




Tax Invoice No : P1893250-00003

POLICY INFORMATION		Policy No. : VPA/P1893250	
Source	: (01) 13950 META (PA/HOME X SELL 20110901)		
Insured	: AW YEW CHONG GABRIEL		
Address	: BLK 237 BISHAN STREET 22 #03-168 SINGAPORE 570237		
Period of Insurance	: From 11/02/2019 To 10/02/2020 (Both Dates Inclusive)		
Transaction No.	: 00003		
Billing Currency	: SGD	Exchange Rate	: 1.0000
Gross Premium Less Discount SGD	Charges SGD		Total Payable SGD
646.24	GST 7.00%	45.24	691.48
Premium Details (SGD) Gross Premium : 646.24 Total Discount : 0.00 Gross Premium less Discount : 646.24 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 - SGPSHNM on 05/01/2019			(R)



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Insured	: AW YEW CHONG GABRIEL	
Address	: BLK 237 BISHAN STREET 22 #03-168 SINGAPORE 570237	
Business/Profession	: INSURANCE / PROPERTY AGENT Carrying on or engaged in the business or profession last declared and no other for the purpose of this insurance.	
Period of Insurance	: From 11/02/2019 To 10/02/2020 (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% NCD	: SGD 740.29	
Voluntary Excess	: SGD 22.24-	
Safe Driver Disc 10.00%	: SGD 71.81	
GST 7.00%	: SGD 45.24	
Annual Premium	: SGD 691.48	
Total Payable	: SGD 691.48	
RISK DETAILS THE MOTOR VEHICLE		
Type Of Cover	: Comprehensive	
Regn No.	: SJY9008U	
Type Of Use	: Private Car	
Make/Model	: VOLKSWAGEN SCIROCCO 1.4 TSI	
Year of Manufacture	: 2009	Seating Capacity (excl. Driver) : 04
Body Type	: SALOON	Engine C.C. : 1390
Engine No.	: CAV150925	
Chassis No.	: WVWZZZ13ZAV427582	
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		
<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
NCD Protector		
Basic Own Damage Excess	: SGD 300.00	
Voluntary Excess	: SGD 200.00	
Final Basic Own Damage Excess	: SGD 500.00	
<u>Named Drivers</u>		
1 AW YEW CHONG GABRIEL		



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MEMORANDA, CLAUSES, WARRANTIES & ENDORSEMENTS

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

MEMORANDUM A

Make & Model: VOLKSWAGEN SCIROCCO 1.4L AT TSI 1372Q5

METD VOLU

METD - COMPREHENSIVE

THE FOLLOWING PRE-PRINTED ENDORSEMENTS AND CLAUSES ARE APPLICABLE TO THE POLICY:-

1. Own Damage Excess
2. Breakage of Glass in windscreen or windows
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.

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 conditions in its entirety is a conditions 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.



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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.

Current	NCD entitlement on renewal of Policy
0%	0%
10%	0%
20%	0%

NCDP - NO CLAIM DISCOUNT PROTECTION (APPLICABLE FOR 30%, 40% and 50% NCD ONLY)

1. In consideration of additional premium payable, 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



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(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.

APPLICABLE TO COMPREHENSIVE OR THIRD PARTY FIRE & THEFT COVER ONLY

A. LOSS OF USE BENEFIT

The following benefits shall be applicable only if such benefit is stipulated in your schedule or endorsement. This benefit applies to your Policy only if your insurance is for Comprehensive or Third Party, Fire & Theft Cover.

Unless expressly stated otherwise, the following benefits shall be subject to the terms and conditions of your Policy.

1. We will pay you S\$80 each day of the loss of use of your motorcar, up to a maximum limit of S\$400 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 day as assessed and certified by our appointed authorized motor assessor.
2. This benefit shall not be applicable if your motorcar is a total loss of 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.

B. PERSONAL ACCIDENT BENEFITS FOR ALL NAMED DRIVERS (APPLICABLE TO TO COMPREHENSIVE COVER ONLY)

1. In the event that a person named in your schedule under "Persons or Classes of Persons Entitled to Drive" ("Named Authorised Driver") dies or suffers bodily injury due to an accidental, violent, external and visible cause, and provided that such named authorised driver is the driver of



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your motorcar at the time of the accident, we will provide cover to such person under Section 4 (Personal Accident Benefit) and pay the applicable compensation benefits as stipulated in the Scale of Benefits A.

2. The maximum amount we pay in total during a Period of Insurance is S\$20,000 for such named authorised driver.
3. This benefit shall only be payable only if the named authorised driver complies with each term and condition of this Policy as far as it applies to him.
4. Save as expressly provided otherwise above, all the terms and conditions set out in Section 4 (Personal Accident Benefit) shall be applicable.

**C. ENHANCED PERSONAL ACCIDENT BENEFIT FOR INSURED AND SPOUSE
 (APPLICABLE TO COMPREHENSIVE COVER ONLY)**

The compensation payable under Section 4 - Personal Accident Benefit and/or Exclusive Benefits with AXA Premium Workshops Undertaking Number 6 - Enhanced Personal Accident Benefit during a Period of Insurance shall be increased to S\$75,000 in the aggregate as per Table B of the scale of benefits table below.

All other terms and conditions applicable to this benefit are the same as contained in Section 4 - Personal Accident Benefit.

Table B of Scale of Benefit

Physical Loss or Death by injury	Compensation
1. death	S\$75,000
Total and permanent loss of all sight in :	
2. both eyes	S\$75,000
3. one eye	S\$37,500
Loss by physical severance at or above the wrist or ankle of:	
4. both hands	S\$75,000
5. one hand	S\$37,500
6. both feet	S\$75,000
7. one foot	S\$37,500
8. one hand and one foot	S\$75,000



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Loss of sight together with hand or foot

9. Total and permanent loss of sight in one eye together with the total loss by physical severance of one hand (at or above the wrist) or one foot (at or above the ankle) S\$75,000

Maximum amount payable in a Period of Insurance S\$75,000

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 (either ELITE AM PTE LTD or one of your choice, depending on the cover given by your Policy) and make the necessary taxi arrangement to enable you and your passengers to carry on to one destination within Singapore.

This service excludes the cost of parts.

CAR PROTECTOR

If your car is considered a total loss, we will pay you the market value of your car at the time of loss or damage plus an additional amount of 10% of this market value. The Basic Own Damage Excess will not be applicable for this benefit.

Your car is considered a total loss if at the time of loss or damage, we decide that it would not be safe to repair your car or a constructive total loss if the cost of repairs exceeds the difference between the market value and the salvage value of the car.

This benefit is only applicable provided that you have a claim which is paid or payable by us according to Section 1 of this Policy.

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

VOLU - VOLUNTARY EXCESS

YOU HAVE AGREED TO ALTER THE STANDARD EXCESS APPLICABLE UNDER THE POLICY, AND THE ADJUSTMENT OF PREMIUM IN ACCORDANCE TO THE VARIATION OF THE STANDARD EXCESS. YOUR SCHEDULE REFLECTS THE EXCESS THAT YOU HAVE AGREED TO BEAR IN THE EVENT OF A CLAIM.

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
RENEWAL
Original

Policy No. : VPA/P1893250

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 **05/01/2019**

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