



NINJA LOGISTICS PTE LTD
30 JALAN KILANG BARAT
KEWALRAM HOUSE
SINGAPORE 159363

AXA Insurance Pte Ltd
☎ 1800 8804888
✉ customer.care@axa.com.sg
💻 www.axa.com.sg

RENEWAL
Original

Date
29/09/2021

Your Servicing Distributor
(02) 14231
PACIFIC PRIME INS BKRS (S) P L

TAX INVOICE NO : P1671150

TAX INVOICE

FLEET (VFX)

Policy Details

Policy Number	P1671150
Policyholder Name	NINJA LOGISTICS PTE LTD
Period of Insurance	From 01/11/2021 To 31/10/2022 (Both Dates Inclusive)
Transaction No.	00024
Accounting Month/Year	09 2021

Billing Details

Billing Currency	SGD	Exchange Rate	1.0000
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Gross Premium Less Discount SGD	Charges SGD	Total Payable SGD
43,645.91	GST 7.00% 3,055.21	46,701.12

This is a computer generated document. No signature is required.

AXA Insurance Pte Ltd
8 Shenton Way, #24-01
AXA Tower, Singapore 068811
Customer Centre #01-21
GST Registration Number: 199903512M

Important Notice:

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.

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.



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RENEWAL
Original

Date
29/09/2021

Your Servicing Distributor
(02) 14231
PACIFIC PRIME INS BKRS (S) P L

POLICY SCHEDULE

FLEET (VFX)

Policy Details

Policy Number	P1671150
Policyholder/Insured Name	NINJA LOGISTICS PTE LTD
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 01/11/2021 To 31/10/2022 (Both Dates Inclusive) Any subsequent period for which the Insured shall pay and the Company shall agree to accept a renewal premium.

Premium Breakdown

Premium After 20.00 % Flt Disc	SGD 43,645.91
GST 7.00%	SGD 3,055.21
Annual Premium	SGD 46,701.12
Total Premium Due	SGD 46,701.12

Risk Details

Risk Number	1
Type of Cover	Comprehensive
Regn. No.	GBE2150L
Type of Use	Commercial Vehicle
Make/Model	TOYOTA HIACE 3.0 DX DIESEL
Year of Manufacture	2015
Carrying Cap.(Tons)	1.40
Body Type	VAN
Engine No.	1KD2548599
Chassis No.	KDH2015018991
Insured's Estimated Market Value	Market value at the time of loss (including Accessories and Spare Parts)
Limitation as to Use	As specified in Certificate of Insurance
Hire Purchase	GOLDBELL FINANCIAL SERVICES PTE LTD

AXA Insurance Pte Ltd
8 Shenton Way, #24-01
AXA Tower, Singapore 068811
Customer Centre #01-21
GST Registration Number: 199903512M

<u>Extra Coverage (Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		2,727.76
LESS 20.00% FLT DISC		545.55
NET PREMIUM		2,182.21
TOTAL PREMIUM		2,182.21

Excess Applicable

Sect I - Used In S'pore Only	SGD 750.00
Windscreen Excess	SGD 100.00

Named Drivers

1	ANY AUTHORISED DRIVER
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Risk Number	2
Type of Cover	Comprehensive
Regn. No.	GBE2280U
Type of Use	Commercial Vehicle
Make/Model	TOYOTA HIACE 3.0 DX DIESEL
Year of Manufacture	2015
Carrying Cap.(Tons)	1.40
Body Type	VAN
Engine No.	1KD2548341
Chassis No.	KDH2015018957
Insured's Estimated Market Value	Market value at the time of loss (including Accessories and Spare Parts)
Limitation as to Use	As specified in Certificate of Insurance
Hire Purchase	GOLDBELL FINANCIAL SERVICES PTE LTD

<u>Extra Coverage (Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		2,727.87
LESS 20.00% FLT DISC		545.57
NET PREMIUM		2,182.30
TOTAL PREMIUM		2,182.30

Excess Applicable

Sect I - Used In S'pore Only	SGD 750.00
Windscreen Excess	SGD 100.00

Named Drivers

1	ANY AUTHORISED DRIVER
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Risk Number	3
Type of Cover	Comprehensive
Regn. No.	GBE2299S
Type of Use	Commercial Vehicle
Make/Model	TOYOTA HIACE 3.0 DX DIESEL
Year of Manufacture	2015

Carrying Cap.(Tons)	1.40
Body Type	VAN
Engine No.	1KD2548494
Chassis No.	KDH2015018987
Insured's Estimated Market Value	Market value at the time of loss (including Accessories and Spare Parts)
Limitation as to Use	As specified in Certificate of Insurance
Hire Purchase	GOLDBELL FINANCIAL SERVICES PTE LTD

<u>Extra Coverage (Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		2,727.87
LESS 20.00% FLT DISC		545.57
NET PREMIUM		2,182.30
TOTAL PREMIUM		2,182.30

Excess Applicable

Sect I - Used In S'pore Only	SGD 750.00
Windscreen Excess	SGD 100.00

Named Drivers

1	ANY AUTHORISED DRIVER
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Risk Number	4
Type of Cover	Comprehensive
Regn. No.	GBE2452R
Type of Use	Commercial Vehicle
Make/Model	TOYOTA HIACE DX VAN 5DOOR
Year of Manufacture	2015
Carrying Cap.(Tons)	1.40
Body Type	VAN
Engine No.	1KD2549049
Chassis No.	KDH2010175714
Insured's Estimated Market Value	Market value at the time of loss (including Accessories and Spare Parts)
Limitation as to Use	As specified in Certificate of Insurance
Hire Purchase	GOLDBELL FINANCIAL SERVICES PTE LTD

<u>Extra Coverage (Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		2,727.87
LESS 20.00% FLT DISC		545.57
NET PREMIUM		2,182.30
TOTAL PREMIUM		2,182.30

Excess Applicable

Sect I - Used In S'pore Only	SGD 750.00
Windscreen Excess	SGD 100.00

Named Drivers

1	ANY AUTHORISED DRIVER
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Risk Number	5
Type of Cover	Comprehensive
Regn. No.	GBE2432Z
Type of Use	Commercial Vehicle
Make/Model	TOYOTA HIACE DX VAN 5DOOR
Year of Manufacture	2015
Carrying Cap.(Tons)	1.40
Body Type	VAN
Engine No.	1KD2548714
Chassis No.	KDH2010175752
Insured's Estimated Market Value	Market value at the time of loss (including Accessories and Spare Parts)
Limitation as to Use	As specified in Certificate of Insurance
Hire Purchase	GOLDBELL FINANCIAL SERVICES PTE LTD

<u>Extra Coverage (Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		2,727.87
LESS 20.00% FLT DISC		545.57
NET PREMIUM		2,182.30
TOTAL PREMIUM		2,182.30

Excess Applicable

Sect I - Used In S'pore Only	SGD 750.00
Windscreen Excess	SGD 100.00

Named Drivers

1	ANY AUTHORISED DRIVER
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Risk Number	6
Type of Cover	Comprehensive
Regn. No.	GBE2502E
Type of Use	Commercial Vehicle
Make/Model	TOYOTA HIACE DX VAN 5DOOR
Year of Manufacture	2015
Carrying Cap.(Tons)	1.40
Body Type	VAN
Engine No.	1KD2548630
Chassis No.	KDH2010175539
Insured's Estimated Market Value	Market value at the time of loss (including Accessories and Spare Parts)
Limitation as to Use	As specified in Certificate of Insurance
Hire Purchase	GOLDBELL FINANCIAL SERVICES PTE LTD

<u>Extra Coverage (Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		2,727.87
LESS 20.00% FLT DISC		545.57
NET PREMIUM		2,182.30
TOTAL PREMIUM		2,182.30

Excess Applicable

Sect I - Used In S'pore Only	SGD 750.00
Windscreen Excess	SGD 100.00

Named Drivers

1	ANY AUTHORISED DRIVER
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Risk Number	7
Type of Cover	Comprehensive
Regn. No.	GBE2442U
Type of Use	Commercial Vehicle
Make/Model	TOYOTA HIACE DX VAN 5DOOR
Year of Manufacture	2015
Carrying Cap.(Tons)	1.40
Body Type	VAN
Engine No.	1KD2548446
Chassis No.	KDH2010175449
Insured's Estimated Market Value	Market value at the time of loss (including Accessories and Spare Parts)
Limitation as to Use	As specified in Certificate of Insurance
Hire Purchase	GOLDBELL FINANCIAL SERVICES PTE LTD

<u>Extra Coverage (Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		2,727.87
LESS 20.00% FLT DISC		545.57
NET PREMIUM		2,182.30
TOTAL PREMIUM		2,182.30

Excess Applicable

Sect I - Used In S'pore Only	SGD 750.00
Windscreen Excess	SGD 100.00

Named Drivers

1	ANY AUTHORISED DRIVER
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Risk Number	8
Type of Cover	Comprehensive
Regn. No.	GBE2971J
Type of Use	Commercial Vehicle
Make/Model	HIACE DX VAN
Year of Manufacture	2015
Carrying Cap.(Tons)	1.40
Body Type	VAN
Engine No.	1KD2549258
Chassis No.	KDH2015019034
Insured's Estimated Market Value	Market value at the time of loss (including Accessories and Spare Parts)
Limitation as to Use	As specified in Certificate of Insurance
Hire Purchase	GOLDBELL FINANCIAL SERVICES PTE LTD

<u>Extra Coverage (Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		2,727.87
LESS 20.00% FLT DISC		545.57
NET PREMIUM		2,182.30
TOTAL PREMIUM		2,182.30

Excess Applicable

Sect I - Used In S'pore Only	SGD 750.00
Windscreen Excess	SGD 100.00

Named Drivers

1	ANY AUTHORISED DRIVER
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Risk Number	9
Type of Cover	Comprehensive
Regn. No.	GBE2733E
Type of Use	Commercial Vehicle
Make/Model	TOYOTA HIACE DX VAN
Year of Manufacture	2015
Carrying Cap.(Tons)	1.40
Body Type	VAN
Engine No.	1KD2550020
Chassis No.	KDH2010176045
Insured's Estimated Market Value	Market value at the time of loss (including Accessories and Spare Parts)
Limitation as to Use	As specified in Certificate of Insurance
Hire Purchase	GOLDBELL FINANCIAL SERVICES PTE LTD

<u>Extra Coverage (Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		2,727.87
LESS 20.00% FLT DISC		545.57
NET PREMIUM		2,182.30
TOTAL PREMIUM		2,182.30

Excess Applicable

Sect I - Used In S'pore Only	SGD 750.00
Windscreen Excess	SGD 100.00

Named Drivers

1	ANY AUTHORISED DRIVER
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Risk Number	10
Type of Cover	Comprehensive
Regn. No.	GBE2785E
Type of Use	Commercial Vehicle
Make/Model	TOYOTA HIACE DX VAN
Year of Manufacture	2015
Carrying Cap.(Tons)	1.40
Body Type	VAN
Engine No.	1KD2549706
Chassis No.	KDH2010175931
Insured's Estimated Market Value	Market value at the time of loss (including Accessories and Spare Parts)
Limitation as to Use	As specified in Certificate of Insurance
Hire Purchase	GOLDBELL FINANCIAL SERVICES PTE LTD

<u>Extra Coverage (Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		2,727.87
LESS 20.00% FLT DISC		545.57
NET PREMIUM		2,182.30
TOTAL PREMIUM		2,182.30

Excess Applicable

Sect I - Used In S'pore Only	SGD 750.00
Windscreen Excess	SGD 100.00

Named Drivers

1	ANY AUTHORISED DRIVER
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Risk Number	11
Type of Cover	Comprehensive
Regn. No.	GBE2777D
Type of Use	Commercial Vehicle
Make/Model	TOYOTA HIACE DX VAN
Year of Manufacture	2015
Carrying Cap.(Tons)	1.40
Body Type	VAN
Engine No.	1KD2549237
Chassis No.	KDH2015019036
Insured's Estimated Market Value	Market value at the time of loss (including Accessories and Spare Parts)
Limitation as to Use	As specified in Certificate of Insurance
Hire Purchase	GOLDBELL FINANCIAL SERVICES PTE LTD

<u>Extra Coverage (Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		2,727.87
LESS 20.00% FLT DISC		545.57
NET PREMIUM		2,182.30
TOTAL PREMIUM		2,182.30

Excess Applicable

Sect I - Used In S'pore Only	SGD 750.00
Windscreen Excess	SGD 100.00

Named Drivers

1	ANY AUTHORISED DRIVER
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Risk Number	12
Type of Cover	Comprehensive
Regn. No.	GBE2920G
Type of Use	Commercial Vehicle
Make/Model	TOYOTA HIACE DX VAN
Year of Manufacture	2015
Carrying Cap.(Tons)	1.40
Body Type	VAN
Engine No.	1KD2549582
Chassis No.	KDH2015019049
Insured's Estimated Market Value	Market value at the time of loss (including Accessories and Spare Parts)
Limitation as to Use	As specified in Certificate of Insurance
Hire Purchase	GOLDBELL FINANCIAL SERVICES PTE LTD

<u>Extra Coverage (Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		2,727.87
LESS 20.00% FLT DISC		545.57
NET PREMIUM		2,182.30
TOTAL PREMIUM		2,182.30

Excess Applicable

Sect I - Used In S'pore Only	SGD 750.00
Windscreen Excess	SGD 100.00

Named Drivers

1	ANY AUTHORISED DRIVER
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Risk Number	13
Type of Cover	Comprehensive
Regn. No.	GBE3008J
Type of Use	Commercial Vehicle
Make/Model	TOYOTA HIACE DX VAN
Year of Manufacture	2015
Carrying Cap.(Tons)	1.40
Body Type	VAN
Engine No.	1KD2548224
Chassis No.	KDH2010176003
Insured's Estimated Market Value	Market value at the time of loss (including Accessories and Spare Parts)
Limitation as to Use	As specified in Certificate of Insurance
Hire Purchase	GOLDBELL FINANCIAL SERVICES PTE LTD

<u>Extra Coverage (Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		2,727.87
LESS 20.00% FLT DISC		545.57
NET PREMIUM		2,182.30
TOTAL PREMIUM		2,182.30

Excess Applicable

Sect I - Used In S'pore Only	SGD 750.00
Windscreen Excess	SGD 100.00

Named Drivers

1	ANY AUTHORISED DRIVER
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Risk Number	14
Type of Cover	Comprehensive
Regn. No.	GBE2803L
Type of Use	Commercial Vehicle
Make/Model	TOYOTA HIACE DX VAN
Year of Manufacture	2015
Carrying Cap.(Tons)	1.40
Body Type	VAN
Engine No.	1KD2549671
Chassis No.	KDH2010175969
Insured's Estimated Market Value	Market value at the time of loss (including Accessories and Spare Parts)
Limitation as to Use	As specified in Certificate of Insurance
Hire Purchase	GOLDBELL FINANCIAL SERVICES PTE LTD

<u>Extra Coverage (Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		2,727.87
LESS 20.00% FLT DISC		545.57
NET PREMIUM		2,182.30
TOTAL PREMIUM		2,182.30

Excess Applicable

Sect I - Used In S'pore Only	SGD 750.00
Windscreen Excess	SGD 100.00

Named Drivers

1	ANY AUTHORISED DRIVER
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Risk Number	15
Type of Cover	Comprehensive
Regn. No.	GBE2888S
Type of Use	Commercial Vehicle
Make/Model	TOYOTA HIACE DX VAN
Year of Manufacture	2015
Carrying Cap.(Tons)	1.40
Body Type	VAN
Engine No.	1KD2549404
Chassis No.	KDH2015019066
Insured's Estimated Market Value	Market value at the time of loss (including Accessories and Spare Parts)
Limitation as to Use	As specified in Certificate of Insurance
Hire Purchase	GOLDBELL FINANCIAL SERVICES PTE LTD

<u>Extra Coverage (Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		2,727.87
LESS 20.00% FLT DISC		545.57
NET PREMIUM		2,182.30
TOTAL PREMIUM		2,182.30

Excess Applicable

Sect I - Used In S'pore Only	SGD 750.00
Windscreen Excess	SGD 100.00

Named Drivers

1	ANY AUTHORISED DRIVER
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Risk Number	16
Type of Cover	Comprehensive
Regn. No.	GBE3180T
Type of Use	Commercial Vehicle
Make/Model	TOYOTA HIACE DX VAN
Year of Manufacture	2015
Carrying Cap.(Tons)	1.40
Body Type	VAN
Engine No.	1KD2550555
Chassis No.	KDH2010176199
Insured's Estimated Market Value	Market value at the time of loss (including Accessories and Spare Parts)
Limitation as to Use	As specified in Certificate of Insurance
Hire Purchase	GOLDBELL FINANCIAL SERVICES PTE LTD

<u>Extra Coverage (Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		2,727.87
LESS 20.00% FLT DISC		545.57
NET PREMIUM		2,182.30
TOTAL PREMIUM		2,182.30

Excess Applicable

Sect I - Used In S'pore Only	SGD 750.00
Windscreen Excess	SGD 100.00

Named Drivers

1	ANY AUTHORISED DRIVER
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Risk Number	17
Type of Cover	Comprehensive
Regn. No.	GBE3345K
Type of Use	Commercial Vehicle
Make/Model	TOYOTA HIACE DX VAN
Year of Manufacture	2015
Carrying Cap.(Tons)	1.40
Body Type	VAN
Engine No.	1KD2549095
Chassis No.	KDH2010176055
Insured's Estimated Market Value	Market value at the time of loss (including Accessories and Spare Parts)
Limitation as to Use	As specified in Certificate of Insurance
Hire Purchase	GOLDBELL FINANCIAL SERVICES PTE LTD

<u>Extra Coverage (Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		2,727.87
LESS 20.00% FLT DISC		545.57
NET PREMIUM		2,182.30
TOTAL PREMIUM		2,182.30

Excess Applicable

Sect I - Used In S'pore Only	SGD 750.00
Windscreen Excess	SGD 100.00

Named Drivers

1	ANY AUTHORISED DRIVER
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Risk Number	18
Type of Cover	Comprehensive
Regn. No.	GBE3330C
Type of Use	Commercial Vehicle
Make/Model	TOYOTA HIACE DX VAN
Year of Manufacture	2015
Carrying Cap.(Tons)	1.40
Body Type	VAN
Engine No.	1KD2550200
Chassis No.	KDH2015019093
Insured's Estimated Market Value	Market value at the time of loss (including Accessories and Spare Parts)
Limitation as to Use	As specified in Certificate of Insurance
Hire Purchase	GOLDBELL FINANCIAL SERVICES PTE LTD

<u>Extra Coverage (Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		2,727.87
LESS 20.00% FLT DISC		545.57
NET PREMIUM		2,182.30
TOTAL PREMIUM		2,182.30

Excess Applicable

Sect I - Used In S'pore Only	SGD 750.00
Windscreen Excess	SGD 100.00

Named Drivers

1	ANY AUTHORISED DRIVER
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Risk Number	19
Type of Cover	Comprehensive
Regn. No.	GBE3074S
Type of Use	Commercial Vehicle
Make/Model	TOYOTA HIACE DX VAN
Year of Manufacture	2015
Carrying Cap.(Tons)	1.40
Body Type	VAN
Engine No.	1KD2550116
Chassis No.	KDH2015019089
Insured's Estimated Market Value	Market value at the time of loss (including Accessories and Spare Parts)
Limitation as to Use	As specified in Certificate of Insurance
Hire Purchase	GOLDBELL FINANCIAL SERVICES PTE LTD

<u>Extra Coverage (Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		2,727.87
LESS 20.00% FLT DISC		545.57
NET PREMIUM		2,182.30
TOTAL PREMIUM		2,182.30

Excess Applicable

Sect I - Used In S'pore Only	SGD 750.00
Windscreen Excess	SGD 100.00

Named Drivers

1	ANY AUTHORISED DRIVER
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Risk Number	20
Type of Cover	Comprehensive
Regn. No.	GBE2240K
Type of Use	Commercial Vehicle
Make/Model	HIACE 3.0 DX DIESEL TURBO
Year of Manufacture	2015
Carrying Cap.(Tons)	1.40
Body Type	VAN
Engine No.	1KD2548839
Chassis No.	KDH2015018999
Insured's Estimated Market Value	Market value at the time of loss (including Accessories and Spare Parts)
Limitation as to Use	As specified in Certificate of Insurance
Hire Purchase	GOLDBELL FINANCIAL SERVICES PTE LTD

<u>Extra Coverage (Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		2,727.87
LESS 20.00% FLT DISC		545.57
NET PREMIUM		2,182.30
TOTAL PREMIUM		2,182.30

Excess Applicable

Sect I - Used In S'pore Only	SGD 750.00
Windscreen Excess	SGD 100.00

Named Drivers

1	ANY AUTHORISED DRIVER
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MEMO

Make & Model : TOYOTA HIACE 3.0 DX DIESEL TURBO MT 2WD LGV

MEMORANDA, CLAUSES, WARRANTIES & ENDORSEMENTS

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

VFXX

MEMORANDUM A

Nature of business:

1. Value added logistics providers
2. Courier activities other than national post activities

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

Geographical areas: Singapore only.

COMPREHENSIVE

I. Insurance on the Insured Vehicle

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1. Loss of or damage to the Motor Vehicle and its accessories and spare parts whilst thereon:
 - (a) by accidental collision or overturning or collision or overturning consequent upon mechanical breakdown or consequent upon wear and tear;
 - (b) by fire external explosion self-ignition or lightning or burglary housebreaking or theft;
 - (c) by riot, strike, civil commotion and malicious act; and/or
 - (d) whilst in transit (including the processes of loading and unloading incidental to such transit) by road rail inland waterway lift or elevator in Singapore Only.

Insurers maximum liability shall be limited to the prevailing market value of the Insured Vehicle at the time of loss or damage.

2. Loss or Damage to Windscreen or Window and In-Vehicle Unit (IU) (Unlimited)
3. Protection and Removal after Accident - S\$200 per accident
4. Authorized Repair Limit - S\$200

II. Liability to Third Parties including Passengers

-
1. Indemnity to the Insured
 - Death or bodily injury to any person (Unlimited)
 - Damage to property (Limit: S\$500,000 any one claim or series of claims arising out of one event)
 2. Indemnity to Authorised Driver
 3. Indemnity to Legal Personal Representatives
 4. The Insurer will pay all costs and expenses incurred with its written consent.
 5. Limits of Liability
 - In the event of accident involving indemnity under this Section II to more than one person, the Limits of

Liability shall apply to the aggregate amount of indemnity to all persons indemnified and shall apply in priority to the Insured

6. Representation and Defence

- The Insured may at its own option:
- e) arrange for representation at any inquest or fatal injury in respect of any death which may be the subject of any death which may be the subject of indemnity under this Section II; and/or
- f) undertake the defence of proceedings in any Court of Law in respect of any act or alleged offence causing or relating to any event which may be the subject of indemnity under this Section II

III. Towing of Disabled Vehicles

HIRE PURCHASE : Goldbell Financial Services Pte Ltd (for all Insured Vehicles)

EXTENSIONS :

- Replacement Parts Endorsement
- Passenger Risks Clause
- Legal Liability of Passengers for Acts of Negligence
- Hire-Purchase Agreement
- Fleet Rated Risks Cancellation of No Claim Discount
- AXA Insurance Assigned Workshop Only Indemnity will not be provided for any other workshop

EXCESS:

Own Damage Excess applicable to each Insured Vehicle - S\$750
Loss or Damage to Windscreen or Window and In-Vehicle Unit (IU) - the first S\$100 each claim for each Insured Vehicle.

This policy 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 All Claims excess of \$3,000.00 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

AUTHORISED DRIVER:

The Insured or any person driving on the Insured's order or with the Insured's permission, provided that the person driving is permitted in accordance with the licensing or other laws or regulations to drive the Insured 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 Insured Vehicle.

LIMITATION AS TO USE :

- Use in connection with the Insured's business
- Use for the carriage of passengers (other than for hire or reward) in connection with the Insured's business

- Use for social, domestic and pleasure purposes

This Policy does not cover use for hire or reward or for racing, pacemaking, reliability trial or speed-testing; or use whilst drawing a trailer except the towing of any one disabled mechanically propelled vehicle.

CHOICE OF LAW & JURISDICTION :

In the event of any dispute over interpretation of this Policy

Law : Singapore

Jurisdiction : Courts of Singapore

CLAIMS JURISDICTION:

The Indemnity under this Policy shall not apply in respect of judgements which are not in the first instance delivered by or obtained from a Court of competent jurisdiction within the Republic of Singapore

Premium Payment Warranty

- 1) Notwithstanding anything herein contained but subject to clause 2 hereof, it is hereby agreed and declared that if the period of insurance is 60 days or more, any premium due must be paid and actually received in full by the Insurer (or the intermediary through whom this Policy was effected) within 60 days of the inception date of the coverage under the Policy, Renewal Certificate or Cover Note.
- 2) In the event that any premium due is not paid and actually received in full by the Insurer (or the intermediary through whom this Policy was effected) within the 60-day period referred to above, then:
 - (a) the cover under the Policy, Renewal Certificate or Cover Note is automatically terminated immediately after the expiry of the said 60-day period;
 - (b) the automatic termination of the cover shall be without prejudice to any liability incurred within the said 60-day period; and
 - (c) the Insurer shall be entitled to a pro-rata time on risk premium subject to a minimum of S\$25.00.
- 3) If the period of insurance is less than 60 days, any premium due must be paid and actually received in full by the Insurer (or the intermediary through whom this Policy was effected) within the period of insurance

Condition Precedent (Policy)

The validity of this Policy is subject to the condition precedent that:

- a) for the risk insured, the named policyholder has never had any insurance terminated in the last (12) months due solely or in part to a breach of any premium payment condition; or
- b) if the named policyholder has declared that it has breached any premium payment condition in respect of a previous policy taken up with another insurer in the last

twelve (12) months:

- i. the named policyholder has fully paid all outstanding premium for time on risk calculated by the previous insurer based on the customary short period rate in respect of the previous policy; and
- ii. a copy of the written confirmation from the previous insurer to this effect is first provided by the named policyholder to the Insurer before cover incepts.

It is hereby noted and agreed that the cancellation notice mentioned in the Policy is amended to thirty (30) days.

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

- 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. 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

2, 15, 18, 19, 31, 33, 57, 72(b) & 89 ONLY

This is a computer generated document. No signature is required.

IMPORTANT:

This Schedule should be read in conjunction with the Terms and Conditions of the Policy.
Issued By: SGPNKAL on 29/09/2021

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NINJA LOGISTICS PTE LTD
30 JALAN KILANG BARAT
KEWALRAM HOUSE
SINGAPORE 159363

AXA Insurance Pte Ltd
☎ 1800 8804888
✉ customer.care@axa.com.sg
🌐 www.axa.com.sg

RENEWAL
Original

Date
29/09/2021

Your Servicing Distributor
(02) 14231
PACIFIC PRIME INS BKRS (S) P L

Premium by Risk Listing

FLEET (VFX)

Policy Details

Policy Number	P1671150
Policyholder/Insured Name	NINJA LOGISTICS PTE LTD
Period of Insurance	From 01/11/2021 To 31/10/2022 (Both Dates Inclusive) Any subsequent period for which the Insured shall pay and the Company shall agree to accept a renewal premium.

Premium by Risk Listing

Risk No	Regn No	Cover	Premium Calculation (SGD)						
			Basic Prem	NCD/ Fleet	Prem WShop	Extra Cover	Disc	Charges	Total Payable
0001	GBE2150L	CO	2,727.76	20.00%				152.76	2,334.97
0002	GBE2280U	CO	2,727.87	20.00%				152.77	2,335.07
0003	GBE2299S	CO	2,727.87	20.00%				152.76	2,335.06
0004	GBE2452R	CO	2,727.87	20.00%				152.76	2,335.06
0005	GBE2432Z	CO	2,727.87	20.00%				152.76	2,335.06
0006	GBE2502E	CO	2,727.87	20.00%				152.76	2,335.06
0007	GBE2442U	CO	2,727.87	20.00%				152.76	2,335.06
0008	GBE2971J	CO	2,727.87	20.00%				152.76	2,335.06
0009	GBE2733E	CO	2,727.87	20.00%				152.76	2,335.06
0010	GBE2785E	CO	2,727.87	20.00%				152.76	2,335.06
0011	GBE2777D	CO	2,727.87	20.00%				152.76	2,335.06
0012	GBE2920G	CO	2,727.87	20.00%				152.76	2,335.06
0013	GBE3008J	CO	2,727.87	20.00%				152.76	2,335.06
0014	GBE2803L	CO	2,727.87	20.00%				152.76	2,335.06
0015	GBE2888S	CO	2,727.87	20.00%				152.76	2,335.06
0016	GBE3180T	CO	2,727.87	20.00%				152.76	2,335.06

AXA Insurance Pte Ltd
8 Shenton Way, #24-01
AXA Tower, Singapore 068811
Customer Centre #01-21
GST Registration Number: 199903512M

0017	GBE3345K	CO	2,727.87	20.00%				152.76	2,335.06
0018	GBE3330C	CO	2,727.87	20.00%				152.76	2,335.06
0019	GBE3074S	CO	2,727.87	20.00%				152.76	2,335.06
0020	GBE2240K	CO	2,727.87	20.00%				152.76	2,335.06

This is a computer generated document. No signature is required.

IMPORTANT:

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 Issued By: SGPNKAL on 29/09/2021

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