



POLICY INFORMATION		Policy No. : VCA/P2112279	
Source	: 14888 INCHCAPE AUTOMOTIVE SERVICES PTE. LTD.		
Insured	: KUNSING (PTE) LTD		
Address	: 52 UBI AVENUE 3 #01-39 SINGAPORE 408867		
Period of Insurance	: From 29/06/2018 To 28/06/2019 (Both Dates Inclusive)		
Transaction No.	: 00001		
Billing Currency	: SGD	Exchange Rate	: 1.0000
Gross Premium Less Discount SGD	Charges SGD	Total Payable SGD	
1,205.61	GST 7.00% 84.39	1,290.00	
Premium Details (SGD) Gross Premium : 1,205.61 Total Discount : 0.00 Gross Premium less Discount : 1,205.61 Note: Discount is only applicable to limited products.			
<div style="text-align: right;"> AXA INSURANCE PTE LTD  Authorized Signature </div>			
Important Notice: ----- 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. 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.			
Issued by - SGICXIN on 02/05/2018 (R)			



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Address	: 52 UBI AVENUE 3 #01-39 SINGAPORE 408867		
Business/Profession	: C-OTHER INDUSTRY <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 29/06/2018 To 28/06/2019 (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% NCD	: SGD 1,205.61		
GST 7.00%	: SGD 84.39		
Annual Premium	: SGD 1,290.00		
Total Payable	: SGD 1,290.00		
RISK DETAILS THE MOTOR VEHICLE			
Type of Cover	: Comprehensive		
Regn. No.	: GBF1246X		
Type Of Use	: Commercial Vehicle		
Make/Model	: TOYOTA DYNA 150 MANUAL		
Year of Manufacture	: 2016		
Seating Cap. (Excl.) Driver	: 2	Carrying Cap. (Tons)	: 1.71
Body Type	: LORRY		
Engine No.	: 1KD2626126		
Chassis No.	: JTFAT35Y70K206620		
Insured's Estimated Market Value	: Market Value At The Time Of Loss (including Accessories and Spare Parts)		
Limitations as to Use	: As specified in Certificate of Insurance		
<u>Excess Applicable</u>			
Own Damage Excess	: SGD 900.00		
MEMORANDA, CLAUSES, WARRANTIES & ENDORSEMENTS			
Subject to the Memoranda, Clauses, Warranties & Endorsements attached hereto: BCA Sales Agent ID :			



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Other Payment Mode

BCA - The following endorsements and clauses are applicable to this Policy:

COMPREHENSIVE

- 2 - Excess - damage claims
- 15 - Hire purchase (if applicable)
- 57 - Inclusion of special perils.
- 72(b) - Legal liability of passengers for acts of negligence
- 94 - Authorised driver in the event of demise of Insured
(applicable for personal client only).

1 GENERAL EXCEPTION

- This Policy does not cover vehicles transporting explosives, liquefied petroleum, gases, inflammable liquids and/or chemicals.
- This Policy does not cover vehicles working on airport runways. (unless specifically mentioned in the Policy schedule)
- Exclusion of Third Party Working Risk
It is hereby understood and agreed that except so far as is necessary to meet the requirements of the Legislation the Company shall be under no liability under Section II of this Policy in respect of liability incurred by the Insured arising out of the operation as a tool of the motor vehicle or of plant forming part of such Motor Vehicle or attached thereof.

2 ADDITIONAL EXCESS

Additional Own Damage Excess of S\$2,500 is applicable for any named/unnamed drivers who:

- a) is below 23 years old and/or
- b) with driving experience of less than 1 year on the valid class of driving license.

3 AUTHORISED WORKSHOP

It is hereby understood and agreed that notwithstanding anything to the contrary contained in this Policy, all accident repairs to the motor vehicle indemnifiable under the Policy must be carried out at BORNEO MOTORS (SINGAPORE) PTE LTD, TOYOTA BODYCARE CENTRE.

4 MEDICAL AND DENTAL EXPENSES

The Company will subject to the Limits of Liability of S\$1,500 in respect of each person injured pay to the Insured the reasonable medical expenses incurred in connection with any bodily injury and/or loss of or damage to natural teeth by violent accidental external and visible means sustained by the authorised driver of the motor vehicle as the direct and immediate result of an accident



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to the Motor Vehicle.

The total liability of the Company shall not in the aggregate exceed the sum of S\$1500 during any one Period of Insurance.

The following are excluded from this benefit:

Cosmetic (aesthetic) or plastic surgery or treatment, or any treatment which relates to or is needed because of previous cosmetic treatment and the like, provided that this exclusion does not apply to reconstructive surgery if:

- a. It is carried out to restore loss of function or change in appearance due to an injury or a condition sustained as a result of an Accident;
- b. It is done at a medically appropriate stage after the Accident.

5 BREAKAGE OF GLASS IN WINDSCREEN OR WINDOWS

The indemnity provided by Section I of this Policy is deemed to extend to any claim by the Insured for the cost or reinstating any glass in the windscreen or the windows of the motor vehicle following breakage of such glass (provided that there is no further damage to the motor vehicle) and that this shall be deemed not to be a claim for the purpose of the No Claim Discount Clause.

Provided that following the settlement of a claim the benefit under this extension shall be automatically reinstated without additional premium payable. Subject otherwise to the terms, exceptions and conditions of this Policy and endorsement if any.

6 PERSONAL ACCIDENT BENEFITS

Personal Accident Benefit is deemed to be deleted and replaced by the following:

The Company undertakes to pay compensation to the Insured or his personal representative on the scale provided below for bodily injury sustained by the Insured in direct connection with the motor vehicle.

Description	Scale of Compensation
1. Death	S\$1,000
2. Total and irrecoverable loss of all sight in both eyes	S\$2,000
3. Total loss by physical severance at or above the wrist or ankle of both hands or both feet or of one hand together with one foot	S\$2,000
4. Total loss by physical severance at or above the wrist or ankle of one hand or	S\$2,000



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- one foot together with the total and irrecoverable loss of sight in one eye
5. Total and irrecoverable loss of all sight in one eye S\$1,000
6. Total loss by physical severance at or above the wrist or ankle of one hand or one foot S\$1,000

Payment shall be made under one only of sub-sections (1) to (7) in respect of any one occurrence and the total liability of the Company shall not in the aggregate exceed the sum of S\$2,000 during any one Period of Insurance in respect of any such person.

Provided always that:

- a. the Insured is not less than 16 or more than 65 years of age at the time of such injury.
- b. No compensation shall be payable in respect of death or injury directly or indirectly wholly or in part arising or resulting from or traceable to (1) intentional self-injury, suicide or attempted suicide (whether felonious or not) physical defect or infirmity or (2) an accident happening whilst the Insured is under the influence of intoxicating liquor or drugs. Such compensation shall be payable only with the approval of the insured and directly to the injured person or to his legal personal representative whose receipt shall be a full discharge in respect of the injury to such person.

7 LOSS OF USE BENEFITS

1. The Company will pay the Insured S\$100 for each day of the loss of use of the motor vehicle, up to a maximum limit of 15 days in respect of any one Period of Insurance, subject to fulfillment of all the following conditions:
 - a. the loss of use of your Motorcar is the result of damage covered under the Policy;
 - b. in respect to such damage, the Insured make a claim under the Policy and which claim is paid or payable by us in accordance with your Policy;
 - c. the Motor Vehicle actually undergoes the necessary repairs at BORNEO MOTORS (SINGAPORE) PTE LTD, TOYOTA BODYCARE CENTRE
2. This benefit shall not be applicable if the motor vehicle is a total loss or constructive total loss. Please refer to your Policy for the meaning of "total loss".
3. This benefit shall be paid to the Insured after the Company's final settlement of the repair bill with the workshop.
4. In the event of any disputes, the Company's decision shall be final and binding.



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8 TOWING AFTER DAMAGE OR LOSS

The indemnity as provided by Section 1 of this Policy is deemed to be deleted and replaced by the following:

If the motor vehicle is unsafe to drive or unable to be driven as a result of an accident or upon recovery after theft within Singapore, we will pay the reasonable cost of up to S\$500 per accident to move it to BORNEO MOTORS (SINGAPORE) PTE LTD, TOYOTA BODYCARE CENTRE provided the Accident or Theft is covered by Your Policy.

All other Terms, Exceptions and Conditions remain unchanged.

9 NOTIFICATION OF ACCIDENTS

- 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 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%



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10%

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 claim 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.

AXA INSURANCE PTE LTD

Authorized Signature

IMPORTANT :

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

Issued by - **SGICXIN** on **02/05/2018**

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