



NG LAY CHOO (HUANG LIZHU)
61 BLANDFORD DRIVE
SINGAPORE 559854

Renewal

date
26/06/2018

your servicing distributor
JG MOTOR AGENCY / 00871

your servicing distributor contact
6344 7432

Policy Schedule

Your SmartDrive Comprehensive Flexi

Your policy snapshot

Policyholder name	NG LAY CHOO (HUANG LIZHU)	Policy number	VA1 / GA241932
Cover	Comprehensive	FIN / NRIC	S7226169J
Period of Insurance	from 31/07/2018 to 30/07/2019 (both dates inclusive)		

Premium breakdown

Gross Premium after 50% NCD	SGD 1,166.61
Total Discounts	- SGD 294.63
7% GST	SGD 61.04
Final Premium	SGD 933.02

Your benefits highlights

(refer to Policy Wording for full terms and conditions)

SmartDrive Comprehensive Flexi Benefits

- 24/7 Towing & Transportation in Singapore or Overseas
- Windscreen Replacement with Excess OR Repair your windscreen at your preferred location and get \$50 cash reward with no excess
- Loss or Damage
- Legal Liability
- Workshop of Your Choice
- Medical and dental expenses up to \$1,000 per person for you, your named drivers and your immediate family members
- Reimbursement of 110% of your car's market value in the event of total loss due to flood (without Basic Own Damage Excess)

Claim Protector Pack Benefits

- Basic own damage excess waiver
- No Claim Discount Protector

Add-on Benefits

- Personal accident benefit of up to \$ 50,000.00 for you and your named drivers

Vehicle details

Make & Model of Vehicle	BMW 520 I	Year of manufacture	2012
Vehicle registration number	SJN51K	Type of Use	Private use
Body type	SALOON	Engine capacity (c.c.)	1997
Seating capacity (excl driver)	4	Engine number	A3150150N20B20B
Off-Peak car	No	Chassis number	WBAXG12050DX48486

Insured's Estimated Market Value	Market Value at the time of Loss (including accessories and spare parts)
Limitation to use	As per Certificate of Insurance
Finance Loan Company	UNITED OVERSEAS BANK LIMITED

Excess applicable (refer to Policy Wording for other applicable Excesses)

Windscreen Excess	Not Applicable
-------------------	----------------

Drivers details

Driver type	Driver name	Date of birth	Driving experience
Main Driver	NG LAY CHOO (HUANG LIZHU)	24/07/1972	14 year(s)
Additional Driver	TAY CHOON LENG	05/11/1970	22 year(s)

Additional clauses & endorsements to your policy

Nil

What you should do

- Keep this Policy Schedule as record of insurance cover for your vehicle
- This Schedule should be read in conjunction with the Terms and Conditions of the Policy Wording

AXA Insurance Pte Ltd

This is an auto-generated document and hence no signature is required