



POLICY SCHEDULE

KIA AUTO PROTECTOR PRIVATE VEHICLE

Policy No. : 1900246247-01

Period of Insurance : 14 Nov 2021 to 13 Nov 2022

Issued Date : 20 Oct 2021

ABOUT THE POLICYHOLDER

Name of Policyholder : LEK CHIN KWONG (LU ZENG GUANG)
Address : 28 CUSCADEN ROAD
#15-07 CUSCADEN RESIDENCES
SINGAPORE 249723

Occupation/Nature of Business : Manager/Director/Management

ABOUT THE VEHICLE

Registration No. : SMR7700T Engine Capacity/Tonnage : 2,359.00 CC
Chassis No. : KNAPH813ML5612855 Engine No. : G4KJH768945
Seating Capacity : 7 First Year of Registration : 2019 Body Type : Sedan
Make/Model : KIA SORENTO 2.4 A GDI
Hire Purchase Company/Employer's Loan : DBS BANK LTD

ABOUT THE COVER

Sum Insured : Market Value Off Peak Car : No
Driver Restriction : NA Insuring with COE/PARF : Yes

Person or Classes of Persons Entitled to Drive :

a) The Policyholder

b) Any other person who is driving on the Policyholder's order or with his/her permission.

This Policy will indemnify the Policyholder or any authorised driver only if he/she meets the specified age condition.

You have to pay an additional sum of \$3,000 as "Young and/or Inexperienced Driver Excess" ("YIDER") if You are or Your Authorised Driver (named or unnamed) is under the age of 23 and/or has less than 2 years' driving experience.

Age Condition : All Age Condition Mileage Declaration : km
Mileage Condition : Unlimited Mileage
Limitation as to use :

Use only for social, domestic and pleasure purposes and for the Policyholder's business.

This Policy does not cover use for hire or reward, driving tuition, driving test, racing, pace-making, reliability trial or speed-testing, the carriage of goods other than samples in connection with any trade or business or use for any purpose in connection with Motor Trade.

Other Key Policy Benefits :

Act of God, PA Insured: \$100,000, Glass Roof/ Moon Roof/ Sun Roof/ Panoramic Glass Roof, Lean Protection, PA to Authorised Driver / Unnamed Passengers- \$10,000, Solar Film- \$1150, Fixture and Accessories (Cosmetic)- \$5000, Loss of Use 1500cc - 1600cc, Medical Reimbursement- \$1000, Dealer + AIG Authorised Workshops, In-Car Camera Excess Waiver, New For Old (36 months), Strike, Riots and Civil Commotions

EXCESS

Section 1
Fire - \$0 Own Damage - \$600 Theft - \$0 Flood Cover - \$600

Section 2
Property Damage - \$0

Windscreen : \$100

Named Driver
LEK CHIN KWONG (LU ZENG GUANG) - \$600 (Own Damage), \$600 (Flood Cover)

PREMIUM

Premium : \$ 1,534.34
GST (7%) : \$ 107.40

Total : \$ 1,641.74

\$200.00 Insurance Credits Rebate

Your Premium includes the following discount(s):

Loyalty Discount - 5.00%, Online Driver Risk Test Disc_3 - 15.00%, No Claim Discount - 20%