

**LONPAC INSURANCE BHD** (S98FC5635C)

(Incorporated in Malaysia)

Singapore Office: 300, Beach Road #17-04/07, The Concourse, Singapore 199555.

Tel: (65) 6250 7388 Fax: (65) 6296 3767 Website: www.lonpac.com.sg

GST Reg No.: F0-0005635-C

**THE SCHEDULE**

<b>Class of Policy</b>	: MOTOR CAREPLUS	<b>Policy No.</b>	: Z18VP05020273
<b>Insured</b>	: LOH AI	<b>Type of Cover</b>	: COMPREHENSIVE
<b>Address</b>	: 202 BUKIT BATOK STREET 21 #15-100 SINGAPORE 650202	<b>Replacing CN/Policy No.</b>	: Z18VP05020273
<b>Business or Profession</b>	: TEACHER / LECTURER / TUTOR	<b>Account No</b>	: Z10005

**Period of Insurance**

(a) From 05/10/2018 To 04/10/2019 (both dates inclusive)

(b) Any subsequent period for which the Insured shall pay and the Company shall agree to accept a renewal premium.

**H.P. Owner** : DBS BANK LTD**Description of Vehicle****The Policy's Premium**

Vehicle/Trailer Regn. No	: SLS7771U	<b>Premium Component</b>	<b>%</b>	<b>Amount (\$)</b>	<b>Total (\$)</b>
Make & Model of Vehicle	: HYUNDAI ELANTRA 1.6	<b>Basic Premium</b>			2,391.72
Type of Body	: SALOON - 4 DR	<b>NCD</b>	-50.00%	-1,195.86	
Engine No	: G4FGHU687558	<b>OFD</b>	-5.00%	-59.79	
Chassis No	: KMHD841CMJU549549	<b>Workshop Discount</b>	-25.00%	-284.02	
Year of Registration	: 2017	<b>Premium After Discount</b>			852.05
c.c./Tonnage	: 1,591	<b>Gross Premium</b>			852.05
Seating Capacity	: 5	<b>Actual Gross Premium</b>			852.05
Sum Insured	: MARKET VALUE	<b>GST</b>	7.00%	59.64	
		<b>Premium Payable</b>			911.69

**Excess** : S\$ 0.00 (SECTION 1) INSURED / NAMED DRIVERS  
S\$ 1,000.00 (SECTION 1) UNNAMED DRIVERS  
S\$ 2,000.00 (SECTION 1) ADDITIONAL EXCESS FOR ELDERLY OR YOUNG AND/OR INEXPERIENCED DRIVERS  
S\$ 100.00 WINDSCREEN EXCESS

LONPAC'S AUTHORISED WORKSHOPS

**Condition** : ACCIDENT REPAIRS AT LONPAC'S AUTHORISED WORKSHOPS



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**Class of Policy** : MOTOR CAREPLUS

**Policy No.** : Z18VP05020273

**Named Drivers** : 1. THE INSURED  
**Age:** 71

This Policy is subject to the following endorsements, clauses, warranties, and/or Special Exclusion(s) as printed in this Policy or added thereon or attached thereto and forming part of this Policy.

## AUTHORISED WORKSHOP WARRANTY

IT IS HEREBY WARRANTED THAT IT SHALL BE A CONDITION PRECEDENT TO LIABILITY THAT ALL REPAIRS TO THE INSURED VEHICLE MUST BE CARRIED OUT BY AN AUTHORISED WORKSHOP OF LONPAC INSURANCE BHD. OTHERWISE THERE WILL BE NO PAYMENT UNDER SECTION 1.

- 1) ACCESSORIES
- 2) AIR-CONDITIONING UNIT & CAR RADIO/CASSETTE/C.D PLAYER
- 3) CLAIMS OPTION
- 4) ENDORSEMENT NO. 30 - REPLACEMENT PARTS
- 5) ENDORSEMENT NO. 72 - LEGAL LIABILITY OF PASSENGERS FOR ACTS NEGLIGENCE
- 6) EXCESS CLAUSE (OWN DAMAGE CLAIMS)
- 7) ACCIDENTS TO PASSENGERS AND AUTHORISED DRIVER (OTHER THAN THE INSURED)
- 8) BREAKAGE OF GLASS IN WINDSCREEN OR WINDOWS
- 9) EXCESS CLAUSE - ELDERLY OR YOUNG &/OR INEXPERIENCED DRIVERS
- 10) ENDORSEMENT NO. 15 - HIRE PURCHASE (OWNER: DBS BANK LTD)
- 11) INCENTIVE DISCOUNT SCHEME FOR OFFENCE FREE DRIVERS
- 12) NO CLAIM DISCOUNT PROTECTION

LONPAC INSURANCE BHD

CHIEF EXECUTIVE  
(Singapore Branch)

User ID : ABLIM2

Date Issued : 2018-09-21 10:24:21.963

## PRIVACY POLICY

For information on our privacy policy, please visit our website [www.lonpac.com.sg](http://www.lonpac.com.sg)



1. CREATE QUOTATION	2. SUBMIT QUOTATION	3. PROPOSAL PENDING APPROVAL	4. CREATE PROPOSAL	5. PAYMENT	6. POLICY APPROVED
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## Policy Details - Policy Approved

Proposal No. : Z18VP05Q97571  
Policy No. : Z18VP05020273

Remarks :

## Underwriter Notes

14/9/2018 - Robert, as you have mentioned NTUC policy has a \$600 excess and our policy excess for insured is NIL which is better. I believe our premium is competitive as well. EYID - agreed to revised to S\$2,000 as the insured been with us for many years. Thanks. Elizabeth

Internal Remarks :

Our best EYIDR excess revised to \$2500 and premium at \$911.69 (Incl. GST)  
Do note EYIDR excess still applies to the insured.  
Insured is our long time client, has been with us since 2007.  
Agreed to support with 5%,

10/09/2018 - Agent appealing again for our 20 over years client.  
1. Elderly excess reduce to \$2000  
2. AP \$200 to waive the Elderly Excess pls refer to Elizabeth or Mr Quek

As per discussion w Eliz, we agreed to waive \$500 for EYIDR excess while maintain premium quoted \$911.69 (Incl. GST) in view of loyalty client since 2007.

by MRMLP0014 on 21/09/2018

## General Details

Policy No.	Z18VP05020273	Final Premium (before GST)	(S\$) 852.05
Proposal No.	Z18VP05Q97571	Payable Amount	(S\$) 911.69
Product Name	Motor CarePlus	Coverage Date (Start)	05/10/2018
Product Type	Vehicle - Motor	Coverage Date (End)	04/10/2019
Cover Package	Comprehensive	Payment Status	Successful
Proposer Name	LOH AI	Policy Status	Policy Approved
Intermediary Company	AB LIM PTE LTD (HQ)	Payment Method	Cash
Intermediary Name	Ablim4		

## Proposer Details

Proposer Details			
Proposer Name	LOH AI		
ID	S0168965G		
Nationality	Singaporean/Singapore PR		
Gender	Male	Insured Not Driving	-
Date Of Birth	13/07/1947	Marital Status	Married
Driving Experience (Years)	50	Driver's Age	71
Occupation	TEACHER / LECTURER / TUTOR		
Mobile Phone No	+6597871992	Job Nature	INDOOR
Block / House No	202	Office Phone No	
Unit / Floor No. (eg. #01-123)	#15-100	Street / Road Name	BUKIT BATOK STREET 21
		Country	Singapore
Postcode	650202	E-mail	
Is your occupation in the following exclusion list?		No	
<ul style="list-style-type: none"><li>Entertainment / Performing Artist / Musician</li><li>Night Club / Disco / Lounges / Bar Owners and their employees</li><li>Detective / Private Investigator</li><li>Full-time Student (age below 26 years old)</li><li>Full-time National Serviceman (age below 26 years old)</li></ul>		<ul style="list-style-type: none"><li>Journalist / Reporter</li><li>Jockey</li><li>Car Dealer / Motor Spare Parts Dealer / Workshop Owner or Operator / Motor Mechanic</li><li>Diplomat</li><li>Money Lender</li></ul>	
Vehicle Information			

## Vehicle Information

Vehicle Information			
Manufacturer	HYUNDAI		
Vehicle Model	ELANTRA 1.6		
Vehicle Type	SALOON - 4 DR		
Year of Registration	2017	Engine Capacity (C.C.)	1,591
Vehicle Number	SLS7771U	Number of Seats (Including Driver)	5
Chassis No.	KMHD841CMJU549549		
Weekend Car	No	Engine No.	G4FGHU687558
Engine Type	Petrol	Parallel Imported Car	No
Lonpac's Authorised Workshop		Yes	
For option to carry out accident repairs at distributor-owned workshops, additional premium and excess is applicable.			
Is this vehicle under Hire purchase?		Yes	
Name of Finance Company :		DBS BANK LTD	
If Others, please provide the name of the Finance Company :			
Would you like to take up the Personal Accident benefit? (Coverage up to S\$20,000 for bodily injury and S\$300 for medical expenses due to motor accident while driving the insured car)			

## NCD/Claim Details

NCD/Claim Details			
Claim Experience For The Last 3 Years	No		
No. of Claims (for past 3 years)			
Renewal NCD%	50%	Total Claim Amount	
Opt Out from free NCD protector		Previous Insurer	
Free NCD Protector is only applicable to Comprehensive Cover and Insured who		No	