



POLICY INFORMATION		Policy No. : VPA/P1646021	
Source	: (01) 13854 SD CONTEGO PREOWN BMW 1 YR		
Insured	: LIM HOCK SIANG		
Address	: 07-07 120 SERANGOON AVENUE 3 SINGAPORE 554774		
Business/Profession	: COMMERCIAL MANAGER Carrying on or engaged in the business or profession last declared and no other for the purpose of this insurance.		
Period of Insurance : From 03/12/2018 To 02/12/2019 (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 1,484.61			
NCD			
Safe	Driver	Disc	: SGD 118.77
8.00%			
GST	7.00%	: SGD 95.60	
Annual Premium	: SGD 1,461.44		
RISK DETAILS THE MOTOR VEHICLE			
Type Of Cover	: Comprehensive		
Regn No.	: SKT3862Z		
Type Of Use	: Private Car		
Make/Model	: BMW 320 I EFFICIENTDYNAMICS		
Year of Manufacture	: 2014	Seating Capacity (excl. Driver)	: 04
Body Type	: SALOON	Engine C.C.	: 1598
Engine No.	: A730J845N13B16A		
Chassis No.	: WBA3J92040J642790		
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 400.00	
<u>Named Drivers</u>			
1 LIM HOCK SIANG			
2 YEONG SIEW CHING			
3 LIM JIA HUA CHARMAINE			



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MEMORANDA, CLAUSES, WARRANTIES & ENDORSEMENTS

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

MEMORANDUM A

Make & Model: B.M.W. 320I EFFICIENTDYNAMICS A/T 2WD NAV HID

BMP3 NCDF

BMP3 - 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

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 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.

2B UNNAMED DRIVER EXCESS

(OTHER THAN UNNAMED YOUNG/INEXPERIENCED DRIVER)



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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 handphone) whilst such property is in or on the Motor Car where such loss or damage is occasioned by fire, external explosion, self-ignition or lightning or burglary housebreaking or theft or any attempt threat.

Provided always that:

- a) the liability of the 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.

In the event where the loss, damage of breakage by theft or robbery is not consequent upon forcible violent entry or exit, or consequent from an unlocked and unattended car the Insured shall be required to bear the first S\$500 or 10% of the loss or damage whichever is greater.

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 sunroof or any glass roof of the Car.



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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 USED CAR REPLACEMENT CLAUSE

(Applicable to all vehicles insured on Comprehensive basis, sustaining total loss within 12 months of purchase from PPSL)
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 replacement 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 Motor Vehicle is not driven by Young or Inexperienced Drivers (named or unnamed) as defined in the Young and Inexperienced Driver Excess clause when the accident occurs;
- d) a replacement car of the same make and model as the Motor Car is available in Singapore for purchase, where a replacement 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 replacement 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 replacement car and to register the replacement car in the name of the Insured and the Insured is not otherwise disbarred and/or suspended and/or if disqualified from driving for any period of time;
- g) the Insured shall obtain insurance for replacement car and the Company shall be under no obligations and/or duty whatsoever to the Insured to provide insurance for the replacement car;



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- h) the company's maximum liability in respect of replacing a car shall be limited to the purchase cost of the replacement car of the same make and model with standard accessories from the local agent less discount, if any, excluding payment of any Road Tax and Insurance for the replacement car;
- i) the Insured or any person claiming to be indemnified agrees that the measure of indemnity will be the value of the replacement 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 rebates from the relevant Authority;
- j) the hirer of hire purchase company will receive the first lien of the money or monies owed and outstanding in accordance to the Hire purchase clause in the Policy Schedule

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:-

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	S\$50,000



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above the wrist or ankle of one hand or
one foot

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).

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\$1,000 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



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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 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 BREAKAGE OF GLASS IN WINDSCREEN OR WINDOWS



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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.

12 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 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%
0%	0%

*The Accident NCD to be applied first before the Non-Reporting



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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)

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



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to that other insurer.

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 - **SGPSHNM** on **04/12/2018**

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