RMW Dealer

Performance Motors Limited

A Sime Darby Motors Company Co. Reg. No. 197401559W GST Reg. No M2-0020081-x Toll-Free Number (1800-2255269)

303, Alexandra Road Sime Darby Performance Centre Singapore 159941 Fax. 64747770

280, Kampong Arang Road East Coast Centre Singapore 438180 Fax. 63449773

315, Alexandra Road Sime Darby Business Centre Singapore 159944 Fax. 64796601 (AfterSal 64796624 (Motorrad

car In

(AfterSales) (Motorrad)

GST REG. NO : M2 - 0020081 - X

13 DEC 2019

ESTIMATE

Estimate No. : b1 53781 Page No. : 1 of 6 Date Estimated : 13/12/2019

Prepared By : Chua Kee Sin

- ESTIMATE REPAIR FOR -- ACCOUNT -40000

See Chern Chong Joel Cash Sales - Service

67 Sunset Way Singapore #05-22

Singapore 597092

REGN. NO. EL8965R	CHASSIS NO. WBA6V12040ED05521	REGN. DATE 30/10/2018	MODEL 216i GT			MILEAGE O
	DESCRIPTION Replace rear boot lid,rear bumper is ment etc and repair on acciden t an		ch			VALUE 2,550.00
	Spray painting rear boot lid, rear bu	ımper and tail pan				2,666.00
	To remove and install boot compart to facilitate repairs.	tment carpet and ga	rnish			271.00
	To carry out body cavity preservation (Per panel).	on.				118.00
	To check electrical wiring systems rear section for proper function.	and lightings at the				177.00
	To replace rear windscreen glass.					574.00
	To conduct water leak tests.					75.00
	To supply and install rear windscre	en solar film.				531.00
	To Vacuum interior of broken glass	debris				150.00
	To supply rear emboss number pla	te.				83.00
	Sundries.					150.00
- Linguista				Total	Labour 1:	7,345.00
	DESCRIPTION			OTY	PRIC	VALUE

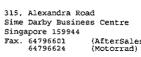
DESCRIPTION	QTY	PRIC	VALUE
BOOTLID	1	1,210.35	1,210.35
LH TRUNK LID HINGE	1	79.75	79.75
RH TRUNK LID HINGE	1	79.75	79.75
RR BUMPER LH SIDE GUIDE	1	61.35	61.35
RR BUMPER RH SIDE GUIDE	1	61.35	61.35
REAR BUMPER CARRIER	1	460.40	460.40



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GST REG. NO : M2 - 0020081 - X

ESTIMATE

Estimate No. Page No. : 2 of 6 : b1 53781

Date Estimated : 13/12/2019 Prepared By : Chua Kee Sin

REGN. NO. CHASSIS NO. REGN. DATE MODEL MILEAGE EL8965R WBA6V12040ED05521 30/10/2018 216i GT 0

EEGSOSK	WDAGVIZO40ED033ZI 30/10/2018	, 2101 G1			
	DESCRIPTION		QTY	PRIC	VALUE
	SUPPORT		1	45.55	45.55
	RR BUMPER LH INNER SIDE GUIDE		1	61.35	61.35
	RR BUMPER RH INNER SIDE GUIDE		1	61.35	61.35
	LEFT PROTECT foil		1	11.20	11.20
	RIGHT PROTEC		1	11.20	11.20
	REAR BUMPER TOWING FLAP EYE PRIMED		1	43.05	43.05
	REAR BUMPER PANEL PRIMED (LINES PDC		1	1,045.45	1,045.45
	SET MOUNTS PDC SENSOR REAR		1	60.70	60.70
	GROMMET		2	0.80	1.60
	PLAQUE 74MM		1	71.60	71.60
	STRIKER BOOT LID		1	59.80	59.80
	LOCK TRUNK LID		1	194.75	194.75
	ACTUATION UNIT		1	601.30	601.30
	LH MOUNTING TAILGATE SUPPORT BOTTOM		1	27.25	27.25
	RH MOUNTING TAILGATE SUPPORT BOTTOM		1	27.25	27.25
	SPINDLE DRIVE		2	355.65	711.30
	BOOT LID/TAILGATE PUSH BOTTON ICAM		1	48.65	48.65
	BUMP STOP		10	3.75	37.50
	REAR WINDOW		1	657.60	657.60
	REAR BUMPER TRIM STRIP CHROM		1	78.75	78.75
	HOOK AND LOOP FASTENER		10	2.85	28.50
	LOADING SILL COVER (ANTHRAZIT)		1	79.55	79.55
	REAR BUMPER HEAT INSULATION		1	63.50	63.50
	BOOTLID SEALING		1	143.85	143.85
	REAR LH REFLECTOR		1	38.85	38.85
	REAR RH REFLECTOR		1	38.85	38.85
	GROMMET		1	6.85	6.85
	REAR WINDOW WIPER MOTOR		1	412.00	412.00
	REAR WINDOW WIPER ARM		1	72.55	72.55
	REAR WIPER BLADE		1	45.70	45.70
	WIPER ARM COVER		1	11.55	11.55
	SPRAY NOZZLE F RR WINDOW CLEANING		1	26.95	26.95
	REAR LH LIGHT IN TRUNK LID		1	262.15	262.15
	REAR RH LIGHT IN TRUNK LID		1	262.15	262.15
	DECOUPING RING PDC TORQUE CONVERTER		4	5.10	20.40
	ULTRASONIC SENSOR B53 SPARKLING BRO		4	370.00	1,480.00
	(DG) CLEANER R1 (100ML)		1	26.15	26.15
	(DG/SL) W/SCREEN SEALANT (COLD 1 HOUR)		2	131.55	263.10
	(DG/SL) GLASS PRIMER 30ML (VP206)		1	27.85	27.85
			Tot	cal Parts	: 9,120.65

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315, Alexandra Road Sime Darby Business Centre Singapore 159944 Fax. 64796601 (AfterSal 64796624 (Motorrad (AfterSales) (Motorrad)



GST REG. NO : M2 - 0020081 - X

ESTIMATE

Estimate No.	: b1 53781	Page No. : 3 of 6
Date Estimated	: 13/12/2019	
Prepared By	: Chua Kee Sin	

REGN. NO.	CHASSIS NO.	REGN. DATE	MODEL:	MILEAGE
EL8965R	WBA6V12040ED05521	30/10/2018	216i GT	0

Claims OD / 3rd Party / Uninsured losses / Direct Settlement		
Regn No.	Claim No.	
Date&Time	Excess S\$	
Surveyor's Name	Sign	
Surveyor's Tel	Authorised Yes / No	
Authorised Date	Time	
RESURVEY PARTS PHOTO BY SURVEYO	OR Yes / No PML Yes / No	
Surveyor's E-mail		
No. of Working Days Recommend		

7,345.00	:	Labour 1	
9,120.65	:	Parts	
0.00	:	Labour 2	•
0.00	:	Excess	
1,152.60	:	Total GST @ 7%	
17 618 25	:	Grand Total	

^{**} THIS ESTIMATE IS VALID FOR A PERIOD OF 30 DAYS ONLY**

^{**} PRICE FOR PARTS ARE SUBJECTED TO CHANGE WITHOUT PRIOR NOTICE **

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303. Alexandra Road Sime Darby Performance Centre Singapore 159941

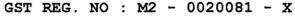
Fax. 64747770

280. Kampong Arang Road East Coast Centre Singapore 438180 63449773

Sime Darby Business Centre Singapore 159944

315, Alexandra Road

(AfterSales) 64796601 64796624



ESTIMATE

Estimate No. : b1 53781 Page No. : 4 of 6

Date Estimated : 13/12/2019 Prepared By : Chua Kee Sin

REGN. NO. CHASSIS NO. REGN. DATE MODEL MILEAGE

WBA6V12040ED05521 30/10/2018 EL8965R 216i GT 0

Terms & Conditions of Service

- 1. All requests for servicing, repairs, replacements or installations to the Vehicle (collectively, "Repairs") are subject to acceptance by Performance Motors Limited ("PML") and PML shall have the absolute discretion to reject or deny any request for the Repairs.
- 2. The list of the Repairs or quantum of charges for the Repairs printed overleaf are estimates only and PML shall be entitled to carry out additional repairs or replacements ("Additional Works") if, in its absolute discretion, Additional Works are necessary provided that, where the cost of additional Works exceed \$\$250, PML shall obtain the customer's prior consent (whether given orally or otherwise) before carrying out the additional Works.
- 3. Subject to clause 2 above and save in the case of manifest error or gross negligence, in the event where PML's estimation of the Repairs recommended for the Vehicle differs from the Customer's own estimation of repairs needed, PML's estimate shall prevail.
- 4. The Vehicle accepted by PML for the Repairs shall remain, at all times, at the Customer's own risk while the Vehicle undergoes the Repairs at PML's premises. PML's visual inspection and record of the physical condition of the Vehicle made prior to the commencement of the Repairs shall be binding and conclusive as between PML and the Customer. The Customer shall ensure that all valuables are removed from the Vehicle prior to delivering it to PML for the Repairs. PML shall not be liable, in any way, for theft, fire, accident, loss of or damage to the Vehicle, its contents or accessories whatsoever.
- 5. The Vehicle may be driven on the road if and when PML, in its absolute discretion, decides that it is necessary for the purposes of carrying out tests in connection with the Repairs. Should any damage occur to the Vehicle in such an instance, PML's liability will be limited to the rectification of damage, free of charge,
- 6. PML's entire liability whether, in respect of faulty workmanship or otherwise, shall be limited to the rectification of any faulty workmanship or other faults, free of charge, such faults being reasonably determined by PML to have been caused by PML in the course of the Repairs. The Customer shall, nevertheless, be responsible for all costs for the disassembly, diagnosis, inspection of the Vehicle etc., at PML's current labour charge-out rate, necessarily incurred for the purpose of determining the cause of the fault(s) if it is found that the fault(s) is or are not caused by PML.
- 7. Except as provided in clause 6 above, PML makes no warranty (whether expressed or implied) in respect of the Repairs and shall not, to the fullest extent permitted by law, be liable under any circumstances for special, consequential or incidental damages including but not limited to the loss of use of or depreciation in value of the Vehicle.
- Unless otherwise agreed by PML in writing, the Customer shall pay the costs of the Repairs owing to PML, in cash, upon the completion of the Repairs and before the Customer collects the Vehicle. In the event any credit is granted by PML at its absolute discretion, and the Customer fails to make payment of the costs of the Repairs (or any part thereof) by the agreed payment date, interest shall be imposed on the sum remaining unpaid at the rate of 1% per month (or part thereof) from the due date of payment until the date all payments are actually received by PML. PML reserves the right, at any time, to suspend or withdraw any credit facility granted to the Customer without assigning any reason whatsoever
- 9. The Customer shall collect the Vehicle within 48 hours from the date PML notifies the Customer, (whether orally or otherwise), that the Vehicle is ready for collection. In the event that the Customer fails to collect the Vehicle within 48 hours, the Customer shall, in addition to the costs of the Repairs owing to PML, pay all storage charges, at a rate to be determined by PML provided always that the Customer shall not, under any circumstances, hold PML liable for any loss of or damage to the Vehicle, its contents or accessories or for any deterioration in the quality of or damage to the Vehicle arising from such storage. In the event that the Customer fails to collect the Vehicle for more than 14 days, PML shall be entitled, at its absolute discretion, to dispose of the Vehicle & deduct, from the proceeds of disposal, PML's costs in connection with the disposal as well as all other monies owing to PML.
- 10. If PML does not receive any notification of faulty workmanship from the Customer within 7 days from the date the Customer collects the Vehicle from PML, the Customer shall be deemed to have accepted the Repairs as satisfactory.
- 11. If the Vehicle is sent to PML for the Repairs by any person other than the Customer, PML shall be entitled, without need to make any inquiry, to treat such third party as acting for and on the Customer's behalf. PML shall be entitled to rely on this ostensible authority to carry out the repairs in compliance with such third party's instructions and the Customer shall not hold PML liable for any loss or damage suffered by the Customer as a result and shall pay for the costs of the Repairs owing to PML and further indemnify PML against all claims, losses, expenses, damages suffered or incurred by PML arising from PML's reliance on such authority and/or compliance with such instructions.
- 12. PML may, in its absolute discretion and upon the Customer's request, provide a driver to deliver the Vehicle from the Customer to PML's premises or vice versa provided always that the driver shall, during the time of such conveyance of the Vehicle, be deemed to be the servant of the Customer and not that of PML's and the Customer shall not hold PML liable for any accident, loss of or damage to the Vehicle or its contents or accessories while the same is under the custody of the driver.
- 13. These Terms & Conditions of Service including all annexes and attachments hereto contains the entire agreement between PML and the Customer with respect to the Services described in the Repair Order and supersedes all previous agreements and understandings between PML and the Customer relating to the subject matter herein. No amendments or changes to these Terms & Conditions of Service shall be effective unless made in writing and signed by authorized representatives of both PML and the
- 14. If any term or provision of these Terms & Conditions of Service shall be held to be invalid, illegal or unenforceable, the remaining terms and provisions of these Terms & Conditions of Service not affected by such invalidity, illegality or unenforceability shall remain in force and effect.



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Fax. 64747770

280, Kampong Arang Road East Coast Centre Singapore 438180

Sime Darby Business Centre Singapore 159944

315. Alexandra Road



STIMATE

Estimate No. 53781 Page No. : 5 of 6 : b1

: 13/12/2019 Date Estimated Prepared By : Chua Kee Sin

CHASSIS NO. REGN. DATE MODEL REGN. NO. MILEAGE

30/10/2018 EL8965R WBA6V12040ED05521 216i GT 0

- 15. A person not party to these Terms & Conditions of Service shall have no right under any legislation for the enforcement of contractual terms by a third party (whether in force now or to be enacted in the future and as the same may be modified, adapted or supplemented from time to time) to enforce any term in these Terms & Conditions of Service.
- 16. The laws of the Republic of Singapore shall govern the validity and interpretation of these Terms & Conditions of Service and the Parties submit to the exclusive jurisdiction of the Courts of the Republic of Singapore.
- 17. The Sime Darby Motors Group companies in Singapore are committed to ensuring that your personal data is protected. The purpose of this document is to explain how we collect information about you, the procedures that we have in place to safeguard your privacy and how you can instruct us if you prefer to limit the use of that information.
 - The Vendor shall collect and use the Customer's personal data for any of the following purposes, including but not limited to:
 - (a) the registration of the Vehicle with the relevant transportation authorities, including but not limited to Land Transport Authority;
 - (b) sharing of the Customer's personal data with the Vendor's principal, its related corporations and contractors, whether within Singapore or overseas, and/or insurance companies, so as to provide the necessary warranties and/or extended warranties for the Vehicle to the Customer;
 - (c) sharing of the Customer's personal data with financial institutions and motor vehicle insurers, on the Customer's behalf, in order for the Customer to obtain financing for the purchase of the Vehicle and the motor insurance on the Vehicle and when necessary, to obtain the loan amounts outstanding from financial institutions, on the Customer's behalf so as to assist the Customer in effecting the Vehicle loan redemptions;
 - (d) servicing of Vehicle and to update the Vendor's after-sales service records. The relevant personal data shall be used by the Vendor, its appointed after-sales service dealers, agents and sub-contractors and/or the Vendor's principal and/or its related corporations whether within or outside Singapore to provide the relevant after-sales service and/or to repair the Vehicle and to communicate with the Customer on any matter relating to the provision of the services in general including to notify the Customer by any means, including by short message services ("SMS") of the next/ subsequent date/mileage for routine service for the Vehicle;
 - (e) administrative, research and analysis purposes to enable it to monitor and improve the services it provides; and
 - (f) organizing events for the Customer, to inform the Customer of such events by any means (including through SMS, multi-media services ("MMS"), phone call, fax, magazines, or brochures) any new products, promotions or services provided by the Vendor in Singapore.
 - 17.2 The Vendor shall also disclose the Customer's personal data:
 - (a) to its service providers, for example, providers of web hosting or maintenance services, for the purpose of supplying itself with the inter connected servers and/or web site links with the relevant authorities:
 - (b) to its customer service agencies whether within or outside Singapore for administrative, research and analysis purposes to enable it to monitor and improve the services it provides;
 - (c) to the Vendor's service providers and/or the Vendor's principal, its related corporations and contractors whether within or outside Singapore for the purpose of organizing events for the Customer, to inform the Customer of and send to the Customer by any means (including through SMS, MMS, phone call, fax, magazine or brochures) any new products or promotions or services that are provided by the Vendor and/or the Vendor's principal whether within or outside Singapore;
 - (d) to the Vendor's business partners for the purpose of carrying out product promotions;
 - (e) to the Vendor's stakeholders and the Vendor's principal and its/their related corporations and contractors for the purpose of carrying out audits;
 - (f) to the Vendor's principal and/or the Vendor's stakeholders and their respective related corporations and contractors whether within or outside Singapore for the purposes of carrying out audits; and
 - (g) to the Vendor's principal and its related corporations whether located within or outside Singapore for the purpose of responding to any of the Customer's enquiries.
 - The Vendor shall retain the Customer's personal data either for the period of the business relationship or, for the requisite retention periods as stipulated in any 17.3 contractual arrangements or under any applicable law, whichever is later.
 - If the Vendor amends any provision in this clause17, it will notify the Customer via e-mail and may place notices on the Vendor's web site. The Vendor's email to the Customer shall require the Customer's consent to its change of use of the Customer's personal data. Continued use of the Vendor's services shall signify the Customer's agreement to any such changes.
 - The personal data the Customer provides may be transferred to the Vendor's principal within or outside Singapore for surveys and research purposes conducted with 17.5 the objective of enhancing the Customer's satisfaction.
 - The Customer shall have a right to request a copy of the personal data the Vendor holds about the Customer and information about the ways in which the Customer's 17.6 personal data has been or may have been used or disclosed within a year before the date the Customer's request. If the Customer wishes to exercise this right, the Customer shall complete the Vendor's prescribed form and/or:
 - (a) put his request in writing and indicate whether he would like to have a copy of his personal data or he wishes to have information about the ways in which his personal data is used or disclosed during the past year or both;
 - (b) include proof of his identity and address (e.g. a copy of the Customer's driving licence and a recent credit card bill); and
 - (c) specify the personal data he wants access to, including any account or reference numbers where applicable.

The Vendor shall reply to the Customer as soon as reasonably possible upon its receipt of the Customer's request.



BMW Dealer

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GST REG. NO: M2 - 0020081 - X

ESTIMATE

Estimate No. : b1 53781 Page No. : 6 of 6

Date Estimated : 13/12/2019 Prepared By : Chua Kee Sin

CHASSIS NO. REGN. DATE REGN. NO. MODEL MILEAGE

EL8965R WBA6V12040ED05521 30/10/2018 216i GT 0

- 17.7 The Customer shall pay an amount to access his personal data in the manner stated in Clause 17.6(a) above.
- 17.8 The Customer shall have the right to correct any inaccuracies in his personal data free of charge. If the Customer wishes to exercise this right, the Customer shall:

 - (b) provide the Vendor with enough information to identify himself (e.g. the Customer's account number, username, registration details); and
 - (c) specify the information that is incorrect and what it should be replaced with.

The Vendor shall reply to the Customer as soon as practicable upon its receipt of the Customer's request.

- The Customer's access or correction request will not be granted as of right; the Vendor's ability to accede to the Customer's access or correction request is subjected to 17.9 the prohibitions and exceptions set out or which may be set out in the Singapore Personal Data Protection Act ("PDPA") and its accompanying regulations.
- 17.10 The Customer shall have the right to ask the Vendor to stop collecting, using or disclosing his personal data for any of the abovementioned purposes set out in Clauses 17.1 and 17.2. If the Customer wishes to exercise this right, the Customer shall complete the Vendor's prescribed form and/or:
 - (a) put his request in writing by way of an email sent to the Vendor;
 - (b) provide the Vendor with his name, NRIC number, mobile number, email and Vehicle registration number to identify the Customer; and
 - (c) if the Customer's objection is not to direct marketing in general, but to direct marketing by a particular channel (e.g. voice call, SMS, MMS, fax, mailers or email), the Customer has to specify the channel he is withdrawing his consent to.
- 17.11 In the event that the Customer withdraws consent to the collection, use or disclosure of his personal data such that it materially affects this Agreement and it renders the Vendor unable to, or such that it becomes difficult for the Vendor to perform or properly perform or discharge its obligations under this Agreement, at law, under the warranty undertakings, or its role as a responsible dealer of BMW vehicles, the Vendor may at its discretion, be entitled to terminate this Agreement with the Customer.
- 17.12 The obtaining the Customer's consent for the collection, use or disclosure of his personal data under this clause 17 is subject to the exceptions set out or which may be
- 17.13 The Customer shall address all communications pertaining to this Clause 17 to:

The Data Protection Officer Performance Motors Limited

Address Sime Darby Performance Centre 303 Alexandra Road Singapore 159941

Email address:

dataprotection@pmi.com.sg

12/13/2019 Invoice



GENERAL INSURANCE ASSOCIATION OF SINGAPORE **RECORDS MANAGEMENT CENTRE**

6 Raffles Quay #18-00, Singapore 048580 Phone: +65 6224 0010 Fax: +65 6224 0030 Operating Hours: Monday to Friday 9am to 5pm

GST Registration No: M400017735

Third Party Insurer Enquiry

Our Ref No:

GR-19-206008

Date of Request:

13/12/2019

Your Ref No:

Online Purchase

Performance Motors Limited 303 Alexandra Road Sime Darby Performance Centre Singapore 159941

Dear Sir/Madam,

Enquiry Date

13/12/2019

Enquiry By

Melanie Setiawati

TP Vehicle No.

YQ695J

Accident Date

13/12/2019

Enquiry Result

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
YQ695J	India International Insurance Pte Ltd	28/05/2019-27/05/2020	63476100

Thank You.

The images provided to you are taken from the original reports forwarded to the centre by the members of the General Insurance Association of Singapore and we take no responsibility for their accuracy or contents and shall be under no liability whatsoever for any loss or damage arising out of or in connection with the reports or their images.

This is a computer generated document and requires no signature.

12/13/2019 Invoice



GENERAL INSURANCE ASSOCIATION OF SINGAPORE **RECORDS MANAGEMENT CENTRE**

6 Raffles Quay #18-00, Singapore 048580 Phone: +65 6224 0010 Fax: +65 6224 0030 Operating Hours: Monday to Friday 9am to 5pm

GST Registration No: M400017735

TAX INVOICE

Our Ref No:

GR-19-206008

Date of Request:

13/12/2019

Your Ref No:

Online Purchase

Performance Motors Limited 303 Alexandra Road Sime Darby Performance Centre Singapore 159941

Dear Sir/Madam,

Enquiry Date

13/12/2019

Enquiry By

Melanie Setiawati

TP Vehicle No.

YQ695J

Accident Date

13/12/2019

DESCRIPTION	AMOUNT (S\$)
TP Insurer Enquiry	1.87
GST Amount	0.13
Total Amount Due (GST Inclusive)	2.00

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

[X] GIRO [] Cash [] Cheque



AXA Insurance Pte Ltd 1800 880 4888 (Within Singapore) (65) 6880 4888 (International) (65) 6880 4740 ☑ customer.care@axa.com.sg

Endorsement

www.axa.com.sg

date 14/11/2018

your servicing distributor SD CONTEGO SERVICES / 14235

your servicing distributor contact

63190588/0589

SEE CHERN CHONG JOEL **67 SUNSET WAY** #05-22 SINGAPORE 597092

Policy Schedule Your SmartDrive PIVIL

Your Policy Schedule has been updated effective 30/10/2018.

Your policy snapshot

Policyholder name **SEE CHERN CHONG JOEL** Cover Comprehensive Period of Insurance expiring 29/10/2020

Policy number FIN / NRIC

S7512297G

VA1 / GA415066

Your benefits highlights

(refer to Policy Wording for full terms and conditions)

SmartDrive PML Benefits

- Medical Expenses Up to S\$1,000 per injured persons
- Personal Accident Benefits to Insured Limit of Liability: \$\$100,000
- Personal Accident Benefits to Drivers at \$20,000 each and Passengers at \$\$10,000 each
- New-for-Old Replacement ~ 100% compensation for car less than 12 months old in event of total loss due to accident
- Up to 10 Days Loss of Use S\$100 Daily Transport allowance
- Loss of personal items in the car up to \$\$500

Add-on Benefits

No Claims Discount ("NCD") Protector

Vehicle details

Make & Model of Vehicle **RMW 216**l Year of manufacture Vehicle registration number EL8965R Type of Use Private use MPV Body type Engine capacity (c.c.) 1499 Seating capacity (excl driver) 6 Engine number

37075393B38A15A Off-Peak car No Chassis number WBA6V12040ED05521

Insured's Estimated Market Value

Limitation to use Finance Loan Company Market Value at the time of Loss (including accessories and spare parts) As per Certificate of Insurance

DBS BANK LTD

Excess applicable (refer to Policy Wording for other applicable Excesses)

Basic Own Damage Excess SGD 2,600.00 Windscreen Excess Not Applicable

An Additional Excess is applicable as follows:

\$2500 for undeclared Young and Inexperience Driver(s)

\$2000 for Named Driver(s) with driving experience of less than 1 year on the relevant class of driving licence.

\$1500 for Named Driver(s) who are age 21 years old and below with driving experience of 1 year or more on the relevant class of driving licence.

\$1000 for Named Driver(s) who are age 22 years old to 26 years old with driving experience of 1 year or more on the relevant class of driving licence.

Drivers details