




Tax Invoice No : P2014189-00001

POLICY INFORMATION		Policy No. : VPA/P2014189
Source	: (01) 14285 SD CONTEGO VAL 2 YR	
Insured	: PANG JAMES TSE SHUNG	
Address	: BLK 713 PASIR RIS STREET 72 #10-39 SINGAPORE 510713	
Period of Insurance	: From 27/10/2017 To 26/10/2019 (Both Dates Inclusive)	
Transaction No.	: 00001	
Billing Currency	: SGD	Exchange Rate : 1.0000
Gross Premium Less Discount SGD	Charges SGD	Total Payable SGD
1,736.24	GST 7.00% 121.53	1,857.77
Premium Details (SGD) Gross Premium : 1,736.24 Total Discount : 0.00 Gross Premium less Discount : 1,736.24 Note: Discount is only applicable to limited products.		
<div style="text-align: right;"> AXA INSURANCE PTE LTD  Authorized Signature </div>		
IMPORTANT NOTICE : 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. 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.		
Issued by - SGPMNKI on 02/11/2017		(R)



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Insured	:	PANG JAMES TSE SHUNG	
Address	:	BLK 713 PASIR RIS STREET 72 #10-39 SINGAPORE 510713	
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 27/10/2017 To 26/10/2019 (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 40.00% : SGD 943.61			
NCD			
Safe Driver Disc	:	SGD 75.49	
8.00%			
GST 7.00%	:	SGD 60.77	
Annual Premium	:	SGD 928.89	
Total Payable	:	SGD 1,857.77	
RISK DETAILS THE MOTOR VEHICLE			
Type Of Cover	:	Comprehensive	
Regn No.	:	SLT3693H	
Type Of Use	:	Private Car	
Make/Model	:	PEUGEOT 3008 ACTIVE PURETECH 1.2	
Year of Manufacture	:	2017	Seating Capacity (excl. Driver) : 04
Body Type	:	SPORTS UTILITY VEHICLE	Engine C.C. : 1199
Engine No.	:	10XTA40763410	
Chassis No.	:	VF3MRHNYWHS209706	
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	
Basic Own Damage Excess	:	SGD 400.00	
<u>Named Drivers</u>			
1 PANG JAMES TSE SHUNG			
MEMORANDA, CLAUSES, WARRANTIES & ENDORSEMENTS			
Subject to the Memoranda, Clauses, Warranties & Endorsements attached hereto:			
MEMORANDUM A			



Policy No. : VPA/P2014189

Make & Model: PEUGEOT 3008 ACTIVE PURETECH 1.2 EAT6

FPS

FPS - 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 REGENT MOTORS (Ford vehicles only) or AUTOFRANCE (Peugeot vehicles only) in Singapore. The Company shall be under no liability to provide any indemnity in respect of repairs carried out by any other workshops other than as stated.

REGENT MOTORS / AUTOFRANCE
305 Alexandra Road
Vantage Automotive Centre S(159942)
Tel: 6477 7399 (REGENT MOTORS)
Tel: 6477 7377 (AUTOFRANCE)

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 22 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

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 every event shall be responsible for an additional excess of S\$1,000 (to be added to any excess imposed under the Policy) whilst the Insured Motor Car is being driven by any unnamed driver aged below 22 years old and/ or has been issued a valid driving licence to drive in Singapore for the relevant class of vehicle for less



Policy No. : VPA/P2014189

than one year.

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

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 22 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 FIXTURES AND ACCESSORIES

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 replacing the Solar film, reinstating or repairing the Radio/Cassette/Compact Disc Player (up to S\$1,000) in the Insured vehicle following loss or damage by theft or accidental damage to the Insured vehicle. Provided these Radio/Cassette/Compact Disc Player is fitted as standard equipment by the car manufacturer or distributor.

4 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:-

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	S\$100,000	S\$20,000	S\$10,000



Policy No. : VPA/P2014189

	severance at or above the wrist or ankle of both hands or both feet or of one hand together with one foot			
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 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 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).



Policy No. : VPA/P2014189

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 LOSS OF USE BENEFITS

a) We will provide a rental car of between 1,500 cc to 1,600 cc up to a maximum period of 5 days in respect of any one Accident during the Policy period, subject to fulfillment of all the following conditions:

i. the loss of use of your Motorcar is the result of damage covered under your Policy:

ii. 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;

iii. your Motorcar actually undergoes the necessary repairs at the workshop.

b) This benefit shall not be applicable if it is a windscreen claim or if your Motorcar is a total loss or constructive total loss. Please refer to your Policy for the meaning of "total loss".

c) The rental car will be supplied by a rental company authorised by AXA and the Insured will be subject to the standard rental terms and conditions imposed by the rental company. The Insured will be responsible for the self collection and return of the rental car.

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

Subject otherwise to the terms and conditions of this Policy.

7 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%



Policy No. : VPA/P2014189

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.

8 NO CLAIM DISCOUNT

Reduction in No Claim Discount under 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%
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%

9 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



Policy No. : VPA/P2014189

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 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.

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



Private Cars COMP
POLICY SCHEDULE
NEW BUSINESS
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Policy No. : VPA/P2014189

AXA INSURANCE PTE LTD

A handwritten signature in black ink, appearing to be 'M. 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 - **SGPMNKI** on **02/11/2017**

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