



redefining / insurance

AXA Insurance Pte Ltd  
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TONG HENG MOTOR WORK  
6 KRANJI LOOP  
#01-26  
SINGAPORE 739542

#### Renewal

date  
**05/03/2021**

policy number  
**GA536882**

your servicing distributor  
**VIRTUAL INSURANCE AGENCIES PTE LTD / 03936**

your servicing distributor contact  
**63380083**

## Policy Schedule

### Your SmartDrive Commercial Comprehensive

#### Your policy snapshot

Policyholder name	<b>TONG HENG MOTOR WORK</b>	Policy number	<b>GA536882</b>
Cover	<b>Comprehensive</b>	ACRA code/UEN no.	<b>XXXXX400J</b>
Period of Insurance	from <b>02/04/2021</b> to <b>01/04/2022</b> (both dates inclusive)		
Business/Profession	<b>CONSTRUCTION</b>		
	In the business or profession as declared and no other for the purpose of this insurance		

#### Premium breakdown

Gross Premium after 15% NCD	SGD	4,692.48
Total Discounts	SGD	-860.70
7% GST	SGD	268.22
<b>Final Premium</b>	<b>SGD</b>	<b>4,100.00</b>

#### Your benefits highlights

(refer to Policy Wording for full terms and conditions)

##### SmartDrive Commercial Comprehensive Benefits

- 24/7 Towing
- Windscreen Repair with Excess
- Loss or Damage
- Legal Liability
- Repairs to be done at a workshop assigned by AXA Insurance Pte Ltd

#### Vehicle details

Make & Model of vehicle	<b>mitsubishi FV51JJD4RDEA</b>	Year of manufacture	<b>2013</b>
Vehicle registration number	<b>XD6934K</b>	Engine number	6M70455818
Body type	DUMPER	Chassis number	FV51JJA10089
Tonnage	16.52		

Estimated Market Value	Market Value at the time of Loss (including accessories and spare parts)
Limitation to use	As per Certificate of Insurance
Geographical area	Refer to Policy Wordings
Finance Loan Company	MAYBANK

#### Excess

Section I	SGD1,500.00
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Section II	SGD1,000.00
Windscreen	SGD300.00

*An additional excess is applicable as follows:*

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

- a) Is 22 years old to 24 years old and/or*
- b) Is 66 years old to 70 years old and/or*
- c) with driving experience of 1 year to less than 2 years 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*

## Memoranda, clauses, warranties & endorsements to your Policy

Nil

### What you should do

- Keep this Policy Schedule as record of insurance cover for your vehicle
- This Schedule should be read in conjunction with the Terms and Conditions of the Policy Wording

**AXA Insurance Pte Ltd**

*This is an auto-generated document thus no signature is required*