



<b>POLICY INFORMATION</b>		<b>Policy No. : VFX/P1847906</b>
Source	: 03936	<b>VIRTUAL INSURANCE AGENCIES PTE LTD</b>
Insured	: <b>LEGEND MOTORS &amp; LEASING PTE LTD</b>	
Address	: <b>20 TUAS AVENUE 2</b>	<b>SINGAPORE 639451</b>
Period of Insurance	: From <b>01/01/2021</b> To <b>31/12/2021</b>	(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 20.00 %	: <b>SGD 0.00</b>	
Extra Coverage	: <b>SGD 6,850.00</b>	
Annual Premium	: <b>SGD 0.00</b>	
<b>MEMORANDA, CLAUSES, WARRANTIES &amp; ENDORSEMENTS</b>		
Subject to the Memoranda, Clauses, Warranties & Endorsements attached hereto:		
<b>VFXX AAW2</b>		
MEMORANDUM A		
Nature of Business: Leasing Vehicle.		
Usage of Vehicles : Long-Term Leasing		
Cover is based on AXA standard policy jacket(s) - Commercial Vehicle Policy Jacket		
Geographical areas: Singapore only		
This policy is based on any authorized driver 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 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 2 years 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		



**Policy No. : VFX/P1847906**

Endt 26 - Hire Cars - Hirer Driving  
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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.

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

Following drivers are to be declined :

- a) Driver who has been suspended from driving from a certain period for drunken driving, dangerous driving or any other reason;
- b) Driver who has sustained criminal conviction or have been charged with any criminal offence but not tried;
- c) Driver who suffer from any medical condition or disability/handicap which affects his driving ability in any way which requires modification of the vehicle.

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Vehicle Attachment : With Power Tailgate

Risk 55 - YP7656G  
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Attachment: with Power tailgate



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Risk 34 - YN6252E  
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It is declared and noted that YN6252E is no longer leased to Movon Solutions Pte Ltd (logistics company) and is no longer carrying dangerous chemicals declared previously.

AP of \$267.50 is applicable for XE4835X, XE4287C (which is rented to SUPPLY CHAIN INTEGRATED PTE LTD (logistics company)) to carry dangerous chemicals as previously declared and subject to no material change.

Policy is extended to allow YQ1950R which is leased to WILHELMSSEN SHIPS SERVICE(S)PTE LTD [ Nature of business: Wholesale of Marine Equipment and accessories( including Marine Navigational Equipment and Radar) (Supply & Service of Marine Prods & Service to Intl Merchant Fleet & Offshore Ind) Shipping Agencies and Freight Forwarding)] to carry the chemical stated below with effect from 1 January 2020 to 31 December 2020 :

Maximum quantity for all the goods are 850 KG

Product name	UN No.	Haz.Chem Class	Indicate FG, FL, or FS	Packing size drums/ cyllanders (kg/liters)
Hydrochloric acid 40%	1789	8	FL	25 ltrs/Pail
Hydrazine 60%	3293	6.1	FL	25 ltrs/Pail
Sodium Nitrare 90%	1500	5.1	FL/FS	25 ltrs/Pail

- Emergency Equipment:
- 1) Wiremesh Glass
  - 2) Fire extinguisher
  - 3) 2x9 kg, 1x2 kg Earthing cable
  - 4) Engine battery cut off switch

Policy is extended to allow XE4835X, XE4287C which is leased to SUPPLY CHAIN INTEGRATED PTE LTD to carry the chemical stated below with effect from 1 January 2020 to 31 December 2020 :

List of chemical to be transported

Chemical Name	UN No.	IMDG Class	Type Packing	Max Qty
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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)
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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.

**AAW2 - The supplementary clauses forms parts of the Schedule :**

AXA INSURANCE ASSIGNED WORKSHOP

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 It is hereby understood and agreed that the coverage provided under Section I of the Policy is subject to the Motor Vehicle being repaired by a workshop assigned by the Company. The Company will not provide indemnity under Section I of the Policy if the Motor vehicle is repaired at a workshop not assigned by Us.

It is further understood and agreed that this condition is also applicable for Windscreen claims.

**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



**Fleet**  
**POLICY SCHEDULE**  
**RENEWAL**  
**Original**

**Policy No. : VFX/P1847906**

**Preprinted Endts/Clauses/Warranties Applicable**

1, 18, 19, 57, 72(b) & 89 ONLY

**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 - **SGISNPS** on **20/01/2021**

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Any subsequent period for which the Insured shall pay and the Company shall agree to accept a renewal premium.

Insured : LEGEND MOTORS & LEASING PTE LTD

Period of Insurance : From 01/01/2021 To 31/12/2021 (Both Dates Inclusive)

Risk No	Regn No	Cover	PREMIUM CALCULATION (SGD)						
			Basic Prem	NCD/Fleet	Prem WShop	Extra Cover	Disc	Charges	Total Payable

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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 - **SGISNPS** on 20/01/2021

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