

ORIGINAL

THE SCHEDULE

Agency : AN0498A	Class of Policy : Motor Private Car	Policy No. :	DMPCSNW00087262000
Account : AN0498A	Issued on : 16/07/2020 in SINGAPORE		
Client : D053740I	Acceptance Date : 16/07/2020		

Period of Insurance : 21/08/2020 to 28/06/2021 , both dates inclusive

Insured's Name	: DANIEL LIM WEN LONG
Address	: 133 EDGEDALE PLAINS #01-46 Singapore 820133

Business/Occupation : MANAGER

Premium	:	Basic Annual Premium	:	S\$2,874.00
	:	No Claim Discount -50%	:	S\$ 1,437.00
	:	Relief Discount	:	S\$ 143.70
	:	Total Annual Premium	:	S\$1,293.30
	:	Less Disc.	:	S\$0.00-
	:	Premium Due	:	S\$1,105.51
	:	Premium GST	:	S\$77.39
	:	Total Due	:	S\$1,182.90

Risk No.1	Motor Private Car		
Make/Model	: Infiniti Q30 Diesel 1.5T A	No. of seats	: 5
Registration	: SMD4678T	Body Type	: SUV
Engine No.	: K9KG481D003883	Capacity cc's	: 1461
Chassis No.	: SJKDAAH15U1056141	Certificate Ref.	: MX1F
Year of Manuf/Regn	: 2017/2018		
Type of Cover	: Comprehensive		
Financial Interest	: HONG LEONG FINANCE LTD AS HP OWNER		

Sum Insured:Market value at the time of loss

Named Drivers Ex Sect. I : S\$500.00

Additional Ex Other than Named Drivers:

Ex Sect. I - Age <= 25 : S\$3,000.00

Ex Sect. I - Age >= 26 : S\$500.00

* Age as at date of accident

EX ON WINDSCREEN . : S\$350.00

Named Drivers THE INSURED : DANIEL LIM WEN LONG

The following clauses and endorsements apply to this policy

Subject to Endts. 2, 25, 57, 72, N & W.

W (Windscreen/Sun/Moon roof Cover)

1. Unlimited @ China Taiping Insurance's Authorised Workshops or Distributor Workshop
2. Other than the above - S\$300 after Excess

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One Time Waiver of Excess Clause - Own Damage Claim (Insured and Named Drivers only) - \$500.00

Notwithstanding anything contained to the contrary, we will waive up to the first S\$500.00 (for Insured and Named Drivers only) under the Excess for the first claim lodged under this Policy year in respect of damage to the motorcar covered under this Policy for repairs carried out by our Authorised Workshops as per Certificate of Insurance Card attached.

Subject otherwise to the terms and conditions of this Policy.

MODIFIED VEHICLES (FOR PRIVATE MOTOR CAR)

It is hereby declared and agreed that the Company shall only consider claims for modified cars on the following conditions:

- a. Such modifications does not require LTA's approval (to refer to LTA's website as guide);
- b. The modification is not the proximate cause of the loss/accident;

The damaged modified parts shall be replaced by original factory fitted parts. The Company shall have the final decision on the type of parts to be indemnified.

No claims is payable if the vehicle's modification requires LTA's approval or any modifications not approved by LTA.

Subject otherwise to the terms, exceptions and conditions of the Policy.

MEMORANDUM : CONDITION NO. 4 - NOTIFICATION OF ACCIDENTS

It is hereby noted and agreed that Condition No. 4 of the Policy is amended to read as follows:-

Notification 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 Authorised Workshop and/or 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

CURRENT	UPON RENEWAL (NON-REPORTING)
50%	40%
40%	30%
30%	20%
20%	10%

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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 or late reporting of an accident as set out under the Policy.

Subject otherwise to the terms, conditions and exceptions of the Policy.

Waiver of Windscreen Excess Clause (repair at Glass-Fix Pte Ltd)

It is hereby declared and agreed that in the event of a windscreen claim, an excess of \$100.00 will be waived should the policyholder chooses to repair instead of replacement.

Following the settlement of a claim, the benefit under this extension shall be reinstated at no extra cost.

Subject otherwise to the terms and conditions of this Policy.

ENDORSEMENT I - INEXPERIENCED UNNAMED DRIVERS EXCESS

It is hereby understood and agreed that an excess of S\$3,500 shall apply for accident loss or damage for any unnamed Authorised Driver who possess a valid Singapore driving licence for less than 1 year

Once this S\$3,500 excess is applied, other excess(es) applicable under different Endorsement(s) of this Policy shall not be applicable.

NO CLAIM DISCOUNT PROTECTION (NO CHARGE) - 10% NCD & ABOVE

It is agree that the No Claim Discount (NCD) entitlement in this Policy is protected as follows (APPLICABLE TO POLICYHOLDERS WITH 10% NCD AND ABOVE):

NCD entitlement on renewal of the Policy

No. of claims made or arisen during the period of insurance	where existing NCD entitlement is 10%	where existing NCD entitlement is 20%	where existing NCD entitlement is 30%	where existing NCD entitlement is 40%	where existing NCD entitlement is 50%
one	10%	20%	30%	40%	50%
two	Nil	Nil	Nil	10%	20%
three or more	Nil	Nil	Nil	Nil	Nil

The No Claim Discount Protection applies only when policy is renewed with the Company.

This No Claim Discount Protection is not applicable to cases involving the loss of NCD as a result of not reporting or late reporting of accidents as set out under the Policy. It is also not applicable for vehicles registered under the Company name policy.

The No Claim Discount (NCD) entitlement is not transferable.
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Authorised Drivers for vehicle(s) with Certificate Ref. MX1F

Persons or Classes of Persons entitled to drive*

(a) The Policyholder.

(b) Any other person who is driving on the Policyholder's order or with his permission.

Provided that the person driving is permitted in accordance with the licensing or other laws or regulations to drive the Motor Vehicle or has been so permitted and is not disqualified by order of a Court of Law or by reason of any enactment or regulation in that behalf from driving the Motor Vehicle

Limitations as to use*

Use for social, domestic and pleasure purposes and for the Policyholder's business.

The policy does not cover use for hire or reward tuition driving test racing pace-making, reliability trial, speed-testing, the carriage of goods other than samples in connection with any trade or business or use for any purpose in connection with the Motor Trade.

Excess whichever is applicable for losses occurring outside Singapore (Constructive Total Loss/Theft) will be doubled.

One time Waiver of Excess for the first S\$500 will apply to the Insured and Named Drivers in the event of Own Damage Claim at our Authorised Workshops for each Policy Year.

Signed for and on behalf of the Company

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Authorised Signature

Booklet Ref.

M_PRIVATE

SN/B2B/B2B/M16072020000073/NEO & COMPANY INSURANCE AGENCY PTE LTD

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