




Tax Invoice No : P2275259-00002

POLICY INFORMATION		Policy No. : VMZ/P2275259	
Source	: 03375	ANDA INSURANCE AGENCIES PTE LTD-MOTOR CYCLE SCHEME	
Insured	: MUHAMMAD SHAH RIZAL BIN SALIHIN		
Address	: 470C FERNVALE LINK #21-420 SINGAPORE 793470		
Period of Insurance	: From 26/03/2020 To 25/03/2021	(Both Dates Inclusive)	
Transaction No.	: 00002		
Accounting Month / Year	: 05 2020		
Billing Currency	: SGD	Exchange Rate	: 1.0000
Gross Premium Less Discount SGD		Charges SGD	Total Payable SGD
315.00		GST 7.00% 22.06	337.06
Premium Details (SGD) Gross Premium : 315.00 Total Discount : 0.00 Gross Premium less Discount : 315.00  <b>Note: Discount is only applicable to limited products.</b>			
<div style="text-align: right;">             AXA INSURANCE PTE LTD                Authorized Signature           </div>			
<b>Important Notice:</b> ----- <b>For Individual Policyholders :</b> 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.  <b>For all other Policyholders :</b> 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.			
Issued by - SGPNKAL on 10/05/2020 <span style="float: right;">(R)</span>			



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Insured	: MUHAMMAD SHAH RIZAL BIN SALIHIN		
Address	: 470C FERNVALE LINK #21-420 SINGAPORE 793470		
Business/Profession	: TECHNICIAN	Carrying on or engaged in the business or profession last declared and no other for the purpose of this insurance.	
Period of Insurance	: From 26/03/2020 To 25/03/2021 (Both Dates Inclusive)	Any subsequent period for which the Insured shall pay and the Company shall agree to accept a renewal premium.	
<b>PREMIUM</b>			
Premium After 10.00% NCD	: SGD 315.00		
GST 7.00%	: SGD 22.06		
Annual Premium	: SGD 337.06		
Total Payable	: SGD 337.06		
<b>RISK DETAILS THE MOTORCYCLE</b>			
Type of Cover	: Third Party Fire & Theft Only		
Regn. No.	: FBP3909B		
Type Of Use	: Motorcycle		
Make/Model	: YAMAHA GDR155A (AEROX)		
Year of Manufacture	: 2019		
Seating Cap. (Excl.) Driver	:		
Body Type	: MOTORCYCLE		
Engine No.	: G3J8E0099851	Engine C.C.:	155
Chassis No.	: MH3SG4640KJ053678		
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		
Interested Party	: ATAN MOTORING SUPPLY P L		
<b>Extra Coverage(Premium Breakdown)</b>		<b>Limits (SGD)</b>	<b>Premium (SGD)</b>
TPPD Limit Sect II-1b		500,000.00	
<b>Excess Applicable</b>			
Fire&Theft - Insured&Named Ri.		: SGD 300.00	
THEFT OUTSIDE SINGAPORE		: SGD 600.00	



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**Named Drivers**

**1 MUHAMMAD SHAH RIZAL BIN SALIHIN**

**MEMORANDA, CLAUSES, WARRANTIES & ENDORSEMENTS**

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

**AVMZ EXFT MCAW**

**AVMZ - THIRD PARTY FIRE & THEFT ONLY**

THE FOLLOWING ENDORSEMENTS AND CLAUSES ARE APPLICABLE TO THIS POLICY :

- 1 - EXCESS - ALL CLAIMS
- 3(q) - THIRD PARTY FIRE AND THEFT
- 15 - HIRE PURCHASE AGREEMENT (IF APPLICABLE).
- 94 - AUTHORISED DRIVER IN THE EVENT OF DEMISE OF INSURED  
(APPLICABLE FOR PERSONAL CLIENT ONLY).

Condition No. 6 - Cancellation

The following scale of rates shall apply to policies issued or renewed for less than one year and shall also be used in calculating return premiums on policies cancelled and not replaced:-

Short Period Rates

The following scales of rates shall apply to policies cancelled less than 1 year :

PERIOD

- Not exceeding 1 week - 1/8 of the annual premium
- Not exceeding 1 month - 1/4 of the annual premium
- Not exceeding 2 months - 3/8 of the annual premium
- Not exceeding 3 months - 1/2 of the annual premium
- Not exceeding 4 months - 5/8 of the annual premium
- Not exceeding 6 months - 3/4 of the annual premium
- Not exceeding 8 months - 7/8 of the annual premium
- Exceeding 8 months - Full annual premium

**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.



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- 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-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.

**EXFT - EXCESS - DAMAGE CLAIMS**

It is hereby understood and agreed that notwithstanding anything to the contrary contained in Section I of this Policy the Insured in respect of each and every event shall be responsible for the amount specified in the Schedule (or any less expenditure which may be



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incurred) of any expenditure for which provision is made thereunder.

If the expenditure incurred by the Company shall include the amount for which the Insured is responsible hereunder such amount shall be repaid by the Insured to the Company forthwith.

For the purpose of this Endorsement the expression "event" shall mean an event or series of events arising out of one cause in connection with the Motor Vehicle.

**MCAW - MEMORANDUM**

It is hereby confirmed and agreed that in the event of any motor accident, the Insured has agreed to use the Authorised Workshops enclosed with the Certificate of Insurance to the exclusion of all other workshops for all accident repairs.

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**NCD-COMMERCIAL VEHICLES**

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15%	10%
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AXA INSURANCE PTE LTD

Authorized Signature

**IMPORTANT :**

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

Issued by - SGPNKAL on 10/05/2020

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