




Tax Invoice No : P1356030-00008

POLICY INFORMATION		Policy No. : VPA/P1356030	
Source	: (01) 13820 ARF AP) PTE LTD(VW-ENHANCED)		
Insured	: S'NG LI HENG (SUN LIXING)		
Address	: BLK 485 ADMIRALTY LINK #04-79 SINGAPORE 750485		
Period of Insurance	: From 18/03/2019 To 17/03/2020 (Both Dates Inclusive)		
Transaction No.	: 00008		
Billing Currency	: SGD	Exchange Rate	: 1.0000
Gross Premium Less Discount SGD	Charges SGD		Total Payable SGD
665.88	GST 7.00%	46.62	712.50
Premium Details (SGD) Gross Premium : 665.88 Total Discount : 0.00 Gross Premium less Discount : 665.88 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 - SGPSVUB on 13/03/2019			(R)



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Insured	: S'NG LI HENG (SUN LIXING)		
Address	: BLK 485 ADMIRALTY LINK #04-79 SINGAPORE 750485		
Business/Profession	: 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 18/03/2019 To 17/03/2020 (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% : SGD 832.35			
NCD			
Prem	W/Shop	Disc	: SGD 124.85
15.00%			
Safe	Driver	Disc	: SGD 41.62
5.00%			
GST	7.00%		: SGD 46.62
Annual Premium			: SGD 712.50
Total Payable			: SGD 712.50
RISK DETAILS THE MOTOR VEHICLE			
Type Of Cover	: Comprehensive		
Regn No.	: SKJ3169U		
Type Of Use	: Private Car		
Make/Model	: VOLKSWAGEN SCIROCCO 1.4 TSI		
Year of Manufacture	: 2012	Seating Capacity (excl. Driver)	: 03
Body Type	: HATCHBACK	Engine C.C.	: 1390
Engine No.	: CTH002459		
Chassis No.	: WVWZZZ13ZDV008274		
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	: DBS BANK LTD		
<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>	
NCD Protector			
Basic Own Damage Excess	: SGD		
<u>Named Drivers</u>			
1 S'NG LI HENG (SUN LIXING)			



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MEMORANDA, CLAUSES, WARRANTIES & ENDORSEMENTS

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

Memorandum A.....

Free NCD Protector is allowed and Safe Driver's Discount is included in the renewal premium.

VW Enhanced SmartDrive Comprehensive Coverage (Authorised Workshops only)
Waiver of Basic Own Damage & Windscreen Excess at Authorised workshops

NCDF VAU1 LOUD

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



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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.

VAU1 - The supplementary clauses forms parts of the Schedule

1. AXA PREMIUM WORKSHOP

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 must be carried out at AXA Premium Workshops 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. The list of workshops can be found at
https://axa.com.sg/pdf/claims/motor/axa_premium_workshops.pdf

We guarantee all repairs carried out by an AXA Premium Workshop against workmanship defects for twelve (12) months. We shall not be liable to indemnify You for the costs of any repairs to Your Car completed or undertaken by another workshop or repairer. The twelve (12) months warranty commences from the time that you take possession of the Car after completion of repairs.

Your Basic Own Damage Excess will be waived for repairs carried out by an AXA Premium Workshop.

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 26 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 2 years.

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 of 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 26 years old and/ or has been issued a valid driving licence to drive in Singapore for the relevant class of vehicle for less than two years.

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 an additional



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excess of S\$500 (to be added to 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 26 years old and above and who has been issued a valid driving licence to drive in Singapore for the relevant class of vehicle for two years or more.

3. BREAKAGE OF GLASS IN WINDSCREEN OR WINDOWS

It is hereby understood and agreed that the indemnity provided by Section 1 of this Policy is deemed to extend to any claim by the Insured for the cost of reinstating any glass in the windscreen or windows (excluding sun shade film unless specifically declared and with payment of an additional premium) of the Motor Car following accidental breakage of such glass (provided there is no further damage to the Motor Car) and that this shall be deemed not to be a claim for the purpose of the No Claim Discount Clause.

Repairs in replacing any broken windscreen or window glass shall be carried out at the Company's appointed workshops only. For the purpose of this Endorsement any requirement in this Policy or any Endorsement thereto that the excess of S\$100 applicable for this benefit shall be waived.

Provided that following the settlement of a claim the benefit under this extension shall be automatically reinstated without additional premium payable.

3A. BREAKAGE OF GLASS IN SUNROOF OR MOONROOF OR DAMAGE TO CANVAS TOP

The indemnity provided by Section I of this policy is deemed to extend to any claim by the Insured for the cost of reinstating any glass in the sunroof or moonroof or canvas top of the Motorcar following accidental breakage of such glass or canvas top (provided there is no further damage to the Motor Car) and that this shall be deemed not to be a claim for the purpose of the No Claims Discount Clause.

For the purpose of this Endorsement any requirement in this Policy or any Endorsement thereto that the Insured shall be responsible for a specified first sum of any amount otherwise payable shall be of no effect.

Provided that following settlement of a claim the benefit under this extension shall terminate unless it is reinstated and a further additional premium paid.

4. REPLACEMENT EXPENSES FOR TOTAL LOSS BY WAY OF THEFT

The Company will indemnify the Insured a sum of \$1,000 as replacement expenses in the event that the claim is settled on a total loss basis by way of theft of the Motor Car.



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5. 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 or 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.

6. 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\$1,500 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. 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 reinstating or repairing the fixtures and accessories fixed in the insured vehicle following loss or damage by theft or accidental damage to the insured vehicle up to an amount not exceeding (the amount stated in the Policy Schedule).

8. NEW FOR OLD REPLACEMENT

(Applicable to 4 & 5-Door saloon vehicles sustaining total loss within 12 months of first registration)



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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 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 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 the Insured 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 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;



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- 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 and
- l) This Clause shall not apply to an Agreed Value Policy and will not apply to Cabriolet, Convertible, Coupe, Roadster and Super-charged vehicles.

9. 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\$50,000
2. Total and irrecoverable loss of all sight in both eyes	S\$50,000
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
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 all sight in one eye	S\$50,000
5. Total and irrecoverable loss of all sight in one eye	S\$25,000
6. Total loss by physical severance at or above the wrist or ankle of one hand or one foot	S\$25,000

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\$50,000 during any one period of insurance.

Provided always that:

- a. the Insured is not less than 16 or more than 65 years of age of age
- b. no compensation shall be payable in respect of death or



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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 traveling in the Motor Car subject to 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) - \$10,000

Benefits (5) to (6) - \$ 5,000

The compensation payable in respect of each passenger shall be an amount payable in equal proportion and shall not in the aggregate exceed the sum of S\$60,000 subject to a maximum of S\$10,000 per passenger.

10. Notification of accidents

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- 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 VEHICLES



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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 claims 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.

11. NO CLAIM DISCOUNT PROTECTION

If your NCD on Policy is 30% and above ,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%



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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.

LOUD - Loss of Use Benefits - Daily Cash Benefit

Daily Cash Benefit

It is hereby understood and agreed that in the event of an accidental loss of or damage to the Motor Car covered under Section 1 of this Policy, the Company will provide a Daily Cash Benefit of S\$80 per day to the Insured, subject to a maximum of 15 days in any one period of insurance, until a replacement is obtained or the loss is compensated or the Motor Car is repaired. The duration of repair shall be certified by our authorised surveyor.

AXA INSURANCE PTE LTD

Authorized Signature

IMPORTANT :

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

Issued by - SGPSVUB on 13/03/2019

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