

ORIGINAL

THE SCHEDULE

Agency : AN0701A	Class of Policy : Motor Hire Car	Policy No. :	DMHCSNW00003282000
Account : AN0701A	Issued on : 28/05/2020 in SINGAPORE		
Client : V020669C	Acceptance Date : 28/05/2020		

Period of Insurance : 29/05/2020 to 28/05/2021 , both dates inclusive

Insured's Name	: VFIX RENTAL PTE LTD
Address	: 26 CHIA PING ROAD Singapore 619977

Business/Occupation : RENTAL OF VEHICLES

Risk No.1	Motor Hire Car		
Make/Model	: Toyota Vios 1.5E	No. of seats	: 5
Registration	: SLP4890U	Body Type	: Saloon
Engine No.	: 1NZX521695	Capacity cc's	: 1497
Chassis No.	: MR053HY4204218346	Certificate Ref.	: MZ406L/B
Year of Manuf/Regn	: 2006/2007		
Type of Cover	: Comprehensive		
Sum Insured:Market value at the time of loss			
Excess Sect. I .			: S\$1,500.00
Excess Sect. I (Outside Singapore)			: S\$3,000.00
Excess Sect. II			: S\$1,500.00
Excess Sect.II (Outside Singapore).			: S\$3,000.00
EX ON WINDSCREEN .			: S\$100.00
Named Drivers			: ANY EMPLOYEE OF COMPANY
Named Drivers			: ANY AUTHORISED HIRER/DRIVER

MEMORANDUM-TERMS AND CONDITIONS

 It is hereby declared and agreed that the following terms and conditions apply to the within mentioned Policy:-

- Vehicle is to be used for rental to hirers for Uber/LImousine/Grabcar or own personal use. (LTA Vehicle Type: Z10, Z11, R10 or R11)
- The use for Z10, Z11, R10 or R11 is limited to geographical area within Singapore only.
- In the event of claims, the Insured must submit hirer's rental contract

Continued on page 2

ORIGINAL

THE SCHEDULE

Page2

Issued on 28/05/2020 in Policy No. DMHCSNW00003282000
and hirer's NRIC and Driving Licence.

4. Section I & II Excess (if applicable) will be increased to \$3,000 if the hirer is less than 24 years old, above 65 years old or and/or less than 24 months driving experience.
Age shall be based on the actual age at the date of accident.
If hirer is a foreigner, driving experience shall base on Licence obtained from the Country of Origin.
5. The vehicle is strictly to be driven by the person to whom it is hired to. The hirer is not allowed to sub-let the vehicle to another party, subletting is not covered.
6. Section I & Section II Excess (if applicable) will be doubled if accident happened outside Singapore.
7. Coverage is based on the Market Value at the time of Loss.
8. High Performance / Coupe / High Value vehicles are excluded and has to be quoted separately.
9. In the event of any accident, all OD or windscreen claims must be repaired at China Taiping Insurance (Singapore) Pte. Ltd.'s Authorised workshops (For Comprehensive Cover Only).
10. No waiver of excess.
11. We reserve the right to revise or withdraw our quotation should there be subsequent material changes to the risk or due to non-disclosure of material facts.

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

SHORT-PERIOD REFUND

It is hereby Declared and agreed that should this Policy be cancelled, the refund shall based on Short Period Basis as stated in the Policy Wordings.

Other terms and conditions remain unchanged.

The following clauses and endorsements apply to this policy

Subject to Endts. 1, 2, 3(c), 25, 57, 72 & W(Unltd)

AUTOSAFE SCHEME (W)

In consideration of a premium discount given, the insured, in the event of any accident/windscreen damage, must send his/their vehicle to the Company's authorised workshop for repairs if he/they wish to seek indemnity under Section I of this Policy.

Subject otherwise to the terms, conditions and exceptions of this policy.

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

Continued on page 3

ORIGINAL

THE SCHEDULE

Page3

Issued on 28/05/2020 in	Policy No.	DMHCSNW00003282000
-------------------------	------------	--------------------

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.

MODIFIED VEHICLES (FOR COMMERCIAL VEHICLES/BUSES/RENTAL VEHICLES)

It is hereby declared and agreed that the Company shall not be liable for any claims under SECTION I or II or both if the vehicle has been modified without prior notice/declaration to the Company.

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%
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.

Continued on page 4

ORIGINAL

THE SCHEDULE

Page4

Issued on 28/05/2020 in

Policy No.

DMHCSNW00003282000

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

Authorised Drivers for vehicle(s) with Certificate Ref. MZ406L/B

Persons or Classes of Persons entitled to drive*

As per Named Driver(s) stated above.

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*

(1) Use for the carriage of passengers or goods in connection with the Policyholder's business.

(2) Use for social domestic pleasure purposes and business purposes of any person to whom the vehicle is hired.

The Policy does not cover

(1) Use for racing, pace-making, reliability trial or speed-testing.

(2) Use whilst drawing a trailer except the towing (other than for reward) of any one disabled mechanically propelled vehicle.

Signed for and on behalf of the Company



Authorised Signature

Booklet Ref. M_PRIVATE

SN/B2B/B2B/X30042021000041/CJ ASSURANCE AGENCY PTE LTD

China Taiping Insurance (Singapore) Pte. Ltd. (Co. Reg. No. 200208384E)

3 Anson Road #16-00 Springleaf Tower Singapore 079909

☎ 6389 6111

☎ 6222 1033

🌐 www.sg.cntaiping.com