




Tax Invoice No : P2320344-00001

POLICY INFORMATION		Policy No. : VFX/P2320344
Source	: 03483 ACCENT INSURANCE AGENCIES PTE LTD	
Insured	: KARZ-TA LEASING	
Address	: 317 OUTRAM ROAD #B1-03 CONCORDE SHOPPING CENTRE SINGAPORE 169075	
Period of Insurance	: From 18/08/2019 To 17/08/2020 (Both Dates Inclusive)	
Transaction No.	: 00001	
Accounting Month / Year	: 08 2019	
Billing Currency	: SGD	Exchange Rate : 1.0000
Gross Premium SGD	Charges SGD	Total Payable SGD
22,965.07	(GST 7.00%) 1,607.50	24,572.57
Total Payable is after discount of : SGD 0.00 0.00%		
<p style="text-align: right;">AXA INSURANCE PTE LTD</p>  <p style="text-align: right;">Authorized Signature</p>		
<p>Important Notice: -----</p> <p>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.</p> <p>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.</p>		
<p>Issued by - SGPSAKR on 15/08/2019 (R)</p>		



POLICY INFORMATION		Policy No. : VFX/P2320344	
Source	: 03483	ACCENT INSURANCE AGENCIES PTE LTD	
Insured	: KARZ-TA LEASING		
Address	: 317 OUTRAM ROAD #B1-03 CONCORDE SHOPPING CENTRE SINGAPORE 169075		
Business/Profession	: -	Carrying on or engaged in the business or profession last declared and no other for the purpose of this insurance.	
Period of Insurance	: From 18/08/2019 To 17/08/2020	(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 20.00 % Flt Disc	: SGD 22,965.07		
GST 7.00%	: SGD 1,607.50		
Annual Premium	: SGD 24,572.57		
Total Payable	: SGD 24,572.57		
RISK DETAILS THE MOTOR VEHICLE			
Risk No.	: 1		
Type of Cover	: Third Party Only		
Regn. No.	: SMG2786L		
Type Of Use	: Hire Car		
Make/Model	: MERCEDES BENZ E 300		
Year of Manufacture	: 2009		
Carrying Cap. Seat	: 4.00		
Body Type	: SALOON		
Engine No.	: 27295231423831	Engine C.C.: 2996	
Chassis No.	: WDD2120542A144141		
Insured's Estimated Market Value	: NIL		
Limitations as to Use	: As specified in Certificate of Insurance		
<u>Extra Coverage(Premium Breakdown)</u>		<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM			1,735.06
LESS 20.00% Flt Disc			347.01
NET PREMIUM			1,388.05
TOTAL PREMIUM			1,388.05



Policy No. : VFX/P2320344

Excess Applicable

Sect II-Used In Singapore Only : SGD 2,000.00
Sect II-Driven Outside S'pore : SGD 4,000.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 2
Type of Cover : Third Party Only
Regn. No. : SGB7135E
Type Of Use : Hire Car
Make/Model : HONDA STREAM 1.8X A
Year of Manufacture : 2009
Carrying Cap. Seat : 4.00
Body Type : SPORTS UTILITY VEHICLE
Engine No. : R18A2102965 Engine C.C.: 1799
Chassis No. : RN63102801
Insured's Estimated Market Value : NIL
Limitations as to Use : As specified in Certificate of Insurance

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		1,672.25
LESS 20.00% Flt Disc		334.45
NET PREMIUM		1,337.80
TOTAL PREMIUM		1,337.80

Excess Applicable

Sect II-Used In Singapore Only : SGD 2,000.00
Sect II-Driven Outside S'pore : SGD 4,000.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 3
Type of Cover : Third Party Only
Regn. No. : SJT9615T
Type Of Use : Hire Car
Make/Model : NISSAN LATIO SPORT BASE 1.5L
Year of Manufacture : 2009



Policy No. : VFX/P2320344

Carrying Cap. Seat : 4.00
Body Type : SPORTS UTILITY VEHICLE
Engine No. : HR15246188B Engine C.C.: 1498
Chassis No. : JN1FAAC11Z0010856
Insured's Estimated Market Value : NIL
Limitations as to Use : As specified in Certificate of Insurance

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		1,672.25
LESS 20.00% Flt Disc		334.45
NET PREMIUM		1,337.80
TOTAL PREMIUM		1,337.80

Excess Applicable

Sect II-Used In Singapore Only : SGD 2,000.00
Sect II-Driven Outside S'pore : SGD 4,000.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 4
Type of Cover : Third Party Only
Regn. No. : SJU8210D
Type Of Use : Hire Car
Make/Model : NISSAN SYLPHY 1.5L 4AT ABS
Year of Manufacture : 2009
Carrying Cap. Seat : 4.00
Body Type : SALOON
Engine No. : HR15274062B Engine C.C.: 1498
Chassis No. : JN1BAAG11Z0110536
Insured's Estimated Market Value : NIL
Limitations as to Use : As specified in Certificate of Insurance

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		1,609.45
LESS 20.00% Flt Disc		321.89
NET PREMIUM		1,287.56



Policy No. : VFX/P2320344		
TOTAL PREMIUM		1,287.56
<u>Excess Applicable</u>		
Sect II-Used In Singapore Only	:	SGD 2,000.00
Sect II-Driven Outside S'pore	:	SGD 4,000.00
<u>Named Drivers</u>		
1 ANY AUTHORISED DRIVER		
MEMO		
Make & Model: NISSAN SYLPHY 1.5L 4AT ABS D/AB 2WD 4DR		
Risk No.	:	5
Type of Cover	:	Third Party Only
Regn. No.	:	SJU8604B
Type Of Use	:	Hire Car
Make/Model	:	MAZDA3 1.6L SDN
Year of Manufacture	:	2009
Carrying Cap. Seat	:	4.00
Body Type	:	SALOON
Engine No.	:	Z6832225
		Engine C.C.: 1598
Chassis No.	:	JM6BL10Z1A0128673
Insured's Estimated Market Value	:	NIL
Limitations as to Use	:	As specified in Certificate of Insurance
<u>Extra Coverage(Premium Breakdown)</u>		
BASIC PREMIUM		1,672.25
LESS 20.00% Flt Disc		334.45
NET PREMIUM		1,337.80
TOTAL PREMIUM		1,337.80
<u>Excess Applicable</u>		
Sect II-Used In Singapore Only	:	SGD 2,000.00
Sect II-Driven Outside S'pore	:	SGD 4,000.00
<u>Named Drivers</u>		
1 ANY AUTHORISED DRIVER		
Risk No.	:	6
Type of Cover	:	Third Party Only
Regn. No.	:	



Policy No. : VFX/P2320344

Type Of Use : SJV4645D
 Make/Model : Hire Car
 Year of Manufacture : SUZUKI SWIFT 1.5 AT ABS AIRBAG
 Carrying Cap. Seat : 2009
 Body Type : 4.00
 Engine No. : HATCHBACK
 Chassis No. : M15A1378547 Engine C.C.: 1490
 Insured's Estimated Market Value : JSAEZC21S00554070
 Limitations as to Use : NIL
 : As specified in Certificate of Insurance

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		1,672.25
LESS 20.00% Flt Disc		334.45
NET PREMIUM		1,337.80
TOTAL PREMIUM		1,337.80

Excess Applicable

Sect II-Used In Singapore Only : SGD 2,000.00
 Sect II-Driven Outside S'pore : SGD 4,000.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 7
 Type of Cover : Third Party Only
 Regn. No. : SJV5972C
 Type Of Use : Hire Car
 Make/Model : HYUNDAI AVANTE 1.6L AUTO ABS
 Year of Manufacture : 2009
 Carrying Cap. Seat : 4.00
 Body Type : SALOON
 Engine No. : G4FC9U753034 Engine C.C.: 1591
 Chassis No. : KMH DU41BMAU900784
 Insured's Estimated Market Value : NIL
 Limitations as to Use : As specified in Certificate of Insurance



Policy No. : VFX/P2320344

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		1,609.45
LESS 20.00% Flt Disc		321.89
NET PREMIUM		1,287.56
TOTAL PREMIUM		1,287.56

Excess Applicable

Sect II-Used In Singapore Only : SGD 2,000.00

Sect II-Driven Outside S'pore : SGD 4,000.00

Named Drivers

1 ANY AUTHORISED DRIVER

MEMO

Make & Model: HYUNDAI AVANTE 1.6L AUTO ABS AIRBAG SR 2WD 4DR

Risk No. : 8
Type of Cover : Third Party Only
Regn. No. : SJV6074M
Type Of Use : Hire Car
Make/Model : KIA CERATO FORTE 1.6SX AT
Year of Manufacture : 2009
Carrying Cap. Seat : 4.00
Body Type : SALOON
Engine No. : G4FC9H341305 Engine C.C.: 1591
Chassis No. : KNAFW411MA5174939
Insured's Estimated Market Value : NIL
Limitations as to Use : As specified in Certificate of Insurance

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		1,672.25
LESS 20.00% Flt Disc		334.45
NET PREMIUM		1,337.80
TOTAL PREMIUM		1,337.80

Excess Applicable

Sect II-Used In Singapore Only : SGD 2,000.00

Sect II-Driven Outside S'pore : SGD 4,000.00

Named Drivers



Policy No. : VFX/P2320344

1 ANY AUTHORISED DRIVER

MEMO

Make & Model: KIA CERATO FORTE 1.6SX AT ABS D/AB 2WD 4DR

Risk No. : 9
Type of Cover : Third Party Only
Regn. No. : SJV7005G
Type Of Use : Hire Car
Make/Model : TOYOTA VIOS E AUTO
Year of Manufacture : 2009
Carrying Cap. Seat : 4.00
Body Type : SALOON
Engine No. : 1NZX981590 Engine C.C.: 1497
Chassis No. : MR053HY9305134192
Insured's Estimated Market Value : NIL
Limitations as to Use : As specified in Certificate of Insurance

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		1,593.75
LESS 20.00% Flt Disc		318.75
NET PREMIUM		1,275.00
TOTAL PREMIUM		1,275.00

Excess Applicable

Sect II-Used In Singapore Only : SGD 2,000.00
Sect II-Driven Outside S'pore : SGD 4,000.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 10
Type of Cover : Third Party Only
Regn. No. : SJZ5722L
Type Of Use : Hire Car
Make/Model : TOYOTA VIOS J AUTO
Year of Manufacture : 2010



Policy No. : VFX/P2320344

Carrying Cap. Seat : 4.00
Body Type : SALOON
Engine No. : 1NZY237864 Engine C.C.: 1497
Chassis No. : MR053HY9305212739
Insured's Estimated Market Value : NIL
Limitations as to Use : As specified in Certificate of Insurance

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		1,774.77
LESS 20.00% Flt Disc		354.95
NET PREMIUM		1,419.82
TOTAL PREMIUM		1,419.82

Excess Applicable

Sect II-Used In Singapore Only : SGD 2,000.00
Sect II-Driven Outside S'pore : SGD 4,000.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 11
Type of Cover : Third Party Only
Regn. No. : SKV6545J
Type Of Use : Hire Car
Make/Model : TOYOTA CAMRY 2.0 AUTO
Year of Manufacture : 2009
Carrying Cap. Seat : 4.00
Body Type : SALOON
Engine No. : 1AZE149229 Engine C.C.: 1998
Chassis No. : MR053BK4107049535
Insured's Estimated Market Value : NIL
Limitations as to Use : As specified in Certificate of Insurance

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		1,640.86
LESS 20.00% Flt Disc		328.17
NET PREMIUM		1,312.69



Policy No. : VFX/P2320344

TOTAL PREMIUM 1,312.69

Excess Applicable

Sect II-Used In Singapore Only : SGD 2,000.00

Sect II-Driven Outside S'pore : SGD 4,000.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 12
Type of Cover : Third Party Only
Regn. No. : SKZ7928K
Type Of Use : Hire Car
Make/Model : TOYOTA COROLLA 1.6
Year of Manufacture : 2006
Carrying Cap. Seat : 4.00
Body Type : SALOON
Engine No. : 3ZZ4544353 Engine C.C.: 1598
Chassis No. : MR053ZEC107112809
Insured's Estimated Market Value : NIL
Limitations as to Use : As specified in Certificate of Insurance

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		1,755.75
LESS 20.00% Flt Disc		351.15
NET PREMIUM		1,404.60
TOTAL PREMIUM		1,404.60

Excess Applicable

Sect II-Used In Singapore Only : SGD 2,000.00

Sect II-Driven Outside S'pore : SGD 4,000.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 13
Type of Cover : Third Party Only
Regn. No. : SLR8391G
Type Of Use : Hire Car
Make/Model : MAZDA3 1.6L SDN LUX



Policy No. : VFX/P2320344

Year of Manufacture : 2009
Carrying Cap. Seat : 4.00
Body Type : SALOON
Engine No. : Z6811357 Engine C.C.: 1598
Chassis No. : JM6BL10Z1A0115773
Insured's Estimated Market Value : NIL
Limitations as to Use : As specified in Certificate of Insurance

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		1,672.25
LESS 20.00% Flt Disc		334.45
NET PREMIUM		1,337.80
TOTAL PREMIUM		1,337.80

Excess Applicable

Sect II-Used In Singapore Only : SGD 2,000.00
Sect II-Driven Outside S'pore : SGD 4,000.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 14
Type of Cover : Third Party Only
Regn. No. : SMJ3770J
Type Of Use : Hire Car
Make/Model : TOYOTA COROLLA 1.6
Year of Manufacture : 2006
Carrying Cap. Seat : 4.00
Body Type : SALOON
Engine No. : 3ZZ4562625 Engine C.C.: 1598
Chassis No. : MR053ZEC107118605
Insured's Estimated Market Value : NIL
Limitations as to Use : As specified in Certificate of Insurance

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		1,755.75
LESS 20.00% Flt Disc		351.15



Policy No. : VFX/P2320344

NET PREMIUM	1,404.60
TOTAL PREMIUM	1,404.60

Excess Applicable

Sect II-Used In Singapore Only	: SGD 2,000.00
Sect II-Driven Outside S'pore	: SGD 4,000.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No.	: 15	
Type of Cover	: Third Party Only	
Regn. No.	: SGK473C	
Type Of Use	: Hire Car	
Make/Model	: TOYOTA VIOS 1.5E A	
Year of Manufacture	: 2006	
Carrying Cap. Seat	: 4.00	
Body Type	: SALOON	
Engine No.	: 1NZX458702	Engine C.C.: 1497
Chassis No.	: MR053HY4204197763	
Insured's Estimated Market Value	: NIL	
Limitations as to Use	: As specified in Certificate of Insurance	

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		1,738.57
LESS 20.00% Flt Disc		347.71
NET PREMIUM		1,390.86
TOTAL PREMIUM		1,390.86

Excess Applicable

Sect II-Used In Singapore Only	: SGD 2,000.00
Sect II-Driven Outside S'pore	: SGD 4,000.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No.	: 16
Type of Cover	: Third Party Only
Regn. No.	: SJW4274K
Type Of Use	: Hire Car



Policy No. : VFX/P2320344

Make/Model : HONDA JAZZ 1.5L A
Year of Manufacture : 2008
Carrying Cap. Seat : 4.00
Body Type : HATCHBACK
Engine No. : L15A71004245 Engine C.C.: 1497
Chassis No. : JHMGE88509S203450
Insured's Estimated Market Value : NIL
Limitations as to Use : As specified in Certificate of Insurance

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		1,703.66
LESS 20.00% Flt Disc		340.73
NET PREMIUM		1,362.93
TOTAL PREMIUM		1,362.93

Excess Applicable

Sect II-Used In Singapore Only : SGD 2,000.00
Sect II-Driven Outside S'pore : SGD 4,000.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 17
Type of Cover : Third Party Only
Regn. No. : SKK5252T
Type Of Use : Hire Car
Make/Model : TOYOTA COROLLA ALTIS 1.6 AUTO
Year of Manufacture : 2006
Carrying Cap. Seat : 4.00
Body Type : SALOON
Engine No. : 3ZZ4588877 Engine C.C.: 1598
Chassis No. : MR053ZEC107126854
Insured's Estimated Market Value : NIL
Limitations as to Use : As specified in Certificate of Insurance

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		1,755.75



Policy No. : VFX/P2320344

LESS 20.00% Flt Disc	351.15
NET PREMIUM	1,404.60
TOTAL PREMIUM	1,404.60

Excess Applicable

Sect II-Used In Singapore Only	: SGD 2,000.00
Sect II-Driven Outside S'pore	: SGD 4,000.00

Named Drivers

- 1 ANY AUTHORISED DRIVER

MEMORANDA, CLAUSES, WARRANTIES & ENDORSEMENTS

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

VFXX 0026

MEMORANDUM A

Nature of Business:

- 1) Passenger land transport NEC (Eg private cars for hire with operator and Trishaws)
- 2) Renting and leasing of private cars without operator

Cover is based on AXA standard policy jacket(s) - Commercial Vehicle Policy Jacket.

Geographical area:

- Geographical area restricted to Singapore and West Malaysia when use for social, domestic and pleasure purposes.
- Geographical area restricted to Singapore when vehicle is being driven for hire & reward booked through GRAB and other Third Party Ride-Hailing Apps

This quote is based on any authorized drivers provided he is in the Policyholder s Employ and/or is driving on their order or with their permission who:

- a) Is 18 years old and above;
- b) Is holding a valid relevant class of driving license.

Additional All Claims excess of \$2,000.00 is applicable for any named/unnamed drivers who:

- a) Is 18 years old to 21 years old and/or
- b) Is 71 years old and above and/or
- c) with driving experience of less than 1 year on the relevant classes of driving license

Quote is not valid if the ownership, operation, maintenance or use of any vehicles, the principal use of which is:

- a) The transportation of high explosives such as Nitroglycerine, dynamite or any other similar explosive;
- b) the bulk transportation of liquefied petroleum or gasoline;



Policy No. : VFX/P2320344

c) The transportation of chemicals or gases in liquid, compr
 compressed or gaseous form

Cover excludes any vehicles working on airport runways

Cover excludes third party working risks

Cover includes TPPD Limit of \$500,000, Legal Liability of
 Passengers and Passenger Risk.

Non Cancellation Clause

The Insurance Company undertakes to obtain the (Finance
 company stated on the Schedul)'s consent prior to its
 cancellation of the policy if such cancellation instructions
 have been received from the Lessee/Hirer and also to advise
 the (Finance Company stated on the Schedule) immediately of
 any other material changes which are proposed to be made in
 the Terms of the insurance.

VFXX - MEMORANDUM

General Exception - This policy excludes Third Party Working Risks
 ----- and does not cover vehicles working on airport
 runways (unless specifically mentioned in the
 policy schedule).

All other Terms, Exceptions and Conditions remain unchanged.

REPLACEMENT OF NOTIFICATION OF ACCIDENTS CLAUSE

- 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



Policy No. : VFX/P2320344

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-COMMERCIAL VEHICLES

Current	Upon Renewal (Non-Reporting)
-----	-----
20%	15%
15%	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.

0026 - Hire Cars - Hirer Driving

Notwithstanding anything to the contrary contained in this Policy, it is hereby understood and agreed that this Policy shall be operative only when the Motor Vehicle is being driven by Insured or is being driven with the authority of the Insured or a person in his employ. This Policy shall also be extended to be operative when the Motor 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 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



Policy No. : VFX/P2320344

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.

Preprinted Endts/Clauses/Warranties Applicable

1, 3(p), 18, 19, 31, 33 & 72(b) ONLY

AXA INSURANCE PTE LTD

A handwritten signature in black ink, appearing to be 'R/S' or similar, 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 - **SGPSAKR** on **15/08/2019**

(R)



POLICY INFORMATION			Policy No. : VFX/P2320344						
Source : 03483 ACCENT INSURANCE AGENCIES PTE LTD									
Any subsequent period for which the Insured shall pay and the Company shall agree to accept a renewal premium.									
Insured : KARZ-TA LEASING									
Period of Insurance : From 18/08/2019 To 17/08/2020 (Both Dates Inclusive)									
Risk No	Regn No	Cover	PREMIUM CALCULATION (SGD)						
			Basic Prem	NCD/Fleet	Prem WShop	Extra Cover	Disc	Charges	Total Payable
0001	SMG2786L	TP	1,735.06	20.00%				97.16	1,485.21
0002	SGB7135E	TP	1,672.25	20.00%				93.64	1,431.44
0003	SJT9615T	TP	1,672.25	20.00%				93.64	1,431.44
0004	SJU8210D	TP	1,609.45	20.00%				90.13	1,377.69
0005	SJU8604B	TP	1,672.25	20.00%				93.64	1,431.44
0006	SVJ4645D	TP	1,672.25	20.00%				93.64	1,431.44
0007	SVJ5972C	TP	1,609.45	20.00%				90.13	1,377.69
0008	SVJ6074M	TP	1,672.25	20.00%				93.64	1,431.44
0009	SVJ7005G	TP	1,593.75	20.00%				89.26	1,364.26
0010	SJZ5722L	TP	1,774.77	20.00%				99.38	1,519.20
0011	SKV6545J	TP	1,640.86	20.00%				91.88	1,404.57
0012	SKZ7928K	TP	1,755.75	20.00%				98.32	1,502.92
0013	SLR8391G	TP	1,672.25	20.00%				93.64	1,431.44
0014	SMJ3770J	TP	1,755.75	20.00%				98.32	1,502.92
0015	SGK473C	TP	1,738.57	20.00%				97.36	1,488.22
0016	SJW4274K	TP	1,703.66	20.00%				95.40	1,458.33
0017	SKK5252T	TP	1,755.75	20.00%				98.32	1,502.92
<p>AXA INSURANCE PTE LTD</p>  <p>Authorized Signature</p>									
<p>IMPORTANT : This Schedule should be read in conjunction with the Terms and Conditions of the Policy.</p>									
<p>Issued by - SGPSAKR on 15/08/2019 (R)</p>									