




Tax Invoice No : P2404131-00002

POLICY INFORMATION		Policy No. : VFX/P2404131
Source	: 05058 TH INSURANCE AGENCY PTE LTD	
Insured	: TIDAL CAPITAL PTE LTD	
Address	: 73 UBI ROAD 1 #08-65 OXLEY BIZHUB SINGAPORE 408733	
Period of Insurance	: From 03/09/2020 To 02/09/2021 (Both Dates Inclusive)	
Transaction No.	: 00002	
Accounting Month / Year	: 12 2020	
Billing Currency	: SGD	Exchange Rate : 1.0000
Gross Premium SGD	Charges SGD	Total Payable SGD
5,335.74	(GST 7.00%) 373.50	5,709.24
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 - SGPSVUB on 03/12/2020		(R)



POLICY INFORMATION		Policy No. : VFX/P2404131	
Source	: 05058	TH INSURANCE AGENCY PTE LTD	
Insured	: TIDAL CAPITAL PTE LTD		
Address	: 73 UBI ROAD 1 #08-65 OXLEY BIZHUB SINGAPORE 408733		
Business/Profession	: AS PER MEMO		
Carrying on or engaged in the business or profession last declared and no other for the purpose of this insurance.			
Period of Insurance	: From 03/09/2020 To 02/09/2021	(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 6,955.50		
GST 7.00%	: SGD 486.90		
Annual Premium	: SGD 7,442.40		
Total Payable	: SGD 5,709.24		
RISK DETAILS THE MOTOR VEHICLE			
Risk No.	: 1		
Type of Cover	: Comprehensive		
Regn. No.	: SMU4002D		
Type Of Use	: Hire Car		
Make/Model	: HYUNDAI ACCENT (RB) 1.4 CVT		
Year of Manufacture	: 2019		
Carrying Cap. Seat	: 4.00		
Body Type	: SALOON		
Engine No.	: G4LCKU245823	Engine C.C.: 1368	
Chassis No.	: KMHCU41BTKU481917		
	: Market Value At The Time Of Loss		
	(including Accessories and Spare Parts)		
Limitations as to Use	: As specified in Certificate of Insurance		
Hire Purchase	: DBS BANK LTD		
<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>	
BASIC PREMIUM		3,135.83	
LESS 20.00% Flt Disc		627.16	
NET PREMIUM		2,508.67	
TOTAL PREMIUM		2,508.67	



**Policy No. : VFX/P2404131**

**Excess Applicable**

Sect I - Used In S'pore Only	: SGD 2,000.00
Sect II-Used In Singapore Only	: SGD 2,000.00
W/screen Excess in Singapore	: SGD 100.00
Sect I - Used Outside S'pore	: SGD 4,000.00
Sect II-Driven Outside S'pore	: SGD 4,000.00
W/screenExcess(Outside S'pore)	: SGD 100.00

**Named Drivers**

**1 ANY AUTHORISED DRIVER**

Risk No.	: 2
Type of Cover	: Comprehensive
Regn. No.	: SMU3919R
Type Of Use	: Hire Car
Make/Model	: HYUNDAI ACCENT (RB) 1.4 CVT
Year of Manufacture	: 2019
Carrying Cap. Seat	: 4.00
Body Type	: SALOON
Engine No.	: G4LCKU245409
Chassis No.	: KMHCU41BTKU481891
	: Market Value At The Time Of Loss (including Accessories and Spare Parts)
Limitations as to Use	: As specified in Certificate of Insurance
Hire Purchase	: DBS BANK LTD

<b><u>Extra Coverage(Premium Breakdown)</u></b>	<b><u>Limits (SGD)</u></b>	<b><u>Premium (SGD)</u></b>
BASIC PREMIUM		3,135.80
LESS 20.00% Flt Disc		627.16
NET PREMIUM		2,508.64
TOTAL PREMIUM		2,508.64

**Excess Applicable**

Sect I - Used In S'pore Only	: SGD 2,000.00
Sect II-Used In Singapore Only	: SGD 2,000.00
W/screen Excess in Singapore	: SGD 100.00
Sect I - Used Outside S'pore	: SGD 4,000.00
Sect II-Driven Outside S'pore	: SGD 4,000.00
W/screenExcess(Outside S'pore)	: SGD 100.00

**Named Drivers**



**Policy No. : VFX/P2404131**

**1 ANY AUTHORISED DRIVER**

Risk No. : 3  
Type of Cover : Comprehensive  
Regn. No. : SMU3985Z  
Type Of Use : Hire Car  
Make/Model : HYUNDAI ACCENT (RB) 1.4 CVT  
Year of Manufacture : 2019  
Carrying Cap. Seat : 4.00  
Body Type : SALOON  
Engine No. : G4LCKU242924 Engine C.C.: 1368  
Chassis No. : KMHCU41BTKU481377  
: Market Value At The Time Of Loss  
(including Accessories and Spare Parts)  
Limitations as to Use : As specified in Certificate of Insurance  
Hire Purchase : DBS BANK LTD

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		3,135.80
LESS 20.00% Flt Disc		627.16
NET PREMIUM		2,508.64
TOTAL PREMIUM		2,508.64

Excess Applicable

Sect I - Used In S'pore Only : SGD 2,000.00  
Sect II-Used In Singapore Only : SGD 2,000.00  
W/screen Excess in Singapore : SGD 100.00  
Sect I - Used Outside S'pore : SGD 4,000.00  
Sect II-Driven Outside S'pore : SGD 4,000.00  
W/screenExcess(Outside S'pore) : SGD 100.00

Named Drivers

**1 ANY AUTHORISED DRIVER**

Risk No. : 4  
Type of Cover : Comprehensive  
Regn. No. : SMU4020B  
Type Of Use : Hire Car  
Make/Model : HYUNDAI ACCENT (RB) 1.4 CVT



**Policy No. : VFX/P2404131**

Year of Manufacture : 2019  
Carrying Cap. Seat : 4.00  
Body Type : SALOON  
Engine No. : G4LCKU245413 Engine C.C.: 1368  
Chassis No. : KMHCU41BTKU481920  
: Market Value At The Time Of Loss  
(including Accessories and Spare Parts)  
Limitations as to : As specified in Certificate of Insurance  
Use  
Hire Purchase : DBS BANK LTD

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		3,135.80
LESS 20.00% Flt Disc		627.16
NET PREMIUM		2,508.64
TOTAL PREMIUM		2,508.64

Excess Applicable

Sect I - Used In S'pore Only : SGD 2,000.00  
Sect II-Used In Singapore Only : SGD 2,000.00  
W/screen Excess in Singapore : SGD 100.00  
Sect I - Used Outside S'pore : SGD 4,000.00  
Sect II-Driven Outside S'pore : SGD 4,000.00  
W/screenExcess(Outside S'pore) : SGD 100.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 5  
Type of Cover : Comprehensive  
Regn. No. : SMU3983D  
Type Of Use : Hire Car  
Make/Model : HYUNDAI ACCENT (RB) 1.4 CVT  
Year of Manufacture : 2019  
Carrying Cap. Seat : 4.00  
Body Type : SALOON  
Engine No. : G4LCKU245420 Engine C.C.: 1368  
Chassis No. : KMHCU41BTKU482000  
: Market Value At The Time Of Loss  
(including Accessories and Spare Parts)



**Policy No. : VFX/P2404131**

Limitations as to : As specified in Certificate of Insurance  
Use

Hire Purchase : DBS BANK LTD

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		3,135.80
LESS 20.00% Flt Disc		627.16
NET PREMIUM		2,508.64
TOTAL PREMIUM		2,508.64

Excess Applicable

Sect I - Used In S'pore Only	: SGD 2,000.00
Sect II-Used In Singapore Only	: SGD 2,000.00
W/screen Excess in Singapore	: SGD 100.00
Sect I - Used Outside S'pore	: SGD 4,000.00
Sect II-Driven Outside S'pore	: SGD 4,000.00
W/screenExcess(Outside S'pore)	: SGD 100.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 6  
Type of Cover : Comprehensive  
Regn. No. : SLA1092E  
Type Of Use : Hire Car  
Make/Model : TOYOTA VELLFIRE 2.5Z G-EDITION  
Carrying Cap. Seat : 5.00  
Body Type : MULTI - PURPOSE VEHICLE  
Engine No. : 2AR1384616 Engine C.C.: 2493  
Chassis No. : AGH300044653  
: Market Value At The Time Of Loss  
(including Accessories and Spare Parts)  
Limitations as to : As specified in Certificate of Insurance  
Use  
Hire Purchase : KENSO LEASING PTE LTD

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		3,645.76
LESS 20.00% Flt Disc		729.15
NET PREMIUM		2,916.61
TOTAL PREMIUM		2,916.61



**Policy No. : VFX/P2404131**

**Excess Applicable**

Sect I - Used In S'pore Only	: SGD 2,000.00
Sect II-Used In Singapore Only	: SGD 2,000.00
W/screen Excess in Singapore	: SGD 100.00
Sect I - Used Outside S'pore	: SGD 4,000.00
Sect II-Driven Outside S'pore	: SGD 4,000.00
W/screenExcess(Outside S'pore)	: SGD 100.00

**Named Drivers**

1 ANY AUTHORISED DRIVER

MEMO

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**Make & Model : TOYOTA VELLFIRE 2.5Z G-EDITION CVT 2WD 5DR**

Risk No.	: 7	
Type of Cover	: Comprehensive	
Regn. No.	: SLB7997A	
Type Of Use	: Hire Car	
Make/Model	: TOYOTA VELLFIRE 2.5Z-G EDITION	
Year of Manufacture	: 2015	
Carrying Cap. Seat	: 5.00	
Body Type	: MULTI - PURPOSE VEHICLE	
Engine No.	: 2ARH661615	Engine C.C.: 2493
Chassis No.	: AGH300049561	
	: Market Value At The Time Of Loss	
	(including Accessories and Spare Parts)	
Limitations as to Use	: As specified in Certificate of Insurance	
Hire Purchase	: KENSO LEASING PTE LTD	

<b><u>Extra Coverage(Premium Breakdown)</u></b>	<b><u>Limits (SGD)</u></b>	<b><u>Premium (SGD)</u></b>
BASIC PREMIUM		3,645.76
LESS 20.00% Flt Disc		729.15
NET PREMIUM		2,916.61
TOTAL PREMIUM		2,916.61

**Excess Applicable**

Sect I - Used In S'pore Only	: SGD 2,000.00
Sect II-Used In Singapore Only	: SGD 2,000.00
W/screen Excess in Singapore	: SGD 100.00



**Policy No. : VFX/P2404131**

**Sect I - Used Outside S'pore : SGD 4,000.00**  
**Sect II-Driven Outside S'pore : SGD 4,000.00**  
**W/screenExcess(Outside S'pore) : SGD 100.00**

**Named Drivers**

**1 ANY AUTHORISED DRIVER**

**MEMO**

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**Make & Model : TOYOTA VELLFIRE 2.5Z-G EDITION A**

**Risk No. : 8**  
**Type of Cover : Comprehensive**  
**Regn. No. : SLC8177M**  
**Type Of Use : Hire Car**  
**Make/Model : TOYOTA VELLFIRE 2.5Z G-EDITION**  
**Year of Manufacture : 2016**  
**Carrying Cap. Seat : 6.00**  
**Body Type : MULTI - PURPOSE VEHICLE**  
**Engine No. : 2ARH699184 Engine C.C.: 2493**  
**Chassis No. : AGH300057356**  
**: Market Value At The Time Of Loss**  
**(including Accessories and Spare Parts)**  
**Limitations as to : As specified in Certificate of Insurance**  
**Use**  
**Hire Purchase : KENSO LEASING PTE LTD**

<b><u>Extra Coverage(Premium Breakdown)</u></b>	<b><u>Limits (SGD)</u></b>	<b><u>Premium (SGD)</u></b>
<b>BASIC PREMIUM</b>		<b>3,645.76</b>
<b>LESS 20.00% Flt Disc</b>		<b>729.15</b>
<b>NET PREMIUM</b>		<b>2,916.61</b>
<b>TOTAL PREMIUM</b>		<b>2,916.61</b>

**Excess Applicable**

**Sect I - Used In S'pore Only : SGD 2,000.00**  
**Sect I - Used Outside S'pore : SGD 2,000.00**  
**W/screen Excess in Singapore : SGD 100.00**  
**Sect I - Used Outside S'pore : SGD 4,000.00**  
**Sect II-Driven Outside S'pore : SGD 4,000.00**  
**W/screenExcess(Outside S'pore) : SGD 100.00**

**Named Drivers**





**Policy No. : VFX/P2404131**

**1 ANY AUTHORISED DRIVER**

**MEMO**

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**Make & Model : TOYOTA VELLFIRE 2.5Z G-EDITION CVT**

Risk No. : 9  
Type of Cover : Comprehensive  
Regn. No. : SLD2329B  
Type Of Use : Hire Car  
Make/Model : TOYOTA VELLFIRE 2.5 Z G EDITI  
Year of Manufacture : 2015  
Carrying Cap. Seat : 6.00  
Body Type : MULTI - PURPOSE VEHICLE  
Engine No. : 2ARH607340 Engine C.C.: 2493  
Chassis No. : AGH300032262  
: Market Value At The Time Of Loss  
(including Accessories and Spare Parts)  
Limitations as to : As specified in Certificate of Insurance  
Use  
Hire Purchase : KENSO LEASING PTE LTD

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		3,645.76
LESS 20.00% Flt Disc		729.15
NET PREMIUM		2,916.61
TOTAL PREMIUM		2,916.61

Excess Applicable

Sect I - Used In S'pore Only : SGD 2,000.00  
Sect II-Used In Singapore Only : SGD 2,000.00  
W/screen Excess in Singapore : SGD 100.00  
Sect I - Used Outside S'pore : SGD 4,000.00  
Sect II-Driven Outside S'pore : SGD 4,000.00  
W/screenExcess(Outside S'pore) : SGD 100.00

Named Drivers

**1 ANY AUTHORISED DRIVER**

**MEMO**

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**Make & Model : TOYOTA VELLFIRE 2.5 Z G EDITION CVT**



**Policy No. : VFX/P2404131**

Risk No. : 10  
Type of Cover : Comprehensive  
Regn. No. : SLD9421X  
Type Of Use : Hire Car  
Make/Model : TOYOTA VELLFIRE 2.5 Z G  
Year of Manufacture : 2015  
Carrying Cap. Seat : 6.00  
Body Type : MULTI - PURPOSE VEHICLE  
Engine No. : 2ARH608526 Engine C.C.: 2493  
Chassis No. : AGH300032738  
: Market Value At The Time Of Loss  
(including Accessories and Spare Parts)  
Limitations as to : As specified in Certificate of Insurance  
Use  
Hire Purchase : KENSO LEASING PTE LTD

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		3,645.76
LESS 20.00% Flt Disc		729.15
NET PREMIUM		2,916.61
TOTAL PREMIUM		2,916.61

Excess Applicable

Sect I - Used In S'pore Only : SGD 2,000.00  
Sect II-Used In Singapore Only : SGD 2,000.00  
W/screen Excess in Singapore : SGD 100.00  
Sect I - Used Outside S'pore : SGD 4,000.00  
Sect II-Driven Outside S'pore : SGD 4,000.00  
W/screenExcess(Outside S'pore) : SGD 100.00

Named Drivers

1 ANY AUTHORISED DRIVER

MEMO

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Make & Model : TOYOTA VELLFIRE 2.5 Z G EDITION CVT

Risk No. : 11  
Type of Cover : Comprehensive  
Regn. No. : SLE4441R  
Type Of Use : Hire Car



**Policy No. : VFX/P2404131**

Make/Model : TOYOTA VELLFIRE 2.5Z G EDITION  
Year of Manufacture : 2015  
Carrying Cap. Seat : 6.00  
Body Type : MULTI - PURPOSE VEHICLE  
Engine No. : 2ARH660914 Engine C.C.: 2493  
Chassis No. : AGH300048352  
: Market Value At The Time Of Loss  
(including Accessories and Spare Parts)  
Limitations as to Use : As specified in Certificate of Insurance  
Hire Purchase : KENSO LEASING PTE LTD

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		3,645.76
LESS 20.00% Flt Disc		729.15
NET PREMIUM		2,916.61
TOTAL PREMIUM		2,916.61

Excess Applicable

Sect I - Used In S'pore Only : SGD 2,000.00  
Sect II-Used In Singapore Only : SGD 2,000.00  
W/screen Excess in Singapore : SGD 100.00  
Sect I - Used Outside S'pore : SGD 4,000.00  
Sect II-Driven Outside S'pore : SGD 4,000.00  
W/screenExcess(Outside S'pore) : SGD 100.00

Named Drivers

1 ANY AUTHORISED DRIVER

MEMO

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Make & Model : TOYOTA VELLFIRE 2.5Z G EDITION A

Risk No. : 12  
Type of Cover : Comprehensive  
Regn. No. : SLF1877G  
Type Of Use : Hire Car  
Make/Model : TOYOTA VELLFIRE 2.5Z G EDITION  
Year of Manufacture : 2015  
Carrying Cap. Seat : 6.00  
Body Type : MULTI - PURPOSE VEHICLE



**Policy No. : VFX/P2404131**

Engine No. : 2ARH658433 Engine C.C.: 2493  
Chassis No. : AGH300047443  
: Market Value At The Time Of Loss  
(including Accessories and Spare Parts)  
Limitations as to : As specified in Certificate of Insurance  
Use  
Hire Purchase : KENSO LEASING PTE LTD

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		3,645.76
LESS 20.00% Flt Disc		729.15
NET PREMIUM		2,916.61
TOTAL PREMIUM		2,916.61

Excess Applicable

Sect I - Used In S'pore Only : SGD 2,000.00  
Sect II-Used In Singapore Only : SGD 2,000.00  
W/screen Excess in Singapore : SGD 100.00  
Sect I - Used Outside S'pore : SGD 4,000.00  
Sect II-Driven Outside S'pore : SGD 4,000.00  
W/screenExcess(Outside S'pore) : SGD 100.00

Named Drivers

1 ANY AUTHORISED DRIVER

MEMO

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Make & Model : TOYOTA VELLFIRE 2.5Z G EDITION A

Risk No. : 13  
Type of Cover : Comprehensive  
Regn. No. : SLF4118U  
Type Of Use : Hire Car  
Make/Model : TOYOTA VELLFIRE 2.5Z G-EDITION  
Year of Manufacture : 2015  
Carrying Cap. Seat : 6.00  
Body Type : MULTI - PURPOSE VEHICLE  
Engine No. : 2ARH672587 Engine C.C.: 2493  
Chassis No. : AGH300051739  
: Market Value At The Time Of Loss  
(including Accessories and Spare Parts)



**Policy No. : VFX/P2404131**

Limitations as to : As specified in Certificate of Insurance  
Use

Hire Purchase : KENSO LEASING PTE LTD

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		3,645.76
LESS 20.00% Flt Disc		729.15
NET PREMIUM		2,916.61
TOTAL PREMIUM		2,916.61

Excess Applicable

Sect I - Used In S'pore Only	: SGD 2,000.00
Sect II-Used In Singapore Only	: SGD 2,000.00
W/screen Excess in Singapore	: SGD 100.00
Sect I - Used Outside S'pore	: SGD 4,000.00
Sect II-Driven Outside S'pore	: SGD 4,000.00
W/screenExcess(Outside S'pore)	: SGD 100.00

Named Drivers

1 ANY AUTHORISED DRIVER

MEMO

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Make & Model : TOYOTA VELLFIRE 2.5Z G-EDITION A

Risk No. : 14  
Type of Cover : Comprehensive  
Regn. No. : SLF8677X  
Type Of Use : Hire Car  
Make/Model : MERCEDES BENZ E220 CDI SE  
Year of Manufacture : 2016  
Carrying Cap. Seat : 4.00  
Body Type : SALOON  
Engine No. : 65492080014456 Engine C.C.: 1950  
Chassis No. : WDD2130042A023485  
: Market Value At The Time Of Loss  
(including Accessories and Spare Parts)  
Limitations as to : As specified in Certificate of Insurance  
Use  
Hire Purchase : KENSO LEASING PTE LTD



<b>Policy No. : VFX/P2404131</b>		
<b><u>Extra Coverage(Premium Breakdown)</u></b>	<b><u>Limits (SGD)</u></b>	<b><u>Premium (SGD)</u></b>
BASIC PREMIUM		3,470.85
LESS 20.00% Flt Disc		694.17
NET PREMIUM		2,776.68
TOTAL PREMIUM		2,776.68
<b><u>Excess Applicable</u></b>		
Sect I - Used In S'pore Only	: SGD 2,000.00	
Sect II-Used In Singapore Only	: SGD 2,000.00	
W/screen Excess in Singapore	: SGD 100.00	
Sect I - Used Outside S'pore	: SGD 4,000.00	
Sect II-Driven Outside S'pore	: SGD 4,000.00	
W/screenExcess(Outside S'pore)	: SGD 100.00	
<b><u>Named Drivers</u></b>		
1 ANY AUTHORISED DRIVER		
<p>Risk No. : 15</p> <p>Type of Cover : Comprehensive</p> <p>Regn. No. : SLF8707T</p> <p>Type Of Use : Hire Car</p> <p>Make/Model : TOYOTA VELLFIRE 2.5Z G EDITION</p> <p>Year of Manufacture : 2015</p> <p>Carrying Cap. Seat : 6.00</p> <p>Body Type : MULTI - PURPOSE VEHICLE</p> <p>Engine No. : 2ARH657885 Engine C.C.: 2493</p> <p>Chassis No. : AGH300047584</p> <p>: Market Value At The Time Of Loss (including Accessories and Spare Parts)</p> <p>Limitations as to Use : As specified in Certificate of Insurance</p> <p>Hire Purchase : KENSO LEASING PTE LTD</p>		
<b><u>Extra Coverage(Premium Breakdown)</u></b>	<b><u>Limits (SGD)</u></b>	<b><u>Premium (SGD)</u></b>
BASIC PREMIUM		3,645.76
LESS 20.00% Flt Disc		729.15
NET PREMIUM		2,916.61
TOTAL PREMIUM		2,916.61
<b><u>Excess Applicable</u></b>		
Sect I - Used In S'pore Only	: SGD 2,000.00	
Sect II-Used In Singapore Only	: SGD 2,000.00	



**Policy No. : VFX/P2404131**

W/screen Excess in Singapore : SGD 100.00  
Sect I - Used Outside S'pore : SGD 4,000.00  
Sect II-Driven Outside S'pore : SGD 4,000.00  
W/screenExcess(Outside S'pore) : SGD 100.00

**Named Drivers**

1 ANY AUTHORISED DRIVER

MEMO

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Make & Model : TOYOTA VELLFIRE 2.5Z G EDITION A

Risk No. : 16  
Type of Cover : Comprehensive  
Regn. No. : SLH5573X  
Type Of Use : Hire Car  
Make/Model : TOYOTA SIENTA 1.5X CVT  
Year of Manufacture : 2016  
Carrying Cap. Seat : 4.00  
Body Type : MULTI - PURPOSE VEHICLE  
Engine No. : 2NR8664634 Engine C.C.: 1496  
Chassis No. : NSP1707050498  
: Market Value At The Time Of Loss  
(including Accessories and Spare Parts)  
Limitations as to : As specified in Certificate of Insurance  
Use  
Hire Purchase : WSJ CREDIT PTE LTD

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		3,199.11
LESS 20.00% Flt Disc		639.82
NET PREMIUM		2,559.29
TOTAL PREMIUM		2,559.29

**Excess Applicable**

Sect I - Used In S'pore Only : SGD 2,000.00  
Sect II-Used In Singapore Only : SGD 2,000.00  
W/screen Excess in Singapore : SGD 100.00  
Sect I - Used Outside S'pore : SGD 4,000.00  
Sect II-Driven Outside S'pore : SGD 4,000.00  
W/screenExcess(Outside S'pore) : SGD 100.00



**Policy No. : VFX/P2404131**

**Named Drivers**

**1 ANY AUTHORISED DRIVER**

Risk No. : 17  
Type of Cover : Comprehensive  
Regn. No. : SLJ3925S  
Type Of Use : Hire Car  
Make/Model : TOYOTA COROLLA AXIO 1.5X A  
Year of Manufacture : 2016  
Carrying Cap. Seat : 4.00  
Body Type : SALOON  
Engine No. : 2NR8662700 Engine C.C.: 1496  
Chassis No. : NRE1610020824  
: Market Value At The Time Of Loss  
(including Accessories and Spare Parts)  
Limitations as to : As specified in Certificate of Insurance  
Use  
Hire Purchase : DBS BANK LTD

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		3,199.11
LESS 20.00% Flt Disc		639.82
NET PREMIUM		2,559.29
TOTAL PREMIUM		2,559.29

**Excess Applicable**

Sect I - Used In S'pore Only : SGD 2,000.00  
Sect II-Used In Singapore Only : SGD 2,000.00  
W/screen Excess in Singapore : SGD 100.00  
Sect I - Used Outside S'pore : SGD 4,000.00  
Sect II-Driven Outside S'pore : SGD 4,000.00  
W/screenExcess(Outside S'pore) : SGD 100.00

**Named Drivers**

**1 ANY AUTHORISED DRIVER**

Risk No. : 18  
Type of Cover : Comprehensive  
Regn. No. : SLJ4478J  
Type Of Use : Hire Car





**Policy No. : VFX/P2404131**

Make/Model : TOYOTA COROLLA AXIO 1.5X A  
Year of Manufacture : 2016  
Carrying Cap. Seat : 4.00  
Body Type : SALOON  
Engine No. : 2NR8647046 Engine C.C.: 1496  
Chassis No. : NRE1610019648  
: Market Value At The Time Of Loss  
(including Accessories and Spare Parts)  
Limitations as to Use : As specified in Certificate of Insurance  
Hire Purchase : WSJ CREDIT PTE LTD

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		3,199.11
LESS 20.00% Flt Disc		639.82
NET PREMIUM		2,559.29
TOTAL PREMIUM		2,559.29

Excess Applicable

Sect I - Used In S'pore Only : SGD 2,000.00  
Sect II-Used In Singapore Only : SGD 2,000.00  
W/screen Excess in Singapore : SGD 100.00  
Sect I - Used Outside S'pore : SGD 4,000.00  
Sect II-Driven Outside S'pore : SGD 4,000.00  
W/screenExcess(Outside S'pore) : SGD 100.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 19  
Type of Cover : Comprehensive  
Regn. No. : SLJ4484R  
Type Of Use : Hire Car  
Make/Model : TOYOTA COROLLA AXIO 1.5X A  
Year of Manufacture : 2016  
Carrying Cap. Seat : 4.00  
Body Type : SALOON  
Engine No. : 2NR8647395 Engine C.C.: 1496  
Chassis No. : NRE1610019676  
: Market Value At The Time Of Loss  
(including Accessories and Spare Parts)



**Policy No. : VFX/P2404131**

Limitations as to : As specified in Certificate of Insurance  
Use

Hire Purchase : DBS BANK LTD

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		3,199.11
LESS 20.00% Flt Disc		639.82
NET PREMIUM		2,559.29
TOTAL PREMIUM		2,559.29

Excess Applicable

Sect I - Used In S'pore Only	: SGD 2,000.00
Sect II-Used In Singapore Only	: SGD 2,000.00
W/screen Excess in Singapore	: SGD 100.00
Sect I - Used Outside S'pore	: SGD 4,000.00
Sect II-Driven Outside S'pore	: SGD 4,000.00
W/screenExcess(Outside S'pore)	: SGD 100.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 21  
Type of Cover : Comprehensive  
Regn. No. : SLK4860H  
Type Of Use : Hire Car  
Make/Model : TOYOTA PRIUS HYBRID 1.8S AT  
Year of Manufacture : 2016  
Carrying Cap. Seat : 4.00  
Body Type : SALOON  
Engine No. : 2ZR6842048 Engine C.C.: 1797  
Chassis No. : ZVW506043506  
: Market Value At The Time Of Loss  
(including Accessories and Spare Parts)  
Limitations as to : As specified in Certificate of Insurance  
Use

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		3,406.18
LESS 20.00% Flt Disc		681.23
NET PREMIUM		2,724.95
TOTAL PREMIUM		2,724.95



**Policy No. : VFX/P2404131**

**Excess Applicable**

Sect I - Used In S'pore Only	: SGD 2,000.00
Sect II-Used In Singapore Only	: SGD 2,000.00
W/screen Excess in Singapore	: SGD 100.00
Sect I - Used Outside S'pore	: SGD 4,000.00
Sect II-Driven Outside S'pore	: SGD 4,000.00
W/screenExcess(Outside S'pore)	: SGD 100.00

**Named Drivers**

1 ANY AUTHORISED DRIVER

MEMO

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**Make & Model : TOYOTA PRIUS HYBRID 1.8S AT ABS D/AIRBAG 2WD**

Risk No.	: 22	
Type of Cover	: Comprehensive	
Regn. No.	: SLK4884P	
Type Of Use	: Hire Car	
Make/Model	: TOYOTA PRIUS HYBRID 1.8S AT	
Year of Manufacture	: 2016	
Carrying Cap. Seat	: 4.00	
Body Type	: SALOON	
Engine No.	: 2ZR6842142	Engine C.C.: 1797
Chassis No.	: ZVW508027407	
	: Market Value At The Time Of Loss	
	(including Accessories and Spare Parts)	
Limitations as to Use	: As specified in Certificate of Insurance	
Hire Purchase	: KENSO LEASING PTE LTD	

<b><u>Extra Coverage(Premium Breakdown)</u></b>	<b><u>Limits (SGD)</u></b>	<b><u>Premium (SGD)</u></b>
BASIC PREMIUM		3,406.18
LESS 20.00% Flt Disc		681.23
NET PREMIUM		2,724.95
TOTAL PREMIUM		2,724.95

**Excess Applicable**

Sect I - Used In S'pore Only	: SGD 2,000.00
Sect II-Used In Singapore Only	: SGD 2,000.00
W/screen Excess in Singapore	: SGD 100.00



**Policy No. : VFX/P2404131**

Sect I - Used Outside S'pore : SGD 4,000.00  
Sect II-Driven Outside S'pore : SGD 4,000.00  
W/screenExcess(Outside S'pore) : SGD 100.00

**Named Drivers**

1 ANY AUTHORISED DRIVER

MEMO

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Make & Model : TOYOTA PRIUS HYBRID 1.8S AT ABS D/AIRBAG 2WD

Risk No. : 23  
Type of Cover : Comprehensive  
Regn. No. : SLK5072J  
Type Of Use : Hire Car  
Make/Model : TOYOTA PRIUS HYBRID 1.8S AT  
Year of Manufacture : 2016  
Carrying Cap. Seat : 4.00  
Body Type : SALOON  
Engine No. : 2ZRR918838 Engine C.C.: 1797  
Chassis No. : ZVW506044178  
: Market Value At The Time Of Loss  
(including Accessories and Spare Parts)  
Limitations as to : As specified in Certificate of Insurance  
Use  
Hire Purchase : KENSO LEASING PTE LTD

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		3,406.18
LESS 20.00% Flt Disc		681.23
NET PREMIUM		2,724.95
TOTAL PREMIUM		2,724.95

**Excess Applicable**

Sect I - Used In S'pore Only : SGD 2,000.00  
Sect II-Used In Singapore Only : SGD 2,000.00  
W/screen Excess in Singapore : SGD 100.00  
Sect I - Used Outside S'pore : SGD 4,000.00  
Sect II-Driven Outside S'pore : SGD 4,000.00  
W/screenExcess(Outside S'pore) : SGD 100.00

**Named Drivers**



**Policy No. : VFX/P2404131**

**1 ANY AUTHORISED DRIVER**

**MEMO**

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**Make & Model : TOYOTA PRIUS HYBRID 1.8S AT ABS D/AIRBAG 2WD**

Risk No. : 24  
Type of Cover : Comprehensive  
Regn. No. : SLK5094X  
Type Of Use : Hire Car  
Make/Model : TOYOTA PRIUS HYBRID 1.8S  
Year of Manufacture : 2016  
Carrying Cap. Seat : 4.00  
Body Type : SALOON  
Engine No. : 2ZR6824794 Engine C.C.: 1797  
Chassis No. : ZVW506040591  
: Market Value At The Time Of Loss  
(including Accessories and Spare Parts)  
Limitations as to : As specified in Certificate of Insurance  
Use  
Hire Purchase : KENSO LEASING PTE LTD

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		3,406.18
LESS 20.00% Flt Disc		681.23
NET PREMIUM		2,724.95
TOTAL PREMIUM		2,724.95

Excess Applicable

Sect I - Used In S'pore Only : SGD 2,000.00  
Sect II-Used In Singapore Only : SGD 2,000.00  
W/screen Excess in Singapore : SGD 100.00  
Sect I - Used Outside S'pore : SGD 4,000.00  
Sect II-Driven Outside S'pore : SGD 4,000.00  
W/screenExcess(Outside S'pore) : SGD 100.00

Named Drivers

**1 ANY AUTHORISED DRIVER**

**MEMO**

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**Make & Model : TOYOTA PRIUS HYBRID 1.8S AT ABS D/AIRBAG 2WD**



**Policy No. : VFX/P2404131**

Risk No. : 25  
Type of Cover : Comprehensive  
Regn. No. : SLK5095T  
Type Of Use : Hire Car  
Make/Model : TOYOTA PRIUS HYBRID 1.8S AT  
Year of Manufacture : 2016  
Carrying Cap. Seat : 4.00  
Body Type : SALOON  
Engine No. : 2ZRR923237 Engine C.C.: 1797  
Chassis No. : ZVW506045594  
: Market Value At The Time Of Loss  
(including Accessories and Spare Parts)  
Limitations as to Use : As specified in Certificate of Insurance  
Hire Purchase : KENSO LEASING PTE LTD

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		3,406.18
LESS 20.00% Flt Disc		681.23
NET PREMIUM		2,724.95
TOTAL PREMIUM		2,724.95

Excess Applicable

Sect I - Used In S'pore Only : SGD 2,000.00  
Sect II-Used In Singapore Only : SGD 2,000.00  
W/screen Excess in Singapore : SGD 100.00  
Sect I - Used Outside S'pore : SGD 4,000.00  
Sect II-Driven Outside S'pore : SGD 4,000.00  
W/screenExcess(Outside S'pore) : SGD 100.00

Named Drivers

1 ANY AUTHORISED DRIVER

MEMO

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Make & Model : TOYOTA PRIUS HYBRID 1.8S AT ABS D/AIRBAG 2WD

Risk No. : 26  
Type of Cover : Comprehensive  
Regn. No.



**Policy No. : VFX/P2404131**

Type Of Use : SLN3396Y  
Make/Model : Hire Car  
Year of Manufacture : TOYOTA VELLFIRE 2.5Z G-EDITION  
Carrying Cap. Seat : 2015  
Body Type : 6.00  
Engine No. : MULTI - PURPOSE VEHICLE  
Chassis No. : 2ARH698988 Engine C.C.: 2493  
Limitations as to Use : AGH300057105  
Hire Purchase : Market Value At The Time Of Loss  
(including Accessories and Spare Parts)  
As specified in Certificate of Insurance  
KENS0 LEASING PTE LTD

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		3,645.76
LESS 20.00% Flt Disc		729.15
NET PREMIUM		2,916.61
TOTAL PREMIUM		2,916.61

Excess Applicable

Sect I - Used In S'pore Only : SGD 2,000.00  
Sect II-Used In Singapore Only : SGD 2,000.00  
W/screen Excess in Singapore : SGD 100.00  
Sect I - Used Outside S'pore : SGD 4,000.00  
Sect II-Driven Outside S'pore : SGD 4,000.00  
W/screenExcess(Outside S'pore) : SGD 100.00

Named Drivers

1 ANY AUTHORISED DRIVER

MEMO

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Make & Model : TOYOTA VELLFIRE 2.5Z G-EDITION CVT 2WD 5DR

Risk No. : 27  
Type of Cover : Comprehensive  
Regn. No. : SLR254Y  
Type Of Use : Hire Car  
Make/Model : MAZDA AXELA SPORT 1.5XD AUTO  
Year of Manufacture : 2017



**Policy No. : VFX/P2404131**

Carrying Cap. Seat : 4.00  
Body Type : HATCHBACK  
Engine No. : S530373936 Engine C.C.: 1498  
Chassis No. : BMLFS105844  
: Market Value At The Time Of Loss  
(including Accessories and Spare Parts)  
Limitations as to : As specified in Certificate of Insurance  
Use  
Hire Purchase : KENSO LEASING PTE LTD

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		3,207.11
LESS 20.00% Flt Disc		641.42
NET PREMIUM		2,565.69
TOTAL PREMIUM		2,565.69

Excess Applicable

Sect I - Used In S'pore Only : SGD 2,000.00  
Sect II-Used In Singapore Only : SGD 2,000.00  
W/screen Excess in Singapore : SGD 100.00  
Sect I - Used Outside S'pore : SGD 4,000.00  
Sect II-Driven Outside S'pore : SGD 4,000.00  
W/screenExcess(Outside S'pore) : SGD 100.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 28  
Type of Cover : Comprehensive  
Regn. No. : SLR345T  
Type Of Use : Hire Car  
Make/Model : MAZDA AXELA SPORT 1.5XD AUTO  
Year of Manufacture : 2017  
Carrying Cap. Seat : 4.00  
Body Type : HATCHBACK  
Engine No. : S530373934 Engine C.C.: 1498  
Chassis No. : BMLFS105846  
: Market Value At The Time Of Loss  
(including Accessories and Spare Parts)  
Limitations as to : As specified in Certificate of Insurance  
Use  
Hire Purchase





**Policy No. : VFX/P2404131**

**: KENSO LEASING PTE LTD**

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		3,207.11
LESS 20.00% Flt Disc		641.42
NET PREMIUM		2,565.69
TOTAL PREMIUM		2,565.69

**Excess Applicable**

Sect I - Used In S'pore Only	: SGD 2,000.00
Sect II-Used In Singapore Only	: SGD 2,000.00
W/screen Excess in Singapore	: SGD 100.00
Sect I - Used Outside S'pore	: SGD 4,000.00
Sect II-Driven Outside S'pore	: SGD 4,000.00
W/screenExcess(Outside S'pore)	: SGD 100.00

**Named Drivers**

**1 ANY AUTHORISED DRIVER**

Risk No.	: 29
Type of Cover	: Comprehensive
Regn. No.	: SMU6772B
Type Of Use	: Hire Car
Make/Model	: TOYOTA VOXY HYBRID 7-SEATER
Year of Manufacture	: 2019
Carrying Cap. Seat	: 6.00
Body Type	: MULTI - PURPOSE VEHICLE
Engine No.	: 2ZR0E64061 Engine C.C.: 1797
Chassis No.	: ZWR800412823
	: Market Value At The Time Of Loss (including Accessories and Spare Parts)
Limitations as to Use	: As specified in Certificate of Insurance
Hire Purchase	: DBS BANK LTD

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		3,418.60
LESS 20.00% Flt Disc		683.72
NET PREMIUM		2,734.88
TOTAL PREMIUM		2,734.88



**Policy No. : VFX/P2404131**

**Excess Applicable**

Sect I - Used In S'pore Only	: SGD 2,000.00
Sect II-Used In Singapore Only	: SGD 2,000.00
W/screen Excess in Singapore	: SGD 100.00
Sect I - Used Outside S'pore	: SGD 4,000.00
Sect II-Driven Outside S'pore	: SGD 4,000.00
W/screenExcess(Outside S'pore)	: SGD 100.00

**Named Drivers**

1 ANY AUTHORISED DRIVER

MEMO

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**Make & Model : TOYOTA VOXY HYBRID 7-SEATER 1.8X CVT**

Risk No.	: 30	
Type of Cover	: Comprehensive	
Regn. No.	: SMU6749U	
Type Of Use	: Hire Car	
Make/Model	: TOYOTA ALPHARD HYBRID 7-SEATER	
Year of Manufacture	: 2019	
Carrying Cap. Seat	: 6.00	
Body Type	: MULTI - PURPOSE VEHICLE	
Engine No.	: 2AR2214101	Engine C.C.: 2493
Chassis No.	: AYH300089549	
	: Market Value At The Time Of Loss	
	(including Accessories and Spare Parts)	
Limitations as to Use	: As specified in Certificate of Insurance	
Hire Purchase	: DBS BANK LTD	

<b><u>Extra Coverage(Premium Breakdown)</u></b>	<b><u>Limits (SGD)</u></b>	<b><u>Premium (SGD)</u></b>
BASIC PREMIUM		3,687.90
LESS 20.00% Flt Disc		737.58
NET PREMIUM		2,950.32
TOTAL PREMIUM		2,950.32

**Excess Applicable**

Sect I - Used In S'pore Only	: SGD 2,000.00
Sect II-Used In Singapore Only	: SGD 2,000.00
W/screen Excess in Singapore	: SGD 100.00



**Policy No. : VFX/P2404131**

**Sect I - Used Outside S'pore : SGD 4,000.00**  
**Sect II-Driven Outside S'pore : SGD 4,000.00**  
**W/screenExcess(Outside S'pore) : SGD 100.00**

**Named Drivers**

**1 ANY AUTHORISED DRIVER**

**MEMO**

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**Make & Model : TOYOTA ALPHARD HYBRID 7-SEATER 2.5X CVT**

**Risk No. : 31**  
**Type of Cover : Comprehensive**  
**Regn. No. : SMW5893G**  
**Type Of Use : Hire Car**  
**Make/Model : TOYOTA VIOS 1.5 E (AUTO)**  
**Year of Manufacture : 2020**  
**Carrying Cap. Seat : 4.00**  
**Body Type : SALOON**  
**Engine No. : 2NR5458694 Engine C.C.: 1496**  
**Chassis No. : MR2B23F3801211455**  
**: Market Value At The Time Of Loss**  
**(including Accessories and Spare Parts)**  
**Limitations as to : As specified in Certificate of Insurance**  
**Use**  
**Hire Purchase : DBS BANK LTD**

<b><u>Extra Coverage(Premium Breakdown)</u></b>	<b><u>Limits (SGD)</u></b>	<b><u>Premium (SGD)</u></b>
<b>BASIC PREMIUM</b>		<b>2,897.50</b>
<b>LESS 20.00% Flt Disc</b>		<b>579.00</b>
<b>NET PREMIUM</b>		<b>2,318.50</b>
<b>TOTAL PREMIUM</b>		<b>2,318.50</b>

**Excess Applicable**

**Sect I - Used In S'pore Only : SGD 2,000.00**  
**Sect II-Used In Singapore Only : SGD 2,000.00**  
**W/screen Excess in Singapore : SGD 100.00**  
**Sect I - Used Outside S'pore : SGD 4,000.00**  
**Sect II-Driven Outside S'pore : SGD 4,000.00**  
**W/screenExcess(Outside S'pore) : SGD 100.00**

**Named Drivers**



**Policy No. : VFX/P2404131**

**1 ANY AUTHORISED DRIVER**

Risk No. : 32  
Type of Cover : Comprehensive  
Regn. No. : SMW5870Y  
Type Of Use : Hire Car  
Make/Model : TOYOTA VIOS 1.5 E (AUTO)  
Year of Manufacture : 2020  
Carrying Cap. Seat : 4.00  
Body Type : SALOON  
Engine No. : 2NR5458977 Engine C.C.: 1496  
Chassis No. : MR2B23F3101211491  
: Market Value At The Time Of Loss  
(including Accessories and Spare Parts)  
Limitations as to Use : As specified in Certificate of Insurance  
Hire Purchase : DBS BANK LTD

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		2,897.50
LESS 20.00% Flt Disc		579.00
NET PREMIUM		2,318.50
TOTAL PREMIUM		2,318.50

Excess Applicable

Sect I - Used In S'pore Only : SGD 1,000.00  
Sect II-Used In Singapore Only : SGD 1,000.00  
W/screen Excess in Singapore : SGD 100.00  
Sect I - Used Outside S'pore : SGD 4,000.00  
Sect II-Driven Outside S'pore : SGD 4,000.00  
W/screenExcess(Outside S'pore) : SGD 100.00

Named Drivers

**1 ANY AUTHORISED DRIVER**

Risk No. : 33  
Type of Cover : Comprehensive  
Regn. No. : SMW5903L  
Type Of Use : Hire Car  
Make/Model : TOYOTA VIOS 1.5 E (AUTO)



**Policy No. : VFX/P2404131**

Year of Manufacture : 2020  
Carrying Cap. Seat : 4.00  
Body Type : SALOON  
Engine No. : 2NR5458591 Engine C.C.: 1496  
Chassis No. : MR2B23F3201211435  
: Market Value At The Time Of Loss  
(including Accessories and Spare Parts)  
Limitations as to Use : As specified in Certificate of Insurance  
Hire Purchase : DBS BANK LTD

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		2,897.50
LESS 20.00% Flt Disc		579.00
NET PREMIUM		2,318.50
TOTAL PREMIUM		2,318.50

Excess Applicable

Sect I - Used In S'pore Only : SGD 1,000.00  
Sect II-Used In Singapore Only : SGD 1,000.00  
W/screen Excess in Singapore : SGD 100.00  
Sect I - Used Outside S'pore : SGD 4,000.00  
Sect II-Driven Outside S'pore : SGD 4,000.00  
W/screenExcess(Outside S'pore) : SGD 100.00

Named Drivers

1 ANY AUTHORISED DRIVER

**MEMORANDA, CLAUSES, WARRANTIES & ENDORSEMENTS**

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

**VFXX**

MEMORANDUM A

Nature of Business : Passenger Land Transport N.E.C (EG private Cars for hire with Operator and Trishaws) (49219)  
Renting and Leasing of private cars without private cars without Operator (77101)

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

Geographical area is restricted to Singapore and West Malaysia when use for social, domestic and pleasure purposes



**Policy No. : VFX/P2404131**

Geographical area is 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 Own Damage Excess of S\$1,000 is applicable for any named/unnamed drivers who:

- a) age 22 to 24 years old;
- b) age 66 to 70 years old
- c) with driving experience of 1 year to less than 2 years in Singapore on the relevant classes 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

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

Cover for Comprehensive cover is on market value at the time of loss and includes unlimited windscreen coverage subject to windscreen excess.

Endt 26(a) - Hire Cars - Hirer Driving for Hire & Reward Purposes

Notwithstanding anything to the contrary contained in this Policy, it is hereby understood and agreed that 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 not be liable for any loss damage or liability due to or arising from theft or conversion by the Hirer.



**Policy No. : VFX/P2404131**

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 Authorized Driver whilst driving the Motor Vehicle

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;
- c) the transportation of chemicals or gases in liquid, compressed or gaseous form

**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**  
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- 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.



**Policy No. : VFX/P2404131**

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.

**Preprinted Endts/Clauses/Warranties Applicable**

1, 15, 18, 72(b) & 89 ONLY

**AXA INSURANCE PTE LTD**

**Authorized Signature**

**IMPORTANT :**

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

Issued by - **SGPSVUB** on **03/12/2020**

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POLICY INFORMATION			Policy No. : VFX/P2404131						
Source : 05058 TH INSURANCE AGENCY PTE LTD			Any subsequent period for which the Insured shall pay and the Company shall agree to accept a renewal premium.						
Insured : TIDAL CAPITAL PTE LTD									
Period of Insurance : From 03/09/2020 To 02/09/2021 (Both Dates Inclusive)									
Risk No	Regn No	Cover	PREMIUM CALCULATION (SGD)						
			Basic Prem	NCD/Fleet	Prem WShop	Extra Cover	Disc	Charges	Total Payable
0001	SMU4002D	CO	3,135.83	20.00%				175.61	2,684.28
0002	SMU3919R	CO	3,135.80	20.00%				175.60	2,684.24
0003	SMU3985Z	CO	3,135.80	20.00%				175.60	2,684.24
0004	SMU4020B	CO	3,135.80	20.00%				175.60	2,684.24
0005	SMU3983D	CO	3,135.80	20.00%				175.60	2,684.24
0006	SLA1092E	CO	3,645.76	20.00%				204.16	3,120.77
0007	SLB7997A	CO	3,645.76	20.00%				204.16	3,120.77
0008	SLC8177M	CO	3,645.76	20.00%				204.16	3,120.77
0009	SLD2329B	CO	3,645.76	20.00%				204.16	3,120.77
0010	SLD9421X	CO	3,645.76	20.00%				204.16	3,120.77
0011	SLE4441R	CO	3,645.76	20.00%				204.16	3,120.77
0012	SLF1877G	CO	3,645.76	20.00%				204.16	3,120.77
0013	SLF4118U	CO	3,645.76	20.00%				204.16	3,120.77
0014	SLF8677X	CO	3,470.85	20.00%				194.37	2,971.05
0015	SLF8707T	CO	3,645.76	20.00%				204.16	3,120.77
0016	SLH5573X	CO	3,199.11	20.00%				179.16	2,738.45
0017	SLJ3925S	CO	3,199.11	20.00%				179.16	2,738.45
0018	SLJ4478J	CO	3,199.11	20.00%				179.15	2,738.44
0019	SLJ4484R	CO	3,199.11	20.00%				179.15	2,738.44
0021	SLK4860H	CO	3,406.18	20.00%				190.75	2,915.70
0022	SLK4884P	CO	3,406.18	20.00%				190.75	2,915.70
0023	SLK5072J	CO	3,406.18	20.00%				190.75	2,915.70
0024	SLK5094X	CO	3,406.18	20.00%				190.75	2,915.70
0025	SLK5095T	CO	3,406.18	20.00%				190.75	2,915.70



Policy No. : VFX/P2404131									
Risk No	Regn No	Cover	PREMIUM CALCULATION (SGD)						
			Basic Prem	NCD/Fleet	Prem WShop	Extra Cover	Disc	Charges	Total Payable
0026	SLN3396Y	CO	3,645.76	20.00%				204.16	3,120.77
0027	SLR254Y	CO	3,207.11	20.00%				179.60	2,745.29
0028	SLR345T	CO	3,207.11	20.00%				179.60	2,745.29
0029	SMU6772B	CO	3,418.60	20.00%				191.44	2,926.32
0030	SMU6749U	CO	3,687.90	20.00%				206.52	3,156.84
0031	SMW5893G	CO	2,897.50	20.00%				124.50	1,903.08
0032	SMW5870Y	CO	2,897.50	20.00%				124.50	1,903.08
0033	SMW5903L	CO	2,897.50	20.00%				124.50	1,903.08

AXA INSURANCE PTE LTD

Authorized Signature

**IMPORTANT :**

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

Issued by - **SGPSVUB** on **03/12/2020**

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