




Tax Invoice No : P2241931-00001

POLICY INFORMATION		Policy No. : VPA/P2241931
Source	: (01) 15038 ALPINE CREDIT-OPEL SCHEME	
Insured	: KWAY SIAK HWEE EDWARD @ GUO XIHUI EDWARD	
Address	: APT BLK 710 HOUGANG AVENUE 2 #08-127 SINGAPORE 530710	
Period of Insurance	: From 19/12/2018 To 18/12/2019 (Both Dates Inclusive)	
Transaction No.	: 00001	
Billing Currency	: SGD	Exchange Rate : 1.0000
<b>Gross Premium Less Discount SGD</b>	<b>Charges SGD</b>	<b>Total Payable SGD</b>
1,143.29	GST 7.00% 80.02	1,223.31
Premium Details (SGD) Gross Premium : 1,143.29 Total Discount : 0.00 Gross Premium less Discount : 1,143.29  <b>Note: Discount is only applicable to limited products.</b>		
<div style="text-align: right;"> <b>AXA INSURANCE PTE LTD</b>    <b>Authorized Signature</b> </div>		
<b>IMPORTANT NOTICE :</b> <b>For Individual Policyholders</b> : 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.  <b>For all other Policyholders</b> : 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 - SGPNAM on 08/02/2019		(R)



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Insured	: KWAY SIAK HWEE EDWARD @ GUO XIHUI EDWARD	
Address	: APT BLK 710 HOUGANG AVENUE 2 #08-127 SINGAPORE 530710	
Business/Profession	: ASST VICE PRESIDENT Carrying on or engaged in the business or profession last declared and no other for the purpose of this insurance.	
Period of Insurance	: From 19/12/2018 To 18/12/2019 (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 1,176.28	NCD	
Safe Driver Disc : SGD 117.63	10.00%	
NCD Protector	: SGD 84.69	
GST 7.00%	: SGD 80.02	
Annual Premium	: SGD 1,223.31	
Total Payable	: SGD 1,223.31	
RISK DETAILS THE MOTOR VEHICLE		
Type Of Cover	: Comprehensive	
Regn No.	: SKF60P	
Type Of Use	: Private Car	
Make/Model	: OPEL INSIGNIA GRANDSPORT 1.5A	
Year of Manufacture	: 2018	Seating Capacity (excl. Driver) : 04
Body Type	: SALOON	Engine C.C. : 1490
Engine No.	: B1180298HAKX0056	
Chassis No.	: W0VZT6EB1J1113761	
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	: MAYBANK SINGAPORE LTD	
<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
NCD Protector		84.69
Basic Own Damage Excess	: SGD 750.00	
<u>Named Drivers</u>		
1 KWAY SIAK HWEE EDWARD @ GUO XIHUI EDWARD		
2 YAP FWEE LEEN		



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**ILLEGALITY CLAUSE**

Under no circumstances shall this insurance policy be deemed to provide cover and no liability be incurred to pay or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would cause us to be in breach of, or expose us to any prohibition, or restriction under the laws or regulations of Singapore.

**MEMORANDA, CLAUSES, WARRANTIES & ENDORSEMENTS**

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

**CHVR AWCO NCDF**

**CHVR - The supplementary clauses forms parts of the Schedule :**

COMPREHENSIVE

Endorsement/Clauses 1 - Own Damage Excess

Endorsement/Clauses 4 - Authorised Driver in the Event of Demise of Insured

Endorsement/Clauses 5 - Hire Purchase (if applicable)

The Optional Benefits under Item 2 - Personal Accident benefits for other persons is deemed to be deleted.

**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 Alpine Motors Pte Ltd (for Chevrolet) & Auto Germany Pte Ltd (for Opel).

**2 NEW FOR OLD REPLACEMENT**

(Applicable to all vehicles insured on Comprehensive basis, sustaining total loss within 12 months of first registration)

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 new 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



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- 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 Insured must show proof that they have made a booking for the new car of the same make and model as the motor car from the same Distributor from which they originally purchased the motor car;
  - d) a new car of the same make and model as the motor car is available in Singapore for purchase, where a new 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 new 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 the new car and to register the new car in the name of the Insured and the Insured is not otherwise disbarred and/or suspended and/or disqualified from driving for any period of time;
  - g) the Insured shall obtain Insurance for the new car and the Company shall be under no obligations and/or duty whatsoever to provide Insurance for the new car;
  - h) the Company shall not guarantee the Certificate of Entitlement for the new car; where the Insured is unsuccessful after the first bid for the Certificate of Entitlement for the new car, any cash compensation by the Company in respect of the Certificate of Entitlement shall not exceed the first successful bid price for that particular COE tender exercise;
  - i) the company's maximum liability in respect of replacing a new car shall be limited to the original purchase cost of the new car with standard accessories from the local agent less discount, if any, excluding payment of any Road Tax and Insurance for the new car;
  - j) the Insured or any person claiming to be indemnified agrees that the measure of indemnity will be the value of the new car of the new 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 Company and the Insured shall co-operate with Company in securing the rebates from the relevant Authority;
  - k) 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.

**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



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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, subject to an excess of \$50 for any one loss.
- 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.

Any loss or damage arising from breakage by theft or robbery which is not consequent upon forcible violent entry or exit, or consequent from an unlocked and unattended car is not covered under the Policy.

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 KEY REPLACEMENT**

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 Key replacement in the event of break-in, robbery, theft. Cover limit at S\$200 and subject to an excess of 30% of the cost.

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.

**5 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 solar film 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.

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.



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**6 MEDICAL EXPENSES**

Section 3 - Medical Benefit is deemed to be deleted and replaced by the following:

This benefit is applicable only under Comprehensive cover.

The Company will subject to the Limits of Liability of maximum 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.

**7 PERSONAL ACCIDENT BENEFITS**

Section 4 - Personal Accident Benefit is deemed to be deleted and replaced by the following:

This benefit is applicable only under Comprehensive cover.

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\$50,000	S\$20,000	S\$20,000
2. Total and irrecoverable loss of all sight in both eyes	S\$50,000	S\$20,000	S\$20,000
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\$50,000	S\$20,000	S\$20,000
4. Total loss by physical severance at or above the wrist or ankle of one hand or one foot together with the	S\$50,000	S\$20,000	S\$20,000



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total and irrecoverable loss of sight in one eye			
5. Total and irrecoverable loss	S\$25,000	S\$10,000	S\$10,000
of all sight in one eye			
6. Total loss by physical	S\$25,000	S\$10,000	S\$10,000
severance at or 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\$50,000 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/Passenger)  
Benefits (5) to (6) - S\$10,000(Driver/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/Passenger) per person, and the maximum total amount shall not exceed S\$20,000 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**

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:



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- 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.

**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 within Singapore, 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 (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 basic troubleshooting advice over the phone to try to get your car started. If your situation requires a technician to assist with to assist with on-site troubleshooting, We can arrange for it.





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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 (depending on the cover given by your Policy).

This service excludes the cost of parts.

**11 BREAKAGE OF GLASS IN WINDSCREEN OR WINDOWS**

Endorsements/Clauses - Breakage of Glass in Windscreen or Windows is deemed to be deleted and replaced by the following:

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.



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**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 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.

**AWCO - Workshop Clauses for Chevrolet & Opel Scheme**

It is hereby agreed that in the event of any motor accident, the Insured has agreed to use Alpine Motors Pte Ltd (for Chevrolet) & Auto Germany Pte Ltd (for Opel) for all accident repairs.

In view of this agreement;

The Policy is deemed to extend cover to the following Benefits:

**NINE (9) MONTHS WARRANTY FOR REPAIRS**

You will be granted a nine (9) months warranty on the repairs carried out on your motorcar. The nine (9) months warranty commences from the time that you take possession of the car after completion of repairs.

**UNDECLARED YOUNG & INEXPERIENCED DRIVER EXCESS**

The standard "Undeclared Young & Inexperienced Driver" Excess of S\$5,000 shall be reduced to S\$2,500.

**REPATRIATION COST WHILST DRIVING IN MALAYSIA & THAILAND**

If whilst driving outside Singapore and within the geographical limit, your car is immobilised for more than forty-eight (48) hours



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following an accident or breakdown, we will provide cover:

a) to arrange for an appropriate mode of transport for you and your passengers to return to Singapore. We shall pay up to S\$200 per person but limited to S\$1,500 in aggregate for any accident during the Period of Insurance. This benefit is also extended to loss by theft.

b) to extend the geographical limit up to Thailand under the benefit 9. Towing after damage or loss.

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 not covered under this Policy to move it to Alpine Motors Pte Ltd (for Chevrolet) & Auto Germany Pte Ltd (for Opel) provided the Accident or Theft is covered by Your Policy.

**LOSS OF PERSONAL EFFECTS (PRIVATE CARS ONLY)**

The limit shall be increased to S\$3,000 in respect of any one occurrence in any one Period of Insurance, subject to an excess of S\$50 for any one loss.

All other terms & conditions applicable to this benefit are the same as contained in 3. Loss of personal effects (private cars only).

**ENHANCED PERSONAL ACCIDENT BENEFIT**

The compensation payable for the Insured under 7. Personal accident benefits during a Period of Insurance shall be increased to S\$60,000 in the aggregate as per table below.

All other terms & conditions applicable to this benefit are the same as contained in 7. Personal accident benefits.

Description	Scale of Compensation
	Insured
1. Death	S\$60,000
2. Total and irrecoverable loss of all sight in both eyes	S\$60,000
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\$60,000
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\$60,000
5. Total and irrecoverable loss of all sight in one eye	S\$30,000



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6. Total loss by physical severance at or above the wrist or ankle of one hand or one foot S\$30,000

**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 to that other insurer.

**AXA INSURANCE PTE LTD**  
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**Private Cars COMP**  
**POLICY SCHEDULE**  
**NEW BUSINESS**  
**Original**

**Policy No. : VPA/P2241931**

**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 - **SGPNAM** on **08/02/2019**

**(R)**