LTD

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		2,554.06
LESS 20.00% Flt Disc		510.81
NET PREMIUM		2,043.25
TOTAL PREMIUM		2,043.25

Excess Applicable

Sect I - Used In S'pore Only	: SGD 2,000.00
Sect II-Used In Singapore Only	: SGD 1,500.00
Sect I - Used Outside S'pore	: SGD 2,000.00
Sect II-Driven Outside S'pore	: SGD 2,500.00
Windscreen Excess	: SGD 100.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No.	: 10
Type of Cover	: Comprehensive
Regn. No.	: SLV1384C
Type Of Use	: Hire Car
Make/Model	: TOYOTA PRIUS HYBRID 1.8S CVT
Year of Manufacture	: 2017
Carrying Cap. Seat	: 4.00
Body Type	: SALOON
Engine No.	: 2ZRS101545
Chassis No.	: ZVW508071051
	: Market Value At The Time Of Loss (including Accessories and Spare Parts)
Limitations as to Use	: As specified in Certificate of Insurance
Hire Purchase	: SKYWAY CREDIT & LEASING PTE LTD

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		2,554.06
LESS 20.00% Flt Disc		510.81
NET PREMIUM		2,043.25
TOTAL PREMIUM		2,043.25

Excess Applicable

Sect I - Used In S'pore Only	: SGD 2,000.00
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Policy No. : VFX/P2198100

Sect II-Used In Singapore Only	: SGD 1,500.00
Sect I - Used Outside S'pore	: SGD 2,000.00
Sect II-Driven Outside S'pore	: SGD 2,500.00
Windscreen Excess	: SGD 100.00

Named Drivers

1 ANY AUTHORISED DRIVER

MEMORANDA, CLAUSES, WARRANTIES & ENDORSEMENTS

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

AXA INSURANCE PTE LTD

Authorized Signature


IMPORTANT :

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

Issued by - **SGISNPS** on **31/10/2018**

(R)



POLICY INFORMATION			Policy No. : VFX/P2198100						
Source : 04247 INSURE LINK PTE LTD									
Any subsequent period for which the Insured shall pay and the Company shall agree to accept a renewal premium.									
Insured : SJ AUTO PTE LTD									
Period of Insurance : From 28/10/2018 To 27/10/2019 (Both Dates Inclusive)									
Risk No	Regn No	Cover	PREMIUM CALCULATION (SGD)						
			Basic Prem	NCD/ Fleet	Prem WShop	Extra Cover	Disc	Charges	Total Payable
0001	SLV1048Z	CO	2,681.66	20.00%				150.22	2,295.55
0002	SLV1075U	CO	2,681.66	20.00%				150.17	2,295.50
0003	SLV937P	CO	2,681.66	20.00%				150.17	2,295.50
0004	SLV1032T	CO	2,681.66	20.00%				150.17	2,295.50
0005	SLV1077P	CO	2,681.66	20.00%				150.17	2,295.50
0006	SLV1582Y	CO	2,554.06	20.00%				143.02	2,186.27
0007	SLV1390J	CO	2,554.06	20.00%				143.02	2,186.27
0008	SLV1366E	CO	2,554.06	20.00%				143.02	2,186.27
0009	SLV1502D	CO	2,554.06	20.00%				143.02	2,186.27
0010	SLV1384C	CO	2,554.06	20.00%				143.02	2,186.27
			AXA INSURANCE PTE LTD  Authorized Signature						
IMPORTANT : This Schedule should be read in conjunction with the Terms and Conditions of the Policy.									
Issued by - SGISNPS on 31/10/2018									(R)