




Tax Invoice No : P2360036-00001

POLICY INFORMATION		Policy No. : VCX/P2360036
Source	: 09116 TECK WEI CREDIT PTE LTD	
Insured	: KOH XIN PING	
Address	: BLK 684A EDGEDALE PLAINS #16-609 SINGAPORE 821684	
Period of Insurance	: From 03/12/2019 To 02/12/2020 (Both Dates Inclusive)	
Transaction No.	: 00001	
Accounting Month / Year	: 12 2019	
Billing Currency	: SGD	Exchange Rate : 1.0000
Gross Premium SGD	Charges SGD	Total Payable SGD
3,494.64	(GST 7.00%) 244.62	3,739.26
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><b>Important Notice:</b> -----</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 - SGISNEL on 13/12/2019		(R)



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Insured	: KOH XIN PING		
Address	: BLK 684A EDGEDALE PLAINS #16-609 SINGAPORE 821684		
Business/Profession	: DET COMMANDER	Carrying on or engaged in the business or profession last declared and no other for the purpose of this insurance.	
Period of Insurance	: From 03/12/2019 To 02/12/2020	(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 0.00 % NCD	: SGD 3,494.64		
GST 7.00%	: SGD 244.62		
Annual Premium	: SGD 3,739.26		
Total Payable	: SGD 3,739.26		
RISK DETAILS THE MOTOR VEHICLE			
Risk No.	: 1		
Type of Cover	: Comprehensive		
Regn. No.	: SMQ8290H		
Type Of Use	: Hire Car		
Make/Model	: HONDA SHUTTLE 1.5G CVT SENSING		
Year of Manufacture	: 2019		
Carrying Cap. Seat	: 4.00		
Body Type	: SALOON		
Engine No.	: L15B6020244	Engine C.C.: 1496	
Chassis No.	: GK82100186		
	: Market Value At The Time Of Loss		
	(including Accessories and Spare Parts)		
Limitations as to Use	: As specified in Certificate of Insurance		
Hire Purchase	: TECK WEI CREDIT PTE LTD		
<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>	
BASIC PREMIUM		3,494.64	
NET PREMIUM		3,494.64	
TOTAL PREMIUM		3,494.64	
<u>Excess Applicable</u>			



**Policy No. : VCX/P2360036**

Sect I - Used In S'pore Only	: SGD 3,000.00
Sect II-Used In Singapore Only	: SGD 3,000.00
Sect I - Used Outside S'pore	: SGD 6,000.00
Sect II-Driven Outside S'pore	: SGD 6,000.00
Windscreen Excess	: SGD 200.00

**Named Drivers**

- 1 KOH XIN PING
- 2 LIANG YIFEN YVONNE

**MEMORANDA, CLAUSES, WARRANTIES & ENDORSEMENTS**

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

**0026**

**MEMORANDUM A**

**Insured:**

Koh Xin Ping

**Hirer:**

Koh Xin Ping

Liang Yifen Yvonne

**Period of Insurance:**

One year from date of advice

**Usage:**

Minimum one year leasing

**Vehicle Insured:**

HONDA SHUTTLE 1.5G CVT SENSING

YOM : 2019

**Sum Insured:**

Market Value

**Coverage:**

Comprehensive

**Excess:**

Within Singapore S\$3,000 (Section I & II)

Outside Singapore S\$6,000 (Section I & II)

Windscreen excess S\$200.00

**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



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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

**Minimum Hirer's Requirements:**

- (1) Minimum 1 year driving experience
- (2) No claim/accident record in the past 3 years
- (3) Holds a valid driving license as permitted in accordance with the licensing or other laws or regulations to drive the motor vehicle

**Policy Wordings:**

Standard AXA Singapore Commercial Vehicle policy jacket

**Certificate of Insurance Type:**

Standard AXA Singapore Hire Car

**Coverage:**

Section I Loss of or damage to the vehicle

Section II Liability to Third Parties

Section III Towing Disabled Vehicles

**Extensions**

Third Party Property Damage Limit up to S\$500,000

**Geographical Area:**

Singapore, West Malaysia and that part of Thailand within 50 miles of the border between Thailand and West Malaysia

**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:



**Policy No. : VCX/P2360036**

- (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 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, 15, 19, 57, 72(b), 89 & 92 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

**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



**Commercial Individual Cars**  
**POLICY SCHEDULE**  
**NEW BUSINESS**  
**Original**

**Policy No. : VCX/P2360036**

**AXA INSURANCE PTE LTD**

A handwritten signature in black ink, appearing to be 'R. S. S.', 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 - **SGISNEL** on **13/12/2019**

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