





<b>POLICY INFORMATION</b>		<b>Policy No. : VPX/P2300937</b>	
Source	: (01) 13075 G&M (HITACHI CAPITAL)		
Insured	: HITACHI CAPITAL ASIA PACIFIC PTE LTD		
Address	: 111 SOMERSET ROAD #14-05 TRIPLEONE SOMERSET SINGAPORE 238164		
Business/Profession	: LONG TERM LEASING Carrying on or engaged in the business or profession last declared and no other for the purpose of this insurance.		
Period of Insurance : From 23/06/2019 To 22/06/2020 (Both Dates Inclusive)			
Any subsequent period for which the Insured shall pay and the Company shall agree to accept a renewal premium.			
<b>PREMIUM</b>			
Premium After 20.00% NCD	: SGD 1,307.19		
GST 7.00%	: SGD 91.50		
Annual Premium	: SGD 1,398.69		
Total Payable	: SGD 1,398.69		
<b>RISK DETAILS THE MOTOR VEHICLE</b>			
Type Of Cover	: Comprehensive		
Regn No.	: SJW3248T		
Type Of Use	: Hire Car		
Make/Model	: CHEVROLET CRUZE 1.6L AUTO ABS		
Year of Manufacture	: 2010	Seating Capacity (excl. Driver)	: 04
Body Type	: SALOON	Engine C.C.	: 1598
Engine No.	: F16D35448121		
Chassis No.	: KL1JA6961AK617814		
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			
<b>Excess Applicable</b>			
Sect I - Any Authorised Driver	: SGD 600.00		
Windscreen Excess	: SGD 100.00		
<b>Named Drivers</b>			
1 RAHIM BIN ALI			
<b>MEMORANDA, CLAUSES, WARRANTIES &amp; ENDORSEMENTS</b>			
Subject to the Memoranda, Clauses, Warranties & Endorsements attached hereto:			
MEMO			



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**Hirer:**

Rahim Bin Ali

**Benefits:**

Windscreen reinstatement charge will be waived

**Excess:**

Own Damage Section I: \$600

Windscreen Excess : \$100

**Additional Excess:**

Authorised and Unnamed Drivers = S\$500

Authorised and Unnamed \*Young and/or Inexperienced Drivers  
= S\$5,000

\* Young and/or Inexperienced driver shall mean any person  
who is 26 years old or younger, and/or the holder of a valid  
probationary qualified driving license

**Authorised Driver:**

Any person who is driving on the Insured's order or with  
their permission When the Motor Vehicle is let on hire by  
the Insured to Hirer, the Hirer shall:

- (1) have entered into a Hire Contract with the Insured; and
- (2) have satisfied the Insured that :

- (a) the Motor Vehicle will be driven only by a person with  
a valid driving license to drive such Motor Vehicle; and
- (b) such person shall not had his Motor Insurance  
application, rejected, or policy cancelled or had special  
conditions imposed or had increased premium asked for by  
reason of claim experience

**Policy Wordings:**

Standard AXA Singapore Private Car policy jacket

**Certificate of Insurance Type:**

Standard AXA Singapore Hire Car

All other terms, exceptions and conditions remain unchanged

**0026 LUHA**

**0026 - 26. Hire Cars - Hirer Driving**

It is hereby understood and agreed that notwithstanding anything  
to the contrary contained in this Policy unless the Motor Vehicle is  
being driven by or is for the purpose of being driven by him in the  
charge of the Insured or a person in his employ the Policy shall be to  
any person (hereinafter called the "hirer") who :-

Vehicle is let on hire by the Insured to any person (hereinafter  
called the "hirer"), provided always that the Hirer shall:

- (1) have entered into a Hire Contract with the Insured; and
- (2) have satisfied the Insured that:

- (a) the Motor Vehicle will be driven only by a person with



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- a valid driving license to drive such Motor Vehicle; and  
(b) such person shall not had his Motor insurance application rejected, or policy cancelled or had special conditions imposed or had increased premium asked for by reason of claim experience

Whilst the Motor Vehicle is let on hire to the Hirer the Company shall not be liable

- (i) for any loss damage or liability due to or arising from theft or conversion by the Hirer; or  
(ii) if the Motor Vehicle is used by the Hirer for the carriage of passengers for hire or reward

It is further understood and agreed that for the purpose of Section II of this Policy the Company will treat the Hirer/any person driving under the permission of the Hirer as though he is an Authorised Driver whilst driving the Motor Vehicle.

**LUHA - APPLICABLE TO COMPREHENSIVE OR THIRD PARTY FIRE & THEFT COVER ONLY**

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 Cover or Third Party, Fire & Theft Cover.

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

**A. Loss of Use Benefits**

1. We will pay you S\$50 for each day of the loss of use of your Motorcar, up to a maximum limit of S\$250 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.
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.



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- B. Personal Accident Benefits for All Named Drivers (Applicable 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 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 \$20,000 for such Named Authorised Driver.
  3. This benefit shall 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.

**Preprinted Endts/Clauses/Warranties Applicable**

2, 72(b), 89 & 92 ONLY

AXA INSURANCE PTE LTD

Authorized Signature

**IMPORTANT :**

This Schedule should be read in conjunction with the Terms and Conditions of the Policy.

Issued by - **SGIRDHA** on **27/06/2019**

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