



POLICY INFORMATION		Policy No. : VPA/P2041263	
Source	: (01) 14888 INCH-AXA RN(EP)		
Insured	: LAU KIM TEEN		
Address	: 102 NANYANG CRESCENT #09-01 SINGAPORE 637820		
Business/Profession	: OTHER OCCUPATION Carrying on or engaged in the business or profession last declared and no other for the purpose of this insurance.		
Period of Insurance : From 24/03/2018 To 23/03/2019 (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 50.00% NCD	: SGD 1,224.79		
GST 7.00%	: SGD 85.74		
Annual Premium	: SGD 1,310.53		
RISK DETAILS THE MOTOR VEHICLE			
Type Of Cover	: Comprehensive		
Regn No.	: SKM6217D		
Type Of Use	: Private Car		
Make/Model	: TOYOTA RAV4 2.0		
Year of Manufacture	: 2014	Seating Capacity (excl. Driver)	: 05
Body Type	: SPORTS UTILITY VEHICLE	Engine C.C.	: 1998
Engine No.	: 3ZRB247819		
Chassis No.	: JTMDE3EV20D031736		
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>Extra Coverage(Premium Breakdown)</u>		<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
NCD Protector			
Basic Own Damage Excess		: SGD 500.00	
<u>Named Drivers</u>			
1 LAU KIM TEEN			
MEMORANDA, CLAUSES, WARRANTIES & ENDORSEMENTS			
Subject to the Memoranda, Clauses, Warranties & Endorsements attached hereto:			
BTS NCDF			
BTS - The supplementary clauses forms parts of the Schedule :			



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COMPREHENSIVE

- 1 - Own Damage Excess
- 4 - Authorised Driver in the Event of Demise of Insured
- 5 - Hire Purchase (if applicable)

DEFINITION : Insured not driving shall mean
A non-driving Insured who will not be covered under this
Policy if he/she drives any car. A non-driving Insured
is not an authorized driver.

1 AUTHORISED WORKSHOPS

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

2 YOUNG AND/OR INEXPERIENCED DRIVER DEFINITION

Item 17 of Policy Definitions is deemed to be deleted and replaced
by the following.

Young and/or Inexperienced Driver shall mean any person who:

- Is less than 23 years old, and/or
- has been issued with a valid driving licence to drive in
Singapore for the relevant class of vehicle for less than 1 year.

2A YOUNG/INEXPERIENCED DRIVER EXCESS

It is hereby understood and agreed that in the event of any claim
arising under Section 1 of this Policy, the Insured in respect of
each and every event shall be responsible for an additional excess
of S\$2,500 (to be added to any excess imposed under the Policy)
whilst the Insured Motor Car is being driven by any driver aged
below 23 years old and/ or has been issued a valid driving licence
to drive in Singapore for the relevant class of vehicle for less
than 1 year.

3 LOSS OF PERSONAL EFFECTS (PRIVATE CARS ONLY)

The Insurer will indemnify the Insured against Loss of or damage to
personal effects (excluding money, jewellery, gold, articles of
gold and silver watches, monetary instruments, negotiable
instruments and handphone) whilst such property is in or on the
Motor Car where such loss or damage is occasioned by fire, external
explosion, self-ignition or lightning or burglary housebreaking
or theft or any attempt threat.

Provided always that:

- a) the liability of the Insurer thereunder shall be limited to
S\$3,000 in respect of any one occurrence in any one Period of



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Insurance.

- b) the Insurer shall not be liable in respect of loss or damage to goods or samples carried in connection with any trade of business.

Any loss or damage arising from breakage by theft or robbery which is not consequent upon forcible violent entry or exit, or consequent from an unlocked and unattended car is not covered under the Policy.

A claim effected on this Endorsement shall not prejudice the No Claim Discount (NCD) awarded under this insurance. However, if the Insurer shall pay for the loss or damage to the Insured vehicle, the specific reduction under the NCD shall be applied accordingly.

4 MEDICAL AND DENTAL EXPENSES

The Company will subject to the Limits of Liability of S\$1500 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 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 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 NEW FOR OLD REPLACEMENT

(Applicable to all vehicles Insured on Comprehensive basis, sustaining total loss within 36 months of first registration)
It is hereby declared and agreed that in the event of the Insured vehicle sustaining a total loss or constructive total loss for which indemnity is provided under Section I of this Policy, the Insurer may at its sole discretion replace or pay cash for a new car of the same make and model as the Insured vehicle, provided that:

- a) the total loss or constructive total loss of the Insured vehicle



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- will be declared by the Insurer provided the Insured vehicle is in the Insurer's opinion, unable of being economically repaired by the Distributor scheme workshops;
- b) the total loss or constructive total loss of the Insured vehicle is not due to theft or unexpected disappearance of the Insured vehicle;
- c) the Insured must show proof that they have made a booking for the new car of the same make and model as the Insured vehicle from the same Distributor from which they originally purchased the Insured vehicle.
- d) a new car of the same make and model as the Insured vehicle is available in Singapore for purchase, where a new car of the same make and model as the Insured vehicle is not available in Singapore for purchase, any cash compensation by the Insurer shall not exceed the price at which the Insured purchased or would have purchased the Insured vehicle with standard accessories;
- e) the new car shall be ordered within 30 days from the date of approval of the Insured's claim under the Policy;
- f) the Insured is present or available in Singapore and of requisite capacity to purchase the new car and to register the new car in the name of the Insured and the Insured is not otherwise disbarred and/or suspended and/or disqualified from driving for any period of time;
- g) the Insured shall obtain Insurance for the new car and the company shall be under no obligations and/or duty whatsoever to the Insured to provide Insurance for the new car;
- h) the Insured's maximum liability in respect of replacing a new car shall be limited to the original purchase cost of the new car with standard accessories from the local agent less discount, if any, excluding payment of any Road Tax and Insurance for the new car;
- i) the Insured or any person claiming to be indemnified agrees that the measure of indemnity will be the value of the new car of the same make and model as the Insured vehicle at the time of the accident and that the rebates from the Certificate of Entitlement (COE) and Preferential Additional Registration Fee (PARF) shall be utilized for the benefit of the Insurer and the Insured shall co-operate with Insurer in securing the rebates from the relevant Authority;
- j) the hirer of hire purchase company will receive the first lien of the money or monies owed and outstanding in accordance to the Hire purchase clause in the Policy Schedule.



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6 PERSONAL ACCIDENT BENEFITS

Section 4 - Personal Accident Benefit is deemed to be deleted and replaced by the following:

Personal Accident Benefits for Insured:

The Insurer undertakes to pay compensation to the Insured or his personal representative on the scale provided below for bodily injury sustained by the Insured.

- a) in direct connection with the Insured vehicle or
- b) whilst mounting and dismounting from or traveling in any private motor car and caused by violent accidental external and visible means which independently of any other cause (excepting medical or surgical treatment consequent upon such injury) shall within three calendar months of the occurrence of such injury result in:-

Description	Scale of Compensation		
	Insured	Driver (other than the Insured)	Passenger
1. Death	S\$100,000	S\$20,000	S\$10,000
2. Total and irrecoverable loss of all sight in both eyes	S\$100,000	S\$20,000	S\$10,000
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\$100,000	S\$20,000	S\$10,000
4. Total loss by physical severance at or above the wrist or ankle of one hand or one foot together with the total and irrecoverable loss of sight in one eye	S\$100,000	S\$20,000	S\$10,000
5. Total and irrecoverable loss of all sight in one eye	S\$50,000	S\$10,000	S\$5,000
6. Total loss by physical severance at or above the wrist or ankle of one hand or one foot	S\$50,000	S\$10,000	S\$5,000

Payment shall be made under one only of sub sections (1) to (6) in respect of any one occurrence and the total liability of the Insurer shall not in the aggregate exceed the sum of S\$100,000 during any one Period of Insurance.

Provided always that :



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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.

Personal Accident for Passengers and Authorized driver other than Insured:

This section is hereby extended to provide Personal Accident Benefits to Passengers (including authorized driver other than Insured) whilst such passengers are travelling in the Motor Car subject to the same terms and provisos of this section. The Scale of Compensation in respect of this extension is as noted below:-

Benefits (1) to (4) - S\$20,000(Driver) / S\$10,000(Passenger)
Benefits (5) to (6) - S\$10,000(Driver) / S\$5,000(Passenger)

The compensation payable under any of the events in the Scale of Benefits during the Period of Insurance shall not exceed S\$20,000(driver) / S\$10,000(passenger) per person, and the maximum total amount shall not exceed S\$10,000 multiplied by the number of passengers permitted to be carried in your Insured vehicle if this maximum amount becomes payable in circumstances where the number of passengers in the Insured vehicle at the time of accident exceeded the permitted number, a pro-rated portion of the maximum amount shall be payable to each injured passenger. The number of permitted passengers is the number representing the total carrying capacity of your Insured vehicle, as stated in the Vehicle Registration Card, less one (the driver).

7 CAR REPLACEMENT FOR LOSS OF USE

The Insurer will provide a rental car to the Insured until a replacement is obtained or the loss compensated or the Insured vehicle is repaired. The Insurer will provide a rental car subject to availability and subject to fulfillment of all the following conditions:

- a) the loss of use of the Insured Vehicle 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 the Insurer in accordance with Policy;
- c) the duration of repair shall be certified by our authorized surveyor;
- d) the Insured Vehicle actually undergoes the necessary repairs at BORNEO MOTORS; and



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- e) the car rental vendor shall be appointed by the Insurer at its sole discretion and the Insured shall abide by the terms and conditions of the rental agreement of the appointed car rental vendor.
- f) in respect to such damage where the Insured Vehicle becomes a total loss or constructive total loss, the Insurer will provide Insured with a replacement vehicle for a maximum of 30 days in a single Policy period.

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 your car is unsafe to drive or unable to be driven as a result of an Accident or upon recovery after Theft, 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.

If your Car is unsafe to drive or unable to be driven as a result of an Accident or upon recovery after Theft within West Malaysia, We will pay the reasonable cost of up to S\$1000 per Accident, not including any levies, taxes, penalties or fines that may be due and which are not covered under this Policy to move it to BORNEO MOTORS (SINGAPORE) PTE LTD, TOYOTA BODYCARE CENTRE provided the Accident or Theft is covered by your Policy.

9 PHONE ASSISTANCE AND ROADSIDE SUPPORT

In the event that The Insured Vehicle is unsafe to drive or is unable to be driven within Singapore, the Insurer will give basic troubleshooting advice over the phone to try to get The Insured vehicle started.

If the situation requires a technician to assist with battery replacement and the Insured Vehicle is within Singapore, the Insurer can arrange for it.

If The Insured Vehicle remains unsafe to drive or unable to be driven after the aforesaid advice and/or on-site troubleshooting and The Insured Vehicle is within Singapore, the Insurer can arrange for it to be towed to Borneo Motors (SINGAPORE) PTE LTD, TOYOTA SERVICE CENTRE .

After the Insured vehicle is being towed, The Insurer will make the necessary taxi arrangement to enable the Insured and the passengers to carry on to one destination within Singapore.

This service excludes the cost of parts.



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10 BREAKAGE OF GLASS IN WINDSCREEN OR WINDOWS

We will pay for the full replacement or full repair cost of any glass in the windscreen, windows, sunroof or any glass roof of your motorcar following breakage of such glass if there is no other damage to your motorcar. Such payment will not affect your No Claim Discount nor will the Own Damage Excess apply to such claim.

11 HOTEL ACCOMMODATION

If the Insured Vehicle is unsafe to drive or unable to be driven after an Accident, lost or stolen within the Geographical Area except for Singapore, the Insurer will arrange and reimburse the cost of one-way taxi transportation to the nearest hotel and reimburse the Insured for one night's accommodation for the Insured and your passengers up to S\$300 in total.

This benefit is payable should the Insured make or have made a claim under the Policy and which claim is paid or payable by the Insurer according to the Policy.

This benefit is only applicable provided the Insured have a claim which is paid or payable by the Insurer according to the Policy.

12 CANCELLATION CLAUSE

The Insured may cancel this Policy by giving the Insurer notice in writing. The Insurer may cancel this Policy by giving the Insured seven (7) days notice in writing by registered post to the Insured's last known address.

The Insurer will less off the amount to cover the period for which the Insured was covered and refund 80% of the remaining premium.

For the conditions mentioned above, the Insurer will not refund any premium if:

- a) the Insured has reported a claim, or
- b) the Insurer have paid a claim, or
- c) the Insured has an outstanding liability.

Upon cancellation of the Policy, the Insured shall delete and/or destroy all copies of the Certificate of Insurance in possession, including but not limited to any computer, database or document retrieval system into which the certificate of insurance has been stored, and shall be deemed to have done so. You shall not represent or hold yourself out as being covered by the Policy as of the date of cancellation of the Insurance Policy.

13 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



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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-PRIVATE VEHICLE

Current	Upon Renewal (Non-Reporting)
50%	40%
40%	30%
30%	20%
20%	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 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.



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NCDF - NCD Protector

It is hereby agreed that the No Claim Discount (NCD) entitlement in this Policy is protected on the next renewal of the Policy as follows:-

a) Based on NCD 50% (as stated in the Policy schedule)

No. of claims made or arisen during the Period of Insurance	NCD entitlement on renewal of Policy
0	50%
1	50%
2	20%
3 or more	0%

b) Based on NCD 40% (as stated in the Policy schedule)

No. of claims made or arisen during the Period of Insurance	NCD entitlement on renewal of Policy
0	50%
1	50%
2	10%
3 or more	0%

c) Based on NCD 30% (as stated in the Policy schedule)

No. of claims made or arisen during the Period of Insurance	NCD entitlement on renewal of Policy
0	40%
1	40%
2	0%
3 or more	0%

(2) All other terms and conditions set out in your Policy shall be applicable and remain in full-force and effect.

(3) It is further understood and agreed that the No Claim Discount (NCD) that is protected under this provision is not transferable to any other insurer on a transfer of the Policy from the Company to that other insurer.

AXA INSURANCE PTE LTD

Authorized Signature

IMPORTANT :

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

Issued by - **SGILKLH2** on **17/01/2018**

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