




Tax Invoice No : P1714801-00005

POLICY INFORMATION		Policy No. : VPC/P1714801
Source	: (01) 11511 AMEX MOTOR - TM	
Insured	: GOH CHING YEANG	
Address	: 52 SENGKANG EAST WAY SINGAPORE 548600	
Period of Insurance	: From 29/03/2020 To 28/03/2021 (Both Dates Inclusive)	
Transaction No.	: 00005	
Billing Currency	: SGD	Exchange Rate : 1.0000
Gross Premium Less Discount SGD	Charges SGD	Total Payable SGD
971.70	GST 7.00% 68.02	1,039.72
<p>Premium Details (SGD)</p> <p>Gross Premium : 971.70</p> <p>Total Discount : 0.00</p> <p>Gross Premium less Discount : 971.70</p> <p>Note: Discount is only applicable to limited products.</p>		
<p style="text-align: right;">AXA INSURANCE PTE LTD</p> <p style="text-align: right;"></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>		
Issued by - SGPSAKR on 17/01/2020		(R)



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Source	: (01) 11511 AMEX MOTOR - TM		
Insured	: GOH CHING YEANG		
Address	: 52 SENGKANG EAST WAY SINGAPORE 548600		
Business/Profession	: RETIRED Carrying on or engaged in the business or profession last declared and no other for the purpose of this insurance.		
Period of Insurance : From 29/03/2020 To 28/03/2021 (Both Dates Inclusive)			
Any subsequent period for which the Insured shall pay and the Company shall agree to accept a renewal premium.			
Replacing Policy No. : P1587947			
PREMIUM			
Premium After 50.00% : SGD 899.72			
NCD			
NCD Protector	: SGD 71.98		
GST 7.00%	: SGD 68.02		
Annual Premium	: SGD 1,039.72		
Total Payable	: SGD 1,039.72		
RISK DETAILS THE MOTOR VEHICLE			
Type Of Cover	: Third Party Fire & Theft Only		
Regn No.	: SDM9119S		
Type Of Use	: Private Car		
Make/Model	: BMW 730 LI		
Year of Manufacture	: 2006	Seating Capacity (excl. Driver)	: 04
Body Type	: SALOON	Engine C.C.	: 2996
Engine No.	: 02546174N52B30AF		
Chassis No.	: WBAHN22030DE96725		
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			
<u>Extra Coverage(Premium Breakdown)</u>		<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
NCD Protector			71.98
<u>Named Drivers</u>			
1 GOH CHING YEANG			



Policy No. : VPC/P1714801

MEMORANDA, CLAUSES, WARRANTIES & ENDORSEMENTS

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

VPC NCDP

VPC - THIRD PARTY FIRE AND THEFT

THE FOLLOWING ENDORSEMENTS AND CLAUSES ARE APPLICABLE TO THE POLICY :

- 4 - AUTHORISED DRIVER IN THE EVENT OF DEMISE OF INSURED.
- 5 - HIRE PURCHASE (IF APPLICABLE).

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.

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.

NCD-PRIVATE VEHICLES



Policy No. : VPC/P1714801

Current	Upon Renewal (Non-Reporting)
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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.

NCDP - No Claim Discount Protection

(i) It is hereby agreed that the 50% No Claim Discount ("NCD") entitlement in this Policy is protected on the next renewal of the policy as follows:-

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%

(ii) An additional premium of 8% of the annual premium is payable subject to a minimum sum of S\$40.

(iii) All other terms and conditions set out in your Policy shall be applicable and remain in full-force and effect.

(iv) 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
8 Shenton Way, #24-01
AXA Tower, Singapore 068811
Customer Centre #01-21
Tel:1800 8804888 Fax:-
Website:www.axa.com.sg
GST Registration Number: 199903512M
customer.care@axa.com.sg



Private Cars TPFT
POLICY SCHEDULE
RENEWAL
Original

Policy No. : VPC/P1714801

AXA INSURANCE PTE LTD

A handwritten signature in black ink, appearing to be 'SGPSAKR'.

Authorized Signature

IMPORTANT :

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

Issued by - **SGPSAKR** on **17/01/2020**

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