




Tax Invoice No : P1613300-00005

POLICY INFORMATION		Policy No. : VPA/P1613300	
Source	: (01) 14235 SD CONTEGO BMW 2 YR)		
Insured	: CHAN FERNIE STEPHANIE		
Address	: 21 HILLVIEW AVENUE #01-03 GLENDALE PARK SINGAPORE 669556		
Period of Insurance	: From 15/05/2017 To 14/05/2019 (Both Dates Inclusive)		
Transaction No.	: 00005		
Billing Currency	: SGD	Exchange Rate	: 1.0000
Gross Premium Less Discount SGD	Charges SGD	Total Payable SGD	
2,171.78	GST 7.00% 152.02	2,323.80	
<p>Premium Details (SGD)</p> <p>Gross Premium : 2,171.78</p> <p>Total Discount : 0.00</p> <p>Gross Premium less Discount : 2,171.78</p> <p>Note: Discount is only applicable to limited products.</p>			
<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 - SGILKLH2 on 24/04/2017			(R)



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Insured	: CHAN FERNIE STEPHANIE	
Address	: 21 HILLVIEW AVENUE #01-03 GLENDALE PARK SINGAPORE 669556	
Business/Profession	: PROFESSIONAL Carrying on or engaged in the business or profession last declared and no other for the purpose of this insurance.	
Period of Insurance	: From 15/05/2017 To 14/05/2019 (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% : SGD 1,180.31	NCD	
Safe Driver Disc : SGD 94.42	8.00%	
GST 7.00% : SGD 76.02		
Annual Premium : SGD 1,161.91		
Total Payable : SGD 2,323.80		
RISK DETAILS THE MOTOR VEHICLE		
Type Of Cover	: Comprehensive	
Regn No.	: SKS9247R	
Type Of Use	: Private Car	
Make/Model	: BMW 218I	
Year of Manufacture	: 2015	Seating Capacity (excl. Driver) : 04
Body Type	: HATCHBACK	Engine C.C. : 1499
Engine No.	: 33029208B38A15A	
Chassis No.	: WBA2A32090V456597	
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	
Hire Purchase	: UNITED OVERSEAS BANK LIMITED	
<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
NCD Protector		
Basic Own Damage Excess	: SGD 300.00	
<u>Named Drivers</u>		
1 CHAN FERNIE STEPHANIE		



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MEMORANDA, CLAUSES, WARRANTIES & ENDORSEMENTS

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

MEMORANDUM A

Make & Model : B.M.W. 218I ACTIVE TOURER D/AB LED DSC ABS
NAV .

BMS2 NCDF

BMS2 - The supplementary clauses forms parts of the Schedule :
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 any workshops which includes PERFORMANCE MOTORS LIMITED.

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 27 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 UNNAMED YOUNG/INEXPERIENCED DRIVER EXCESS

The excess is hereby deem to be deleted from the Certificate of
Insurance and replaced by the following. 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 unnamed driver aged below 27 years
old and/or has been issued a valid driving licence to drive in
Singapore for the relevant class of vehicle for less than one year.



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**2B UNNAMED DRIVER EXCESS
(OTHER THAN UNNAMED YOUNG/INEXPERIENCED DRIVER)**

The excess is hereby deem to be deleted from the Certificate of Insurance and replaced by the following. 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 any excess imposed under the Policy whilst the Insured Motor Car is being driven by any unnamed driver (other than the Insured's Spouse) aged 27 years old and above and who has been issued a valid driving licence to drive in Singapore for the relevant class of vehicle for one year or more.

3. LOSS OF PERSONAL EFFECTS (PRIVATE CARS ONLY)

It is hereby understood and agreed that the Company 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 handpone) 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 attempt threat.

Provided always that:

- a) the liability of the Company thereunder shall be limited to S\$500 in respect of any one occurrence in any one Period of Insurance.
- b) the Company 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 Company shall pay for the loss or damage to the Motor Car, the specific reduction under the NCD shall be applied accordingly.

4 FIXTURES AND ACCESSORIES (SOLAR FILM)

The indemnity as provided by Section 1 of this Policy is deemed to extend to cover any claim by the Insured for the cost of reinstating or replacing the fixtures and accessories fixed in the Insured vehicle following loss or damage by theft or accidental damage to the Insured vehicle.

This benefit shall not be applicable to Solar Film installed on



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sunroof or any glass roof of the car.

5 MEDICAL EXPENSES

Section 3 - Medical Benefit is deemed to be deleted and replaced by the following:

The Company will subject to the Limits of Liability of S\$1,000 in respect of each person injured pay to the Insured the reasonable medical expenses incurred in connection with any bodily injury by violent accidental external and visible means sustained by the Insured or authorised driver or any passenger of the Motor Car as the direct and immediate result of an accident to the Motor Car.

6 NEW FOR OLD REPLACEMENT

(Applicable to all vehicles Insured on Comprehensive basis, sustaining total loss within 12 months of first registration)
It is hereby declared and agreed that in the event of the Motor Car sustaining a total loss or constructive total loss for which indemnity is provided under Section I of this Policy, the Company may at its sole discretion replace or pay cash for a new car of the same make and model as the Motor Car, provided that:

- a) the total loss or constructive total loss of the Motor Car will be declared by the Company provided the Motor Car is in the Company's opinion, unable of being economically repaired by the Distributor scheme workshops and/or the Company's panel of appointed workshops;
- b) the total loss or constructive total loss of the Motor Car is not due to theft or unexpected disappearance of the Motor Car;
- c) the Insured must show proof that they have made a booking for the new car of the same make and model as the Motor Car from the same Distributor from which they originally purchased the Motor Car;
- d) a new car of the same make and model as the Motor Car is available in Singapore for purchase, where a new car of the same make and model as the Motor Car is not available in Singapore for purchase, any cash compensation by the Company shall not exceed the price at which the Insured purchased or would have purchased the Motor Car 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



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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 Company shall not guarantee the Certificate of Entitlement for the new car; where the Insured is unsuccessful after the first bid for the Certificate of Entitlement for the new car, any cash compensation by the Company in respect of the Certificate of Entitlement shall not exceed the first successful bid price for that particular COE tender exercise;
- i) the company'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;
- j) 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 motor car 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 Company and the Insured shall co-operate with Company in securing the rebates from the relevant Authority;
- k) 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.

7 PERSONAL ACCIDENT BENEFITS

Section 4 - 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.

- a) in direct connection with the Motor Car 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:-



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Description	Scale of Compensation
1. Death	S\$100,000
2. Total and irrecoverable loss of all sight in both eyes	S\$100,000
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
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
5. Total and irrecoverable loss of all sight in one eye	S\$50,000
6. Total loss by physical severance at or above the wrist or ankle of one hand or one foot	S\$50,000

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 Company shall not in the aggregate exceed the sum of S\$100,000 during any one Period of Insurance.

Provided always that :

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.

This section is hereby extended to provide Personal Accident Benefits to Passengers (including 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 Motor car. If this maximum amount becomes payable in circumstances where the number of passengers in your car at the time of accident exceeded the permitted number, a pro-rated portion of the maximum amount shall



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be payable to each injured passenger. The number of permitted passengers is the number representing the total carrying capacity of your Motor car, as stated in the Vehicle Registration Card, less one (the driver).

8 LOSS OF USE BENEFITS

1. We will pay you S\$100 each day of the loss of use of your Motorcar, up to a maximum limit of S\$1000 in respect of any one Accident, subject to fulfillment of all the following conditions:

- a. the loss of use of your Motorcar is the result of damage covered under your Policy;
- b. in respect to such damage, you make a claim under your Policy and which claim is paid or payable by us in accordance with your Policy;
- c. your Motorcar actually undergoes the necessary repairs at a workshop; and
- d. such period of necessary repairs is four (4) or more days as assessed and certified by our appointed authorised motor assessor.

2. This benefit shall not be applicable if your Motorcar 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 you after AXA's final settlement of your repair bill with the workshop.

4. In the event of any disputes, our decision shall be final and binding.

Subject otherwise to the terms and conditions of this Policy.

9 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 a Singapore workshop (either an AXA Premium Workshop or one of your choice, depending on the cover given by your Policy) 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



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including any levies, taxes, penalties or fines that may be due and which are not covered under this Policy to move it to a Singapore workshop (either an AXA Premium Workshop or one of your choice, depending on the cover given by your Policy) provided the Accident or Theft is covered by your Policy.

10 PHONE ASSISTANCE AND ROADSIDE SUPPORT

In the event that Your Car is unsafe to drive or is unable to be driven within the Geographical Area, We will give you basic troubleshooting advice over the phone to try to get your car started.

If your situation requires a technician to assist with on-site troubleshooting, We can arrange for it.

If your car remains unsafe to drive or unable to be driven after the aforesaid advice and / or on-site troubleshooting and your car is within Singapore, We can arrange for it to be towed to the nearest workshop of your choice.

This service excludes the cost of parts.

11 CANCELLATION CHARGES

Period of Insurance (Not Exceeding)	Short Period Premium charged as Percentage (%) of the Total Premium
2 weeks	12.5%
2 months	25.0%
4 months	37.5%
6 months	50.0%
8 months	62.5%
12 months	75.0%
16 months	87.5%
Exceeding 16 months	Full Premium

* If there is/are claim(s) made in the 1st year and cancellation is done in the 1st year, refund is 25% of the total premium.

* If there is/are claim(s) made in the 2nd year, there is no refund.

12 NO CLAIM DISCOUNT

Item 2 of No Claim Discount is deemed to be deleted and replaced by the following

Start	Year 1	End of Year 1	Year 2	End of Year 2
0%	No Claim	10%	No Claim	20%
0%	1 Claim	0%	No Claim	10%
0%	No Claim	10%	1 Claim	0%
0%	1 Claim	0%	1 Claim	0%



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10%	No Claim	20%	No Claim	30%
10%	1 Claim	0%	No Claim	10%
10%	No Claim	20%	1 Claim	0%
10%	1 Claim	0%	1 Claim	0%
20%	No Claim	30%	No Claim	40%
20%	1 Claim	0%	No Claim	10%
20%	No Claim	30%	1 Claim	0%
20%	1 Claim	0%	1 Claim	0%
30%	No Claim	40%	No Claim	50%
30%	1 Claim	0%	No Claim	10%
30%	No Claim	40%	1 Claim	10%
30%	1 Claim	0%	1 Claim	0%
40%	No Claim	50%	No Claim	50%
40%	1 Claim	10%	No Claim	20%
40%	No Claim	50%	1 Claim	20%
40%	1 Claim	10%	1 Claim	0%
50%	No Claim	50%	No Claim	50%
50%	1 Claim	20%	No Claim	30%
50%	No Claim	50%	1 Claim	20%
50%	1 Claim	20%	1 Claim	0%

13 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.

14 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



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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-PRIVATE VEHICLE

Current	Upon Renewal (Non-Reporting)
50%	40%
40%	30%
30%	20%
20%	10%
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.

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)



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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 24/04/2017

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