




Tax Invoice No : P0986612-00293

| POLICY INFORMATION | | Policy No. : VFX/P0986612 |
|---|--|---------------------------|
| Source | : 03681 SC AUTO INDUSTRIES (S) PTE LTD | |
| Insured | : KAL TRANSPORT PTE LTD | |
| Address | : 11 DAIRY FARM HEIGHTS #02-26 THE SKYWOODS SINGAPORE 677661 | |
| Period of Insurance | : From 01/08/2018 To 31/07/2019 (Both Dates Inclusive) | |
| Transaction No. | : 00293 | |
| Accounting Month / Year | : 03 2019 | |
| Billing Currency | : SGD | Exchange Rate : 1.0000 |
| Gross Premium SGD | Charges SGD | Total Payable SGD |
| 778.94 | (GST 7.00%) 54.53 | 833.47 |
| 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;"> 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 - SGIRA on 26/03/2019 | | (R) |



| POLICY INFORMATION | | Policy No. : VFX/P0986612 | |
|--|---|--------------------------------|--|
| Source | : 03681 | SC AUTO INDUSTRIES (S) PTE LTD | |
| Insured | : KAL TRANSPORT PTE LTD | | |
| Address | : 11 DAIRY FARM HEIGHTS #02-26 THE SKYWOODS SINGAPORE 677661 | | |
| Period of Insurance | : From 01/08/2018 To 31/07/2019 | (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 % | : SGD 0.00 | | |
| GST 7.00% | : SGD 54.53 | | |
| Annual Premium | : SGD 0.00 | | |
| Total Payable | : SGD 833.47 | | |
| RISK DETAILS THE MOTOR VEHICLE | | | |
| Risk No. | : 6 | | |
| Type of Cover | : Comprehensive | | |
| Regn. No. | : CB9988U | | |
| Type Of Use | : HIRE BUS (PH OR PA) | | |
| Make/Model | : TOYOTA COASTER SUPER LWB | | |
| Year of Manufacture | : 2010 | | |
| Carrying Cap. Seat | : 29.00 | | |
| Body Type | : BUS | | |
| Engine No. | : N04CUH12774 | | |
| Chassis No. | : JTGEP538X06000166 | | |
| | : Market Value At The Time Of Loss (including Accessories and Spare Parts) | | |
| Limitations as to Use | : As specified in Certificate of Insurance | | |
| Hire Purchase | : SC AUTO INDUSTRIES (S) PTE LTD | | |
| <u>Extra Coverage(Premium Breakdown)</u> | <u>Limits (SGD)</u> | <u>Premium (SGD)</u> | |
| BASIC PREMIUM | | 2,375.11 | |
| LESS 20.00% Flt Disc | | 475.02 | |
| NET PREMIUM | | 1,900.09 | |
| TOTAL PREMIUM | | 1,900.09 | |
| <u>Excess Applicable</u> | | | |
| Sect I - Used In S'pore Only | : SGD 1,500.00 | | |
| Sect II-Used In Singapore Only | : SGD 1,500.00 | | |



Policy No. : VFX/P0986612

Windscreen Excess : SGD 500.00

Named Drivers

1 GOH LAI TING

Risk No. : 23
Type of Cover : Comprehensive
Regn. No. : CB6645D
Type Of Use : HIRE BUS (PH OR PA)
Make/Model : ISUZU NQR75UL5A
Year of Manufacture : 2008
Carrying Cap. Seat : 30.00
Body Type : BUS
Engine No. : 4HK1627082
Chassis No. : JAAN1R75L17100065
: Market Value At The Time Of Loss
(including Accessories and Spare Parts)
Limitations as to Use : As specified in Certificate of Insurance
Hire Purchase : SC AUTO INDUSTRIES (S) PTE LTD

| <u>Extra Coverage(Premium Breakdown)</u> | <u>Limits (SGD)</u> | <u>Premium (SGD)</u> |
|---|----------------------------|-----------------------------|
| BASIC PREMIUM | | 2,789.40 |
| LESS 20.00% Flt Disc | | 557.88 |
| NET PREMIUM | | 2,231.52 |
| TOTAL PREMIUM | | 2,231.52 |

Excess Applicable

Sect I - Used In S'pore Only : SGD 1,500.00
Sect II-Used In Singapore Only : SGD 1,500.00
Windscreen Excess : SGD 500.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 24
Type of Cover : Comprehensive
Regn. No. : CB6641P
Type Of Use : HIRE BUS (PH OR PA)



Policy No. : VFX/P0986612

Make/Model : NISSAN URVAN MICROBUS 3.0
Year of Manufacture : 2010
Carrying Cap. Seat : 11.00
Body Type : BUS
Engine No. : ZD30260017K
Chassis No. : JN1TG4E25Z0788128
: Market Value At The Time Of Loss
(including Accessories and Spare Parts)
Limitations as to Use : As specified in Certificate of Insurance
Hire Purchase : MAYBANK

| <u>Extra Coverage(Premium Breakdown)</u> | <u>Limits (SGD)</u> | <u>Premium (SGD)</u> |
|--|---------------------|----------------------|
| BASIC PREMIUM | | 1,619.72 |
| LESS 20.00% Flt Disc | | 323.94 |
| NET PREMIUM | | 1,295.78 |
| TOTAL PREMIUM | | 1,295.78 |

Excess Applicable

Sect I - Used In S'pore Only : SGD 1,500.00
Sect II-Used In Singapore Only : SGD 1,500.00
Windscreen Excess : SGD 200.00

Named Drivers

1 ANY AUTHORISED DRIVER

MEMO

Make & Model: NISSAN URVAN MICROBUS 3.0 4DR 5MT ABS AIRBAG

Risk No. : 27
Type of Cover : Comprehensive
Regn. No. : PC317G
Type Of Use : HIRE BUS (PH OR PA)
Make/Model : SCANIA KIB4X2 MANUAL ABS
Year of Manufacture : 2010
Carrying Cap. Seat : 62.00
Body Type : BUS
Engine No. : 6643817
Chassis No. : YS2K4X20001872899



Policy No. : VFX/P0986612

Limitations as to Use : **Market Value At The Time Of Loss**
(including Accessories and Spare Parts)
Hire Purchase : **As specified in Certificate of Insurance**
: **SC AUTO INDUSTRIES (S) PTE LTD**

| <u>Extra Coverage(Premium Breakdown)</u> | <u>Limits (SGD)</u> | <u>Premium (SGD)</u> |
|--|---------------------|----------------------|
| BASIC PREMIUM | | 3,639.52 |
| LESS 20.00% Flt Disc | | 727.90 |
| NET PREMIUM | | 2,911.62 |
| TOTAL PREMIUM | | 2,911.62 |

Excess Applicable

Sect I - Used In S'pore Only : SGD 1,500.00
Sect II-Used In Singapore Only : SGD 1,500.00
Windscreen Excess : SGD 500.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 29
Type of Cover : Comprehensive
Regn. No. : CB6530B
Type Of Use : HIRE BUS (PH OR PA)
Make/Model : NISSAN URVAN MICROBUS 3.0
Year of Manufacture : 2010
Carrying Cap. Seat : 11.00
Body Type : BUS
Engine No. : ZD30248456K
Chassis No. : JN1TG4E25Z0787168
Limitations as to Use : **Market Value At The Time Of Loss**
(including Accessories and Spare Parts)
: **As specified in Certificate of Insurance**

| <u>Extra Coverage(Premium Breakdown)</u> | <u>Limits (SGD)</u> | <u>Premium (SGD)</u> |
|--|---------------------|----------------------|
| BASIC PREMIUM | | 1,619.72 |
| LESS 20.00% Flt Disc | | 323.94 |
| NET PREMIUM | | 1,295.78 |
| TOTAL PREMIUM | | 1,295.78 |



Policy No. : VFX/P0986612

Excess Applicable

Sect I - Used In S'pore Only : SGD 1,500.00
Sect II-Used In Singapore Only : SGD 1,500.00
Windscreen Excess : SGD 200.00

Named Drivers

1 ANY AUTHORISED DRIVER

MEMO

Make & Model : NISSAN URVAN MICROBUS 3.0 4DR 5MT ABS AIRBAG

Risk No. : 43
Type of Cover : Comprehensive
Regn. No. : CB6947H
Type Of Use : HIRE BUS (PH OR PA)
Make/Model : MITSUBISHI ROSA 4.9L MT 2WD
Year of Manufacture : 2011
Carrying Cap. Seat : 24.00
Body Type : BUS
Engine No. : 4M50D67848
Chassis No. : BE63DJF10051
: Market Value At The Time Of Loss
(including Accessories and Spare Parts)
Limitations as to Use : As specified in Certificate of Insurance
Hire Purchase : MERCEDES-BENZ FINANCIAL SERVICES (S) LTD

| <u>Extra Coverage(Premium Breakdown)</u> | <u>Limits (SGD)</u> | <u>Premium (SGD)</u> |
|---|----------------------------|-----------------------------|
| BASIC PREMIUM | | 2,480.86 |
| LESS 20.00% Flt Disc | | 496.17 |
| NET PREMIUM | | 1,984.69 |
| TOTAL PREMIUM | | 1,984.69 |

Excess Applicable

Sect I - Used In S'pore Only : SGD 1,500.00
Sect II-Used In Singapore Only : SGD 1,500.00
Windscreen Excess : SGD 500.00

Named Drivers

1 ANY AUTHORISED DRIVER

MEMO



Policy No. : VFX/P0986612

Make & Model: MITSUBISHI ROSA 4.9L MT 2WD 6T TURBO 4DR
24 SEATER

Risk No. : 45
Type of Cover : Comprehensive
Regn. No. : CB7046B
Type Of Use : HIRE BUS (PH OR PA)
Make/Model : ISUZU LT134P
Year of Manufacture : 2012
Carrying Cap. Seat : 49.00
Body Type : BUS
Engine No. : 6HK1621580
Chassis No. : JALLT134PC7000037
: Market Value At The Time Of Loss
(including Accessories and Spare Parts)
Limitations as to Use : As specified in Certificate of Insurance
Hire Purchase : SC CREDIT PTE LTD

| <u>Extra Coverage(Premium Breakdown)</u> | <u>Limits (SGD)</u> | <u>Premium (SGD)</u> |
|--|---------------------|----------------------|
| BASIC PREMIUM | | 3,164.08 |
| LESS 20.00% Flt Disc | | 632.81 |
| NET PREMIUM | | 2,531.27 |
| TOTAL PREMIUM | | 2,531.27 |

Excess Applicable

Sect I - Used In S'pore Only : SGD 1,500.00
Sect II-Used In Singapore Only : SGD 1,500.00
Windscreen Excess : SGD 500.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 46
Type of Cover : Comprehensive
Regn. No. : CB7047Z
Type Of Use : HIRE BUS (PH OR PA)



Policy No. : VFX/P0986612

Make/Model : ISUZU LT134P
Year of Manufacture : 2012
Carrying Cap. Seat : 49.00
Body Type : BUS
Engine No. : 6HK1621291
Chassis No. : JALLT134PC7000033
: Market Value At The Time Of Loss
(including Accessories and Spare Parts)
Limitations as to Use : As specified in Certificate of Insurance
Hire Purchase : SC CREDIT PTE LTD

| <u>Extra Coverage(Premium Breakdown)</u> | <u>Limits (SGD)</u> | <u>Premium (SGD)</u> |
|--|---------------------|----------------------|
| BASIC PREMIUM | | 3,164.08 |
| LESS 20.00% Flt Disc | | 632.81 |
| NET PREMIUM | | 2,531.27 |
| TOTAL PREMIUM | | 2,531.27 |

Excess Applicable

Sect I - Used In S'pore Only : SGD 1,500.00
Sect II-Used In Singapore Only : SGD 1,500.00
Windscreen Excess : SGD 500.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 48
Type of Cover : Comprehensive
Regn. No. : CB7317U
Type Of Use : HIRE BUS (PH OR PA)
Make/Model : MITSUBISHI ROSA 4.9L MT 2WD
Year of Manufacture : 2011
Carrying Cap. Seat : 29.00
Body Type : BUS
Engine No. : 4M50D71183
Chassis No. : BE63DJF10115
: 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/P0986612

: MERCEDES-BENZ FINANCIAL SERVICES (S) LTD

| <u>Extra Coverage(Premium Breakdown)</u> | <u>Limits (SGD)</u> | <u>Premium (SGD)</u> |
|--|---------------------|----------------------|
| BASIC PREMIUM | | 2,480.86 |
| LESS 20.00% Flt Disc | | 496.17 |
| NET PREMIUM | | 1,984.69 |
| TOTAL PREMIUM | | 1,984.69 |

Excess Applicable

| | |
|--------------------------------|----------------|
| Sect I - Used In S'pore Only | : SGD 1,500.00 |
| Sect II-Used In Singapore Only | : SGD 1,500.00 |
| Windscreen Excess | : SGD 500.00 |

Named Drivers

1 ANY AUTHORISED DRIVER

MEMO

Make & Model: MITSUBISHI ROSA 4.9L MT 2WD 6T TURBO 4DR
24 SEATER

| | |
|-----------------------|---|
| Risk No. | : 50 |
| Type of Cover | : Comprehensive |
| Regn. No. | : CB7114M |
| Type Of Use | : HIRE BUS (PH OR PA) |
| Make/Model | : TOYOTA HIACE HIROOF AUTO 14 S |
| Year of Manufacture | : 2012 |
| Carrying Cap. Seat | : 13.00 |
| Body Type | : BUS |
| Engine No. | : 1KD2256014 |
| Chassis No. | : JTFST22P200015791 |
| | : Market Value At The Time Of Loss (including Accessories and Spare Parts) |
| Limitations as to Use | : As specified in Certificate of Insurance |
| Hire Purchase | : DATCO PTE LTD |

| <u>Extra Coverage(Premium Breakdown)</u> | <u>Limits (SGD)</u> | <u>Premium (SGD)</u> |
|--|---------------------|----------------------|
| BASIC PREMIUM | | 1,556.20 |
| LESS 20.00% Flt Disc | | 311.24 |
| NET PREMIUM | | 1,244.96 |



| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|----------------------------|--|---|----------------------------|-----------------------------|---------------|---|---------------|----------------------|---|---------|-------------|---|---------------------|---------------|---|--------------|---------------------|---|------|--------------------|---|-------|-----------|---|-----|------------|---|------------|-------------|---|-------------------|--|---|----------------------------------|--|--|---|-----------------------|---|--|---------------|---|-------------------|
| Policy No. : VFX/P0986612 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| TOTAL PREMIUM | | 1,244.96 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <u>Excess Applicable</u> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Sect I - Used In S'pore Only | : SGD 1,500.00 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Sect II-Used In Singapore Only | : SGD 1,500.00 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Windscreen Excess | : SGD 200.00 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <u>Named Drivers</u> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1 ANY AUTHORISED DRIVER | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <table border="0"> <tr> <td>Risk No.</td> <td>:</td> <td>51</td> </tr> <tr> <td>Type of Cover</td> <td>:</td> <td>Comprehensive</td> </tr> <tr> <td>Regn. No.</td> <td>:</td> <td>PC2219T</td> </tr> <tr> <td>Type Of Use</td> <td>:</td> <td>HIRE BUS (PH OR PA)</td> </tr> <tr> <td>Make/Model</td> <td>:</td> <td>ISUZU LT134P</td> </tr> <tr> <td>Year of Manufacture</td> <td>:</td> <td>2012</td> </tr> <tr> <td>Carrying Cap. Seat</td> <td>:</td> <td>49.00</td> </tr> <tr> <td>Body Type</td> <td>:</td> <td>BUS</td> </tr> <tr> <td>Engine No.</td> <td>:</td> <td>6HK1622342</td> </tr> <tr> <td>Chassis No.</td> <td>:</td> <td>JALLT134PC7000048</td> </tr> <tr> <td></td> <td>:</td> <td>Market Value At The Time Of Loss</td> </tr> <tr> <td></td> <td></td> <td>(including Accessories and Spare Parts)</td> </tr> <tr> <td>Limitations as to Use</td> <td>:</td> <td>As specified in Certificate of Insurance</td> </tr> <tr> <td>Hire Purchase</td> <td>:</td> <td>SC CREDIT PTE LTD</td> </tr> </table> | | | Risk No. | : | 51 | Type of Cover | : | Comprehensive | Regn. No. | : | PC2219T | Type Of Use | : | HIRE BUS (PH OR PA) | Make/Model | : | ISUZU LT134P | Year of Manufacture | : | 2012 | Carrying Cap. Seat | : | 49.00 | Body Type | : | BUS | Engine No. | : | 6HK1622342 | Chassis No. | : | JALLT134PC7000048 | | : | Market Value At The Time Of Loss | | | (including Accessories and Spare Parts) | Limitations as to Use | : | As specified in Certificate of Insurance | Hire Purchase | : | SC CREDIT PTE LTD |
| Risk No. | : | 51 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Type of Cover | : | Comprehensive | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Regn. No. | : | PC2219T | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Type Of Use | : | HIRE BUS (PH OR PA) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Make/Model | : | ISUZU LT134P | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Year of Manufacture | : | 2012 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Carrying Cap. Seat | : | 49.00 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Body Type | : | BUS | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Engine No. | : | 6HK1622342 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Chassis No. | : | JALLT134PC7000048 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | : | Market Value At The Time Of Loss | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | (including Accessories and Spare Parts) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Limitations as to Use | : | As specified in Certificate of Insurance | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Hire Purchase | : | SC CREDIT PTE LTD | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <table border="0"> <tr> <td><u>Extra Coverage(Premium Breakdown)</u></td> <td><u>Limits (SGD)</u></td> <td><u>Premium (SGD)</u></td> </tr> <tr> <td>BASIC PREMIUM</td> <td></td> <td>3,164.08</td> </tr> <tr> <td>LESS 20.00% Flt Disc</td> <td></td> <td>632.81</td> </tr> <tr> <td>NET PREMIUM</td> <td></td> <td>2,531.27</td> </tr> <tr> <td>TOTAL PREMIUM</td> <td></td> <td>2,531.27</td> </tr> </table> | | | <u>Extra Coverage(Premium Breakdown)</u> | <u>Limits (SGD)</u> | <u>Premium (SGD)</u> | BASIC PREMIUM | | 3,164.08 | LESS 20.00% Flt Disc | | 632.81 | NET PREMIUM | | 2,531.27 | TOTAL PREMIUM | | 2,531.27 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <u>Extra Coverage(Premium Breakdown)</u> | <u>Limits (SGD)</u> | <u>Premium (SGD)</u> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| BASIC PREMIUM | | 3,164.08 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| LESS 20.00% Flt Disc | | 632.81 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| NET PREMIUM | | 2,531.27 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| TOTAL PREMIUM | | 2,531.27 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <u>Excess Applicable</u> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Sect I - Used In S'pore Only | : SGD 1,500.00 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Sect II-Used In Singapore Only | : SGD 1,500.00 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Windscreen Excess | : SGD 500.00 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <u>Named Drivers</u> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1 ANY AUTHORISED DRIVER | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |



Policy No. : VFX/P0986612

Risk No. : 54
Type of Cover : Comprehensive
Regn. No. : PC3305X
Type Of Use : HIRE BUS (PH OR PA)
Make/Model : MITSUBISHI ROSA BUS
Year of Manufacture : 2014
Carrying Cap. Seat : 23.00
Body Type : BUS
Engine No. : 4P10B26432
Chassis No. : BE641JJ10131
: Market Value At The Time Of Loss
(including Accessories and Spare Parts)
Limitations as to Use : As specified in Certificate of Insurance
Hire Purchase : MERCEDES-BENZ FINANCIAL SERVICES (S) LTD

| <u>Extra Coverage(Premium Breakdown)</u> | <u>Limits (SGD)</u> | <u>Premium (SGD)</u> |
|--|---------------------|----------------------|
| BASIC PREMIUM | | 2,586.62 |
| LESS 20.00% Flt Disc | | 517.32 |
| NET PREMIUM | | 2,069.30 |
| TOTAL PREMIUM | | 2,069.30 |

Excess Applicable

Sect I - Used In S'pore Only : SGD 1,500.00
Sect II-Used In Singapore Only : SGD 1,500.00
Windscreen Excess : SGD 500.00

Named Drivers

1 ANY AUTHORISED DRIVER

MEMO

Make & Model: MITSUBISHI ROSA BUS BE641JRMDEB

Risk No. : 55
Type of Cover : Comprehensive
Regn. No. : PC3165H
Type Of Use : HIRE BUS (PH OR PA)
Make/Model : ISUZU LT434P 7.8 SMT
Year of Manufacture : 2014
Carrying Cap. Seat : 45.00



Policy No. : VFX/P0986612

Body Type : BUS
Engine No. : 6HK1663437
Chassis No. : JALLT434PE7000087
: Market Value At The Time Of Loss
(including Accessories and Spare Parts)
Limitations as to Use : As specified in Certificate of Insurance
Hire Purchase : SC CREDIT PTE LTD

| <u>Extra Coverage(Premium Breakdown)</u> | <u>Limits (SGD)</u> | <u>Premium (SGD)</u> |
|--|---------------------|----------------------|
| BASIC PREMIUM | | 3,155.22 |
| LESS 20.00% Flt Disc | | 631.04 |
| NET PREMIUM | | 2,524.18 |
| TOTAL PREMIUM | | 2,524.18 |

Excess Applicable

Sect I - Used In S'pore Only : SGD 1,500.00
Sect II-Used In Singapore Only : SGD 1,500.00
Windscreen Excess : SGD 500.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 60
Type of Cover : Comprehensive
Regn. No. : PC3981T
Type Of Use : HIRE BUS (PH OR PA)
Make/Model : ISUZU LT434P 7.8 SMT
Year of Manufacture : 2014
Carrying Cap. Seat : 45.00
Body Type : BUS
Engine No. : 6HK1663573
Chassis No. : JALLT434PE7000090
: Market Value At The Time Of Loss
(including Accessories and Spare Parts)
Limitations as to Use : As specified in Certificate of Insurance
Hire Purchase : SC CREDIT PTE LTD

| <u>Extra Coverage(Premium Breakdown)</u> | <u>Limits (SGD)</u> | <u>Premium (SGD)</u> |
|--|---------------------|----------------------|
| BASIC PREMIUM | | 3,155.22 |



Policy No. : VFX/P0986612

| | |
|----------------------|----------|
| LESS 20.00% Flt Disc | 631.04 |
| NET PREMIUM | 2,524.18 |
| TOTAL PREMIUM | 2,524.18 |

Excess Applicable

| | |
|--------------------------------|----------------|
| Sect I - Used In S'pore Only | : SGD 1,500.00 |
| Sect II-Used In Singapore Only | : SGD 1,500.00 |
| Windscreen Excess | : SGD 500.00 |

Named Drivers

1 ANY AUTHORISED DRIVER

MEMO

USAGE : TO FERRY SCHOOL CHILDREN, WORKERS & TOURISTS ONLY

| | |
|-----------------------|---|
| Risk No. | : 63 |
| Type of Cover | : Comprehensive |
| Regn. No. | : PC4303U |
| Type Of Use | : HIRE BUS (PH OR PA) |
| Make/Model | : MITSUBISHI ROSA BUS |
| Year of Manufacture | : 2015 |
| Carrying Cap. Seat | : 24.00 |
| Body Type | : BUS |
| Engine No. | : 4P10B70195 |
| Chassis No. | : BE641JK30070 |
| | : Market Value At The Time Of Loss (including Accessories and Spare Parts) |
| Limitations as to Use | : As specified in Certificate of Insurance |
| Hire Purchase | : MERCEDES BENZ FINANCIAL SERVICES SINGAPORE LTD |

| <u>Extra Coverage(Premium Breakdown)</u> | <u>Limits (SGD)</u> | <u>Premium (SGD)</u> |
|--|---------------------|----------------------|
| BASIC PREMIUM | | 2,586.62 |
| LESS 20.00% Flt Disc | | 517.32 |
| NET PREMIUM | | 2,069.30 |
| TOTAL PREMIUM | | 2,069.30 |

Excess Applicable

| | |
|--------------------------------|----------------|
| Sect I - Used In S'pore Only | : SGD 1,500.00 |
| Sect II-Used In Singapore Only | : SGD 1,500.00 |
| Windscreen Excess | : SGD 500.00 |



Policy No. : VFX/P0986612

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 64
Type of Cover : Comprehensive
Regn. No. : CB7693H
Type Of Use : HIRE BUS (PH OR PA)
Make/Model : MITSUBISHI ROSA BUS
Year of Manufacture : 2015
Carrying Cap. Seat : 24.00
Body Type : BUS
Engine No. : 4P10B82433 Engine C.C.: 2998
Chassis No. : BE641JK30068
: Market Value At The Time Of Loss
(including Accessories and Spare Parts)
Limitations as to : As specified in Certificate of Insurance
Use
Hire Purchase : MERCEDES BENZ FINANCIAL SERVICES SINGAPORE LTD

| <u>Extra Coverage(Premium Breakdown)</u> | <u>Limits (SGD)</u> | <u>Premium (SGD)</u> |
|--|---------------------|----------------------|
| BASIC PREMIUM | | 2,586.62 |
| LESS 20.00% Flt Disc | | 517.32 |
| NET PREMIUM | | 2,069.30 |
| TOTAL PREMIUM | | 2,069.30 |

Excess Applicable

Sect I - Used In S'pore Only : SGD 1,500.00
Sect II-Used In Singapore Only : SGD 1,500.00
Windscreen Excess : SGD 500.00

Named Drivers

1 ANY AUTHORISED DRIVER

MEMO

Make & Model : MITSUBISHI ROSA BUS BE641JRMDEB

Risk No. : 65
Type of Cover : Comprehensive
Regn. No.



Policy No. : VFX/P0986612

: PC4589L
 Type Of Use : HIRE BUS (PH OR PA)
 Make/Model : MITSUBISHI ROSA BUS
 Year of Manufacture : 2015
 Carrying Cap. Seat : 24.00
 Body Type : BUS
 Engine No. : 4P10C02069 Engine C.C.: 2998
 Chassis No. : BE641JK30143
 : Market Value At The Time Of Loss
 (including Accessories and Spare Parts)
 Limitations as to Use : As specified in Certificate of Insurance
 Hire Purchase : MERCEDES-BENZ FINANCIAL SERVICES SINGAPORE LTD

| <u>Extra Coverage(Premium Breakdown)</u> | <u>Limits (SGD)</u> | <u>Premium (SGD)</u> |
|--|---------------------|----------------------|
| BASIC PREMIUM | | 2,586.62 |
| LESS 20.00% Flt Disc | | 517.32 |
| NET PREMIUM | | 2,069.30 |
| TOTAL PREMIUM | | 2,069.30 |

Excess Applicable

Sect I - Used In S'pore Only : SGD 1,500.00
 Sect II-Used In Singapore Only : SGD 1,500.00
 Windscreen Excess : SGD 500.00

Named Drivers

1 ANY AUTHORISED DRIVER

MEMO

Make & Model : MITSUBISHI ROSA BUS BE641JRMDEB

Risk No. : 66
 Type of Cover : Comprehensive
 Regn. No. : PC4747Y
 Type Of Use : HIRE BUS (PH OR PA)
 Make/Model : MITSUBISHI ROSA BUS
 Year of Manufacture : 2015
 Carrying Cap. Seat : 24.00
 Body Type : BUS



Policy No. : VFX/P0986612

Engine No. : 4P10B95073 Engine C.C.: 2998
Chassis No. : BE641JK30116
: Market Value At The Time Of Loss
(including Accessories and Spare Parts)
Limitations as to : As specified in Certificate of Insurance
Use
Hire Purchase : MERCEDES-BENZ FINANCIAL SERVICES SINGAPORE LTD

| <u>Extra Coverage(Premium Breakdown)</u> | <u>Limits (SGD)</u> | <u>Premium (SGD)</u> |
|--|---------------------|----------------------|
| BASIC PREMIUM | | 2,586.62 |
| LESS 20.00% Flt Disc | | 517.32 |
| NET PREMIUM | | 2,069.30 |
| TOTAL PREMIUM | | 2,069.30 |

Excess Applicable

Sect I - Used In S'pore Only : SGD 1,500.00
Sect II-Used In Singapore Only : SGD 1,500.00
Windscreen Excess : SGD 500.00

Named Drivers

1 ANY AUTHORISED DRIVER

MEMO

Make & Model : MITSUBISHI ROSA BUS BE641JRMDEB

Risk No. : 67
Type of Cover : Comprehensive
Regn. No. : PA7776D
Type Of Use : HIRE BUS (PH OR PA)
Make/Model : TOYOTA HIACE COMMUTER 3.0GL A
Year of Manufacture : 2008
Carrying Cap. Seat : 13.00
Body Type : BUS
Engine No. : 1KD1808999 Engine C.C.: 2982
Chassis No. : KDH2230003724
: Market Value At The Time Of Loss
(including Accessories and Spare Parts)
Limitations as to : As specified in Certificate of Insurance
Use



Policy No. : VFX/P0986612

| <u>Extra Coverage(Premium Breakdown)</u> | <u>Limits (SGD)</u> | <u>Premium (SGD)</u> |
|--|---------------------|----------------------|
| BASIC PREMIUM | | 1,619.72 |
| LESS 20.00% Flt Disc | | 323.94 |
| NET PREMIUM | | 1,295.78 |
| TOTAL PREMIUM | | 1,295.78 |

Excess Applicable

| | |
|--------------------------------|----------------|
| Sect I - Used In S'pore Only | : SGD 1,500.00 |
| Sect II-Used In Singapore Only | : SGD 1,500.00 |
| Windscreen Excess | : SGD 200.00 |

Named Drivers

1 ANY AUTHORISED DRIVER

| | |
|-----------------------|---|
| Risk No. | : 68 |
| Type of Cover | : Comprehensive |
| Regn. No. | : PC5130U |
| Type Of Use | : HIRE BUS (PH OR PA) |
| Make/Model | : FTBCI LEXBUILD-HOLA WALLABY 88 |
| Year of Manufacture | : 2016 |
| Carrying Cap. Seat | : 39.00 |
| Body Type | : BUS |
| Engine No. | : 22192538 |
| Chassis No. | : LA9L1DAB8GFFBC027 |
| | : Market Value At The Time Of Loss (including Accessories and Spare Parts) |
| Limitations as to Use | : As specified in Certificate of Insurance |
| Hire Purchase | : APL CREDIT PTE LTD |

| <u>Extra Coverage(Premium Breakdown)</u> | <u>Limits (SGD)</u> | <u>Premium (SGD)</u> |
|--|---------------------|----------------------|
| BASIC PREMIUM | | 3,175.67 |
| LESS 20.00% Flt Disc | | 635.13 |
| NET PREMIUM | | 2,540.54 |
| TOTAL PREMIUM | | 2,540.54 |

Excess Applicable

| | |
|--------------------------------|----------------|
| Sect I - Used In S'pore Only | : SGD 1,500.00 |
| Sect II-Used In Singapore Only | : SGD 1,500.00 |
| Windscreen Excess | : SGD 500.00 |

Named Drivers



Policy No. : VFX/P0986612

1 ANY AUTHORISED DRIVER

MEMO

Make & Model : FTBCI LEXBUILD-HOLA WALLABY 88 AUTO

Risk No. : 69
Type of Cover : Comprehensive
Regn. No. : CB7911D
Type Of Use : HIRE BUS (PH OR PA)
Make/Model : TOYOTA COASTER 23 SEATER ABS
Year of Manufacture : 2016
Carrying Cap. Seat : 23.00
Body Type : BUS
Engine No. : N04CUH20711
Chassis No. : JTGEF538706001646
: Market Value At The Time Of Loss
(including Accessories and Spare Parts)
Limitations as to Use : As specified in Certificate of Insurance
Hire Purchase : HONG LEONG FINANCE LIMITED

| <u>Extra Coverage(Premium Breakdown)</u> | <u>Limits (SGD)</u> | <u>Premium (SGD)</u> |
|--|---------------------|----------------------|
| BASIC PREMIUM | | 2,692.37 |
| LESS 20.00% Flt Disc | | 538.47 |
| NET PREMIUM | | 2,153.90 |
| TOTAL PREMIUM | | 2,153.90 |

Excess Applicable

Sect I - Used In S'pore Only : SGD 1,500.00
Sect II-Used In Singapore Only : SGD 1,500.00
Windscreen Excess : SGD 500.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 70
Type of Cover : Comprehensive
Regn. No. : CB7060J



Policy No. : VFX/P0986612

Type Of Use : HIRE BUS (PH OR PA)
Make/Model : MITSUBISHI ROSA BUS 4.9 L MT
Year of Manufacture : 2011
Carrying Cap. Seat : 24.00
Body Type : BUS
Engine No. : 4M50D67878
Chassis No. : BE63DJF10053
: Market Value At The Time Of Loss
(including Accessories and Spare Parts)
Limitations as to Use : As specified in Certificate of Insurance
Hire Purchase : MERCEDES-BENZ FINANCIAL SERVICES (S) LTD

| <u>Extra Coverage(Premium Breakdown)</u> | <u>Limits (SGD)</u> | <u>Premium (SGD)</u> |
|--|---------------------|----------------------|
| BASIC PREMIUM | | 2,480.87 |
| LESS 20.00% Flt Disc | | 496.17 |
| NET PREMIUM | | 1,984.70 |
| TOTAL PREMIUM | | 1,984.70 |

Excess Applicable

Sect I - Used In S'pore Only : SGD 1,500.00
Sect II-Used In Singapore Only : SGD 1,500.00
Windscreen Excess : SGD 500.00

Named Drivers

1 ANY AUTHORISED DRIVER

MEMO

Make & Model : MITSUBISHI ROSA BUS 4.9 L MT 2WD 6T TURBO

Risk No. : 71
Type of Cover : Comprehensive
Regn. No. : PC2659G
Type Of Use : HIRE BUS (PH OR PA)
Make/Model : MITSUBISHI ROSA B/BE641JRMDEB
Year of Manufacture : 2014
Carrying Cap. Seat : 23.00
Body Type : BUS
Engine No. : 4P10B08778
Chassis No. : BE641JJ10073



Policy No. : VFX/P0986612

Limitations as to Use : **Market Value At The Time Of Loss**
(including Accessories and Spare Parts)
: **As specified in Certificate of Insurance**
Hire Purchase : **MALAYAN BANKING BERHAD**

| <u>Extra Coverage(Premium Breakdown)</u> | <u>Limits (SGD)</u> | <u>Premium (SGD)</u> |
|--|---------------------|----------------------|
| BASIC PREMIUM | | 2,586.62 |
| LESS 20.00% Flt Disc | | 517.32 |
| NET PREMIUM | | 2,069.30 |
| TOTAL PREMIUM | | 2,069.30 |

Excess Applicable

Sect I - Used In S'pore Only : SGD 1,500.00
Sect II-Used In Singapore Only : SGD 1,500.00
Windscreen Excess : SGD 500.00

Named Drivers

1 ANY AUTHORISED DRIVER

MEMO

Make & Model : MITSUBISHI ROSA BUS BE641JRMDEB

Risk No. : 72
Type of Cover : Comprehensive
Regn. No. : CB7438D
Type Of Use : HIRE BUS (PH OR PA)
Make/Model : MITSUBISHI ROSA BUS
Year of Manufacture : 2014
Carrying Cap. Seat : 24.00
Body Type : BUS
Engine No. : 4P10B09644
Chassis No. : BE641JJ10074
Limitations as to Use : **Market Value At The Time Of Loss**
(including Accessories and Spare Parts)
: **As specified in Certificate of Insurance**
Hire Purchase : **MALAYAN BANKING BERHAD**

| <u>Extra Coverage(Premium Breakdown)</u> | <u>Limits (SGD)</u> | <u>Premium (SGD)</u> |
|--|---------------------|----------------------|
| BASIC PREMIUM | | 2,586.62 |



Policy No. : VFX/P0986612

| | |
|----------------------|----------|
| LESS 20.00% Flt Disc | 517.32 |
| NET PREMIUM | 2,069.30 |
| TOTAL PREMIUM | 2,069.30 |

Excess Applicable

| | |
|--------------------------------|----------------|
| Sect I - Used In S'pore Only | : SGD 1,500.00 |
| Sect II-Used In Singapore Only | : SGD 1,500.00 |
| Windscreen Excess | : SGD 500.00 |

Named Drivers

1 ANY AUTHORISED DRIVER

MEMO

Make & Model : MITSUBISHI ROSA BUS BE641JRMDEB

| | |
|-----------------------|---|
| Risk No. | : 73 |
| Type of Cover | : Comprehensive |
| Regn. No. | : CB7247M |
| Type Of Use | : HIRE BUS (PH OR PA) |
| Make/Model | : JOYLONG HKL6540RC LWB |
| Year of Manufacture | : 2013 |
| Carrying Cap. Seat | : 14.00 |
| Body Type | : BUS |
| Engine No. | : ISF28S5129T89594610 |
| Chassis No. | : LJSKA3BG6DD850125 |
| | : Market Value At The Time Of Loss (including Accessories and Spare Parts) |
| Limitations as to Use | : As specified in Certificate of Insurance |
| Hire Purchase | : ABWIN BUS PTE LTD |

| <u>Extra Coverage(Premium Breakdown)</u> | <u>Limits (SGD)</u> | <u>Premium (SGD)</u> |
|--|---------------------|----------------------|
| BASIC PREMIUM | | 1,511.25 |
| LESS 20.00% Flt Disc | | 302.25 |
| NET PREMIUM | | 1,209.00 |
| TOTAL PREMIUM | | 1,209.00 |

Excess Applicable

| | |
|--------------------------------|----------------|
| Sect I - Used In S'pore Only | : SGD 1,500.00 |
| Sect II-Used In Singapore Only | : SGD 1,500.00 |
| Windscreen Excess | : SGD 500.00 |



Policy No. : VFX/P0986612

Named Drivers

1 ANY AUTHORISED DRIVER

Memorandum A

USAGE : FOR FERRY SCHOOL CHILDREN & WORKERS ONLY

Risk No. : 74
Type of Cover : Comprehensive
Regn. No. : CB7766G
Type Of Use : HIRE BUS (PH OR PA)
Make/Model : MITSUBISHI ROSA BUS
Year of Manufacture : 2016
Carrying Cap. Seat : 24.00
Body Type : BUS
Engine No. : 4P10C02067
Chassis No. : BE641JK30145
: 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> |
|--|---------------------|----------------------|
| BASIC PREMIUM | | 2,692.37 |
| LESS 20.00% Flt Disc | | 538.47 |
| NET PREMIUM | | 2,153.90 |
| TOTAL PREMIUM | | 2,153.90 |

Excess Applicable

Sect I - Used In S'pore Only : SGD 1,500.00
Sect II-Used In Singapore Only : SGD 1,500.00
Windscreen Excess : SGD 500.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 75
Type of Cover : Comprehensive
Regn. No. : PC5351Z
Type Of Use : HIRE BUS (PH OR PA)



Policy No. : VFX/P0986612

Make/Model : MITSUBISHI ROSA BUS BE641JRMDE
Year of Manufacture : 2016
Carrying Cap. Seat : 24.00
Body Type : BUS
Engine No. : 4P10C05847
Chassis No. : BE641JK30196
: Market Value At The Time Of Loss
(including Accessories and Spare Parts)
Limitations as to Use : As specified in Certificate of Insurance
Hire Purchase : MERCEDES-BENZ FINANCIAL SERVICES SINGAPORE LTD

| <u>Extra Coverage(Premium Breakdown)</u> | <u>Limits (SGD)</u> | <u>Premium (SGD)</u> |
|--|---------------------|----------------------|
| BASIC PREMIUM | | 2,692.37 |
| LESS 20.00% Flt Disc | | 538.47 |
| NET PREMIUM | | 2,153.90 |
| TOTAL PREMIUM | | 2,153.90 |

Excess Applicable

Sect I - Used In S'pore Only : SGD 1,500.00
Sect II-Used In Singapore Only : SGD 1,500.00
Windscreen Excess : SGD 500.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 76
Type of Cover : Comprehensive
Regn. No. : PC5467Z
Type Of Use : HIRE BUS (PH OR PA)
Make/Model : TOYOTA HIACE COMMUTER GL 3.0
Year of Manufacture : 2016
Carrying Cap. Seat : 13.00
Body Type : BUS
Engine No. : 1KD2656856
Chassis No. : KDH2230029882
: 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/P0986612

: LIAN HONG PTE LTD

| <u>Extra Coverage(Premium Breakdown)</u> | <u>Limits (SGD)</u> | <u>Premium (SGD)</u> |
|--|---------------------|----------------------|
| BASIC PREMIUM | | 1,565.25 |
| LESS 20.00% Flt Disc | | 313.05 |
| NET PREMIUM | | 1,252.20 |
| TOTAL PREMIUM | | 1,252.20 |

Excess Applicable

| | |
|--------------------------------|----------------|
| Sect I - Used In S'pore Only | : SGD 1,500.00 |
| Sect II-Used In Singapore Only | : SGD 1,500.00 |
| Windscreen Excess | : SGD 500.00 |

Named Drivers

1 ANY AUTHORISED DRIVER

Make & Model: TOYOTA HIACE COMMUTER GL 3.0 AT 2WD 4DR LWB

| | |
|-----------------------|---|
| Risk No. | : 77 |
| Type of Cover | : Comprehensive |
| Regn. No. | : PC5700A |
| Type Of Use | : HIRE BUS (PH OR PA) |
| Make/Model | : MITSUBISHI ROSA BUS |
| Year of Manufacture | : 2016 |
| Carrying Cap. Seat | : 24.00 |
| Body Type | : BUS |
| Engine No. | : 4P10C40464 |
| Chassis No. | : BE641JK30243 |
| | : Market Value At The Time Of Loss (including Accessories and Spare Parts) |
| Limitations as to Use | : As specified in Certificate of Insurance |
| Hire Purchase | : MERCEDES-BENZ FINANCIAL SERVICES SINGAPORE LTD |

| <u>Extra Coverage(Premium Breakdown)</u> | <u>Limits (SGD)</u> | <u>Premium (SGD)</u> |
|--|---------------------|----------------------|
| BASIC PREMIUM | | 2,692.37 |
| LESS 20.00% Flt Disc | | 538.47 |
| NET PREMIUM | | 2,153.90 |
| TOTAL PREMIUM | | 2,153.90 |

Excess Applicable

| | |
|--------------------------------|----------------|
| Sect I - Used In S'pore Only | : SGD 1,500.00 |
| Sect II-Used In Singapore Only | : SGD 1,500.00 |
| Windscreen Excess | : SGD 500.00 |



Policy No. : VFX/P0986612

Named Drivers

1 ANY AUTHORISED DRIVER

MEMO

Make & Model: MITSUBISHI ROSA BUS BE641JRMDEB

Risk No. : 78
Type of Cover : Comprehensive
Regn. No. : CB7890E
Type Of Use : HIRE BUS (PH OR PA)
Make/Model : TOYOTA REGIUS ACE DX 3.0 AUTO
Year of Manufacture : 2016
Carrying Cap. Seat : 11.00
Body Type : BUS
Engine No. : 1KD2655104
Chassis No. : KDH2010207323
: 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> |
|--|---------------------|----------------------|
| BASIC PREMIUM | | 1,688.31 |
| LESS 20.00% Flt Disc | | 337.66 |
| NET PREMIUM | | 1,350.65 |
| TOTAL PREMIUM | | 1,350.65 |

Excess Applicable

Sect I - Used In S'pore Only : SGD 1,500.00
Sect II-Used In Singapore Only : SGD 1,500.00
Windscreen Excess : SGD 200.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 79
Type of Cover : Comprehensive
Regn. No. : CB7896P



Policy No. : VFX/P0986612

Type Of Use : HIRE BUS (PH OR PA)
Make/Model : MITSUBISHI ROSA BUS BE641JRMDE
Year of Manufacture : 2017
Carrying Cap. Seat : 24.00
Body Type : BUS
Engine No. : 4P10C41882
Chassis No. : BE641JK30261
: Market Value At The Time Of Loss
(including Accessories and Spare Parts)
Limitations as to Use : As specified in Certificate of Insurance
Hire Purchase : MERCEDES-BENZ FINANCIAL SERVICES SINGAPORE LTD

| <u>Extra Coverage(Premium Breakdown)</u> | <u>Limits (SGD)</u> | <u>Premium (SGD)</u> |
|--|---------------------|----------------------|
| BASIC PREMIUM | | 2,692.37 |
| LESS 20.00% Flt Disc | | 538.47 |
| NET PREMIUM | | 2,153.90 |
| TOTAL PREMIUM | | 2,153.90 |

Excess Applicable

Sect I - Used In S'pore Only : SGD 1,500.00
Sect II-Used In Singapore Only : SGD 1,500.00
Windscreen Excess : SGD 500.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 80
Type of Cover : Comprehensive
Regn. No. : PC5881K
Type Of Use : HIRE BUS (PH OR PA)
Make/Model : TOYOTA HIACE DX 3.0 AUTO
Year of Manufacture : 2017
Carrying Cap. Seat : 12.00
Body Type : BUS
Engine No. : 1KD2708177
Chassis No. : KDH2015027570
: Market Value At The Time Of Loss
(including Accessories and Spare Parts)



Policy No. : VFX/P0986612

Limitations as to : As specified in Certificate of Insurance
Use

Hire Purchase : UNITED OVERSEAS BANK LIMITED

| <u>Extra Coverage(Premium Breakdown)</u> | <u>Limits (SGD)</u> | <u>Premium (SGD)</u> |
|--|---------------------|----------------------|
| BASIC PREMIUM | | 1,688.31 |
| LESS 20.00% Flt Disc | | 337.66 |
| NET PREMIUM | | 1,350.65 |
| TOTAL PREMIUM | | 1,350.65 |

Excess Applicable

Sect I - Used In S'pore Only : SGD 1,500.00

Sect II-Used In Singapore Only : SGD 1,500.00

Windscreen Excess : SGD 200.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 81
Type of Cover : Comprehensive
Regn. No. : PC6281K
Type Of Use : HIRE BUS (PH OR PA)
Make/Model : SC NEUSTAR CA36
Year of Manufacture : 2017
Carrying Cap. Seat : 49.00
Body Type : BUS
Engine No. : 1KD2708177
Chassis No. : PF9SCAD36HS003002
: Market Value At The Time Of Loss
(including Accessories and Spare Parts)
Limitations as to : As specified in Certificate of Insurance
Use
Hire Purchase : SC AUTO INDUSTRIES (S) PTE LTD

| <u>Extra Coverage(Premium Breakdown)</u> | <u>Limits (SGD)</u> | <u>Premium (SGD)</u> |
|--|---------------------|----------------------|
| BASIC PREMIUM | | 3,322.22 |
| LESS 20.00% Flt Disc | | 664.44 |
| NET PREMIUM | | 2,657.78 |
| TOTAL PREMIUM | | 2,657.78 |

Excess Applicable

Sect I - Used In S'pore Only : SGD 1,500.00



Policy No. : VFX/P0986612

Sect II-Used In Singapore Only : SGD 1,500.00
Windscreen Excess : SGD 500.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 82
Type of Cover : Comprehensive
Regn. No. : PC5325A
Type Of Use : HIRE BUS (PH OR PA)
Make/Model : MITSUBISHI ROSA BUS
Year of Manufacture : 2016
Carrying Cap. Seat : 24.00
Body Type : BUS
Engine No. : 4P10C13586
Chassis No. : BE641JK30181
: Market Value At The Time Of Loss
(including Accessories and Spare Parts)
Limitations as to Use : As specified in Certificate of Insurance
Hire Purchase : MERCEDES-BENZ FINANCIAL SERVICES SINGAPORE LTD

| <u>Extra Coverage(Premium Breakdown)</u> | <u>Limits (SGD)</u> | <u>Premium (SGD)</u> |
|---|----------------------------|-----------------------------|
| BASIC PREMIUM | | 2,692.37 |
| LESS 20.00% Flt Disc | | 538.47 |
| NET PREMIUM | | 2,153.90 |
| TOTAL PREMIUM | | 2,153.90 |

Excess Applicable

Sect I - Used In S'pore Only : SGD 1,500.00
Sect II-Used In Singapore Only : SGD 1,500.00
Windscreen Excess : SGD 500.00

Named Drivers

1 ANY AUTHORISED DRIVER

Make & Model: MITSUBISHI ROSA BUS BE641JRMDEB

Risk No. : 83
Type of Cover : Comprehensive
Regn. No. : PC6248H



Policy No. : VFX/P0986612

Type Of Use : HIRE BUS (PH OR PA)
Make/Model : MITSUBISHI ROSA BUS
Year of Manufacture : 2017
Carrying Cap. Seat : 24.00
Body Type : BUS
Engine No. : 4P10C58029
Chassis No. : BE641JK30385
: Market Value At The Time Of Loss
(including Accessories and Spare Parts)
Limitations as to Use : As specified in Certificate of Insurance
Hire Purchase : MERCEDES-BENZ FINANCIAL SERVICES SINGAPORE LTD

| <u>Extra Coverage(Premium Breakdown)</u> | <u>Limits (SGD)</u> | <u>Premium (SGD)</u> |
|--|---------------------|----------------------|
| BASIC PREMIUM | | 2,692.37 |
| LESS 20.00% Flt Disc | | 538.47 |
| NET PREMIUM | | 2,153.90 |
| TOTAL PREMIUM | | 2,153.90 |

Excess Applicable

Sect I - Used In S'pore Only : SGD 1,500.00
Sect II-Used In Singapore Only : SGD 1,500.00
Windscreen Excess : SGD 500.00

Named Drivers

1 ANY AUTHORISED DRIVER

Make & Model: MITSUBISHI ROSA BUS BE641JRMDEB

Risk No. : 84
Type of Cover : Comprehensive
Regn. No. : PC6687Z
Type Of Use : HIRE BUS (PH OR PA)
Make/Model : MITSUBISHI ROSA BUS BE641JRMDE
Year of Manufacture : 2017
Carrying Cap. Seat : 24.00
Body Type : BUS
Engine No. : 4P10C56703 Engine C.C.: 2998
Chassis No. : BE641JK30383
: Market Value At The Time Of Loss
(including Accessories and Spare Parts)



Policy No. : VFX/P0986612

Limitations as to : As specified in Certificate of Insurance
Use
Hire Purchase : MERCEDES-BENZ FINANCIAL SERVICES SINGAPORE LTD

| <u>Extra Coverage(Premium Breakdown)</u> | <u>Limits (SGD)</u> | <u>Premium (SGD)</u> |
|--|---------------------|----------------------|
| BASIC PREMIUM | | 2,692.37 |
| LESS 20.00% Flt Disc | | 538.47 |
| NET PREMIUM | | 2,153.90 |
| TOTAL PREMIUM | | 2,153.90 |

Excess Applicable

Sect I - Used In S'pore Only : SGD 1,500.00
Sect II-Used In Singapore Only : SGD 1,500.00
Windscreen Excess : SGD 500.00

Named Drivers

1 ANY AUTHORISED DRIVER

MEMO

Make & Model : MITSUBISHI ROSA BUS BE641JRMDEB

Risk No. : 85
Type of Cover : Comprehensive
Regn. No. : PC7855Z
Type Of Use : HIRE BUS (PH OR PA)
Make/Model : MITSUBISHI ROSA BUS BE641JRMDE
Year of Manufacture : 2018
Carrying Cap. Seat : 24.00
Body Type : BUS
Engine No. : 4P10D55613 Engine C.C.: 2998
Chassis No. : 4P10D55613
: Market Value At The Time Of Loss
(including Accessories and Spare Parts)
Limitations as to : As specified in Certificate of Insurance
Use

| <u>Extra Coverage(Premium Breakdown)</u> | <u>Limits (SGD)</u> | <u>Premium (SGD)</u> |
|--|---------------------|----------------------|
| BASIC PREMIUM | | 2,695.87 |
| LESS 20.00% Flt Disc | | 539.17 |
| NET PREMIUM | | 2,156.70 |
| TOTAL PREMIUM | | 2,156.70 |



Policy No. : VFX/P0986612

Excess Applicable

Sect I - Used In S'pore Only : SGD 1,500.00
Sect II-Used In Singapore Only : SGD 1,500.00
Windscreen Excess : SGD 500.00

Named Drivers

1 ANY AUTHORISED DRIVER

MEMO

Make & Model : MITSUBISHI ROSA BUS BE641JRMDEE

MEMORANDA, CLAUSES, WARRANTIES & ENDORSEMENTS

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

MBCL SCAU

MEMORANDUM A

Nature of Business: Ferry school children & workers

Cover is based on AXA standard policy jacket(s) - Commercial Vehicle Policy Jacket

Geographical areas: Singapore only.

This quote is based on any authorized drivers provided he is in the Policyholder's Employ and/or is driving on their order or with their permission who:

- a) Is 18 years old and above;
- b) Is holding a valid relevant class of driving license.

Additional All Claims excess of \$2,000.00 is applicable for any named/unnamed drivers who:

- a) Is 18 years old to 26 years old and/or
- b) Is 66 years old and above and/or
- c) with driving experience of less than 1 year on the relevant classes of driving license.

Cover for Comprehensive cover is on market value at the time of loss and includes unlimited windscreen coverage subject to windscreen excesss

Cover includes TPPD Limit of \$500,000, Legal Liability of Passengers and Passenger Risk.

Cover excludes any vehicles working on airport runways.



Policy No. : VFX/P0986612

MBC1 - ADDITIONAL CLAUSES FOR BUS

GEOGRAPHICAL AREA

It is hereby declared and agreed that the Geographical area is limited to the Republic of Singapore only.

Person or Classes of Persons entitled to drive (Authorized Driver)

Any person provided he is in the Policyholder's employ and/or is driving on their order or with their permission who:

- a) Is 18 years old and above.
- b) Is holding a valid relevant classes of driving license.

ADDITIONAL EXCESS

Additional All Claims Excess of S\$2,000.00 is applicable for any named /unnamed drivers who:

- a) Is 18 years old to 26 years old and/or
- b) Is 66 years old and above and/or
- c) with driving experience of less than 1 year on the relevant classes of driving license

MBC1 - MEMORANDUM

General Exception - This Policy excludes Third Party Working Risks and does not cover vehicles working on airport runways (unless specifically mentioned in the Policy schedule).

All other Terms, Exceptions and Conditions remain unchanged.

REPLACEMENT OF NOTIFICATION OF ACCIDENTS CLAUSE

- 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.



Policy No. : VFX/P0986612

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 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-COMMERCIAL VEHICLES

| Current | Upon Renewal (Non-Reporting) |
|---------|---------------------------------|
| 20% | 15% |
| 15% | 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 claims 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.

SCAU - UNDERTAKING TO USE SC AUTO INDUSTRIES (S) PTE LTD WORKSHOPS CLAUSE

It is hereby agreed that in the event of any motor accident, the Insured has agreed to use SC Auto Industries (S) Pte Ltd workshop for all accident repairs.

Subject otherwise to all other terms and conditions of the policy.

Preprinted Endts/Clauses/Warranties Applicable

1, 15, 18, 19, 57, 72(b) & 89(a) ONLY

AXA INSURANCE PTE LTD
8 Shenton Way, #24-01
AXA Tower, Singapore 068811
Customer Centre #01-21
Tel:1800 8804888 Fax:-
Website:www.axa.com.sg
GST Registration Number: 199903512M
customer.care@axa.com.sg



Fleet
POLICY SCHEDULE
RENEWAL
Original

Policy No. : VFX/P0986612

AXA INSURANCE PTE LTD

A handwritten signature in black ink, appearing to be 'R. S. S.', written over a horizontal line.

Authorized Signature

IMPORTANT :

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


Issued by - **SGIRA** on **26/03/2019**

(R)



| POLICY INFORMATION | | | Policy No. : VFX/P0986612 | | | | | | |
|---|---------|-------|--|-----------|------------|-------------|------|---------|---------------|
| Source : 03681 SC AUTO INDUSTRIES (S) PTE LTD | | | Any subsequent period for which the Insured shall pay and the Company shall agree to accept a renewal premium. | | | | | | |
| Insured : KAL TRANSPORT PTE LTD | | | Period of Insurance : From 01/08/2018 To 31/07/2019 (Both Dates Inclusive) | | | | | | |
| Risk No | Regn No | Cover | PREMIUM CALCULATION (SGD) | | | | | | |
| | | | Basic Prem | NCD/Fleet | Prem WShop | Extra Cover | Disc | Charges | Total Payable |
| 0006 | CB9988U | CO | 2,375.11 | 20.00% | | | | 133.01 | 2,033.10 |
| 0023 | CB6645D | CO | 2,789.40 | 20.00% | | | | 156.20 | 2,387.72 |
| 0024 | CB6641P | CO | 1,619.72 | 20.00% | | | | 90.70 | 1,386.48 |
| 0027 | PC317G | CO | 3,639.52 | 20.00% | | | | 203.81 | 3,115.43 |
| 0029 | CB6530B | CO | 1,619.72 | 20.00% | | | | 90.70 | 1,386.48 |
| 0043 | CB6947H | CO | 2,480.86 | 20.00% | | | | 138.92 | 2,123.61 |
| 0045 | CB7046B | CO | 3,164.08 | 20.00% | | | | 177.19 | 2,708.46 |
| 0046 | CB7047Z | CO | 3,164.08 | 20.00% | | | | 177.19 | 2,708.46 |
| 0048 | CB7317U | CO | 2,480.86 | 20.00% | | | | 138.92 | 2,123.61 |
| 0050 | CB7114M | CO | 1,556.20 | 20.00% | | | | 87.14 | 1,332.10 |
| 0051 | PC2219T | CO | 3,164.08 | 20.00% | | | | 177.19 | 2,708.46 |
| 0054 | PC3305X | CO | 2,586.62 | 20.00% | | | | 144.86 | 2,214.16 |
| 0055 | PC3165H | CO | 3,155.22 | 20.00% | | | | 176.70 | 2,700.88 |
| 0060 | PC3981T | CO | 3,155.22 | 20.00% | | | | 174.27 | 2,663.87 |
| 0063 | PC4303U | CO | 2,586.62 | 20.00% | | | | 144.86 | 2,214.16 |
| 0064 | CB7693H | CO | 2,586.62 | 20.00% | | | | 144.86 | 2,214.16 |
| 0065 | PC4589L | CO | 2,586.62 | 20.00% | | | | 144.86 | 2,214.16 |
| 0066 | PC4747Y | CO | 2,586.62 | 20.00% | | | | 144.86 | 2,214.16 |
| 0067 | PA7776D | CO | 1,619.72 | 20.00% | | | | 90.71 | 1,386.49 |
| 0068 | PC5130U | CO | 3,175.67 | 20.00% | | | | 177.84 | 2,718.38 |
| 0069 | CB7911D | CO | 2,692.37 | 20.00% | | | | 150.77 | 2,304.67 |
| 0070 | CB7060J | CO | 2,480.87 | 20.00% | | | | 138.93 | 2,123.63 |
| 0071 | PC2659G | CO | 2,586.62 | 20.00% | | | | 144.86 | 2,214.16 |
| 0072 | CB7438D | CO | 2,586.62 | 20.00% | | | | 144.86 | 2,214.16 |



| Policy No. : VFX/P0986612 | | | | | | | | | |
|--|---------|-------|---------------------------|-----------|------------|-------------|------|---------|---------------|
| Risk No | Regn No | Cover | PREMIUM CALCULATION (SGD) | | | | | | |
| | | | Basic Prem | NCD/Fleet | Prem WShop | Extra Cover | Disc | Charges | Total Payable |
| 0073 | CB7247M | CO | 1,511.25 | 20.00% | | | | | |
| 0074 | CB7766G | CO | 2,692.37 | 20.00% | | | | 150.77 | 2,304.67 |
| 0075 | PC5351Z | CO | 2,692.37 | 20.00% | | | | 150.77 | 2,304.67 |
| 0076 | PC5467Z | CO | 1,565.25 | 20.00% | | | | | |
| 0077 | PC5700A | CO | 2,692.37 | 20.00% | | | | 150.77 | 2,304.67 |
| 0078 | CB7890E | CO | 1,688.31 | 20.00% | | | | 94.54 | 1,445.19 |
| 0079 | CB7896P | CO | 2,692.37 | 20.00% | | | | 150.77 | 2,304.67 |
| 0080 | PC5881K | CO | 1,688.31 | 20.00% | | | | 94.54 | 1,445.19 |
| 0081 | PC6281K | CO | 3,322.22 | 20.00% | | | | 186.04 | 2,843.82 |
| 0082 | PC5325A | CO | 2,692.37 | 20.00% | | | | 149.11 | 2,279.42 |
| 0083 | PC6248H | CO | 2,692.37 | 20.00% | | | | | |
| 0084 | PC6687Z | CO | 2,692.37 | 20.00% | | | | 106.99 | 1,635.37 |
| 0085 | PC7855Z | CO | 2,695.87 | 20.00% | | | | 54.53 | 833.47 |
| <p style="text-align: right;">AXA INSURANCE PTE LTD</p>  <p style="text-align: right;">Authorized Signature</p> | | | | | | | | | |
| IMPORTANT : This Schedule should be read in conjunction with the Terms and Conditions of the Policy. | | | | | | | | | |
| Issued by - SGIRA on 26/03/2019 (R) | | | | | | | | | |