



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

RENEWAL
Original

Date
14/05/2021

Your Servicing Distributor
(02) 01957
ANIKA INS BROKERS & CONSULTANTS P
L

TAX INVOICE NO : P1633612

CHEW WAI LEONG @ DATO CHEW WAI LEONG
3C SWETTENHAM ROAD
SINGAPORE 248079

TAX INVOICE

PRIVATE HIGH END CARS (VPX)

Policy Details

Policy Number	P1633612
Policyholder Name	CHEW WAI LEONG @ DATO CHEW WAI LEONG
Period of Insurance	From 20/05/2021 To 19/05/2022 (Both Dates Inclusive)
Transaction No.	00013
Accounting Month/Year	05 2021

Billing Details

Billing Currency	SGD	Exchange Rate	1.0000
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Gross Premium Less Discount SGD	Charges SGD	Total Payable SGD
2,056.75	GST 7.00% 143.97	2,200.72

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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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POLICY SCHEDULE

PRIVATE HIGH END CARS (VPX)

Policy Details

Policy Number	P1633612
Policyholder/Insured Name	CHEW WAI LEONG @ DATO CHEW WAI LEONG
Business/Profession	DIRECTOR Carrying on or engaged in the business or profession last declared and no other for the purpose of this insurance.
Period of Insurance	From 20/05/2021 To 19/05/2022 (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 50.00 % NCD	SGD 1,856.75
Extra Coverage	SGD 200.00
GST 7.00%	SGD 143.97
Annual Premium	SGD 2,200.72
Total Premium Due	SGD 2,200.72

Risk Details

Risk Number	1
Type of Cover	Comprehensive
Regn. No.	SBM4848C
Type of Use	Private Car
Make/Model	BENTLEY FLYING SPUR V8 4.0
Year of Manufacture	2014
Seating Cap. (Excl. Driver)	03

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Body Type	SALOON
Engine No.	CYC002903
Engine C.C.	3993
Chassis No.	SCBEN53W2FC043656
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	HONG LEONG FINANCE LIMITED

<u>Extra Coverage (Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
LLOP/PA/WSreen/Flood/SRCC/AirC	0.00	150.00
NAMED DRIVER	0.00	50.00

Excess Applicable

Sect I - Used In S'pore Only	SGD 20,000.00
Sect I - Used Outside S'pore	SGD 40,000.00
Fire&Theft - Outside Singapore	SGD 40,000.00
Windscreen Excess	SGD 500.00

Named Drivers

1	CHEW WAI LEONG @ DATO CHEW WAI LEONG
2	LIM SIEW LAN

MEMORANDA, CLAUSES, WARRANTIES & ENDORSEMENTS

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

0036 0HHL LUPA GHND VALE NOA

MEMO

Make & Model: BENTLEY FLYING SPUR V8 4.0 A/T ABS 4WD S/R

Under endorsement 89 (breakage of glass in windscreen or Windows), the following sentence is deleted:
"provided that following the settlement of a claim the Benefit under this extension shall terminate unless it is Reinstated and a further additional premium paid".

No undertaking of AXA premium workshop is allowed.

Restricted to Insured & Lim Siew Lan driving only.

Excess for Lim Siew Lan:
Section I S\$36,000 within Singapore
Section I S\$72,000 outside Singapore including fire & theft
Windscreen excess S\$500/-

Sum Insured is based on market value at time of loss.

All other terms, exceptions and conditions remain unchanged.

0036 - EXTRA BENEFITS- AIR CONDITIONING UNIT & CAR RADIO/CASSETTE PLAYER

The air-conditioning unit and radio/cassette player installed in the Motor Vehicle will be automatically covered under Section 1 of the Policy provided the sum insured is adequate to cover these items. The NCD will not be affected if a theft claim is made in respect of these items. (Limited to one theft claim during any one period of insurance)

OHHL - MEMORANDUM - AMEND CANCELLATION NOTICE

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

LUPA - APPLICABLE TO COMPREHENSIVE OR THIRD PARTY FIRE & THEFT COVER ONLY

The following benefits shall be applicable only if such benefit is stipulated in your Schedule or Endorsement. This benefit applies to your Policy only if your insurance is for Comprehensive Cover or Third Party, Fire & Theft Cover.

Unless expressly stated otherwise, the following benefits shall be subject to the terms and conditions of your Policy.

A. Loss of Use Benefits

1. We will pay you S\$50 for each day of the loss of use of your Motorcar, up to a maximum limit of S\$250 in respect of any one Accident, subject to fulfillment of all the following conditions:
 - (a) the loss of use of your Motorcar is the result of damage covered under your Policy;
 - (b) in respect to such damage, you make a claim under your Policy and which claim is paid or payable by us in accordance with your Policy;
 - (c) your Motorcar actually undergoes the necessary repairs at a workshop; and
 - (d) such period of necessary repairs is four (4) or more days as assessed and certified by our appointed authorised motor assessor.
2. This benefit shall not be applicable if your Motorcar is a total loss or constructive total loss. Please refer to your Policy for the meaning of "total loss".
3. This benefit shall be paid to you after AXA's final settlement of your repair bill with the workshop.
4. In the event of any disputes, our decision shall be final and binding.

B. Personal Accident Benefits for All Named Drivers (Applicable to Comprehensive Cover Only)

1. In the event that a person named in your Schedule under "Persons or Classes of Persons Entitled To Drive" ("Named Authorised Driver") dies or suffers bodily injury due to an accidental, violent, external and visible cause, and provided that such Named Authorised Driver is the driver of your Motorcar at the time of the Accident, we will provide cover to such person under Section 4 (Personal Accident Benefit) and pay the applicable compensation benefits as stipulated in the Scale of Benefits A.
2. The maximum amount we pay in total during a period of insurance is \$20,000 for such Named Authorised Driver.
3. This benefit shall be payable only if the Named Authorised Driver complies with each term and condition of this Policy as far as it applies to him.

4. Save as expressly provided otherwise above, all the terms and conditions set out in Section 4 (Personal Accident Benefit) shall be applicable.

GHND - NAMED DRIVERS

It is hereby noted and agreed that this policy is restricted to the following persons :

1. The Policyholder
2. Persons who have been authorised to drive the vehicle for the purpose of maintenance or repair or under extenuating extraordinary circumstances who are not entitled to compensation under any other policy.
Extenuating/Extraordinary circumstances : Indemnity to any person who is driving the vehicle whilst attempting to remove the vehicle from any other perils.
3. Named Driver(s) as stated in the Schedule.

VALE - VALET PARKING RESTRICTION

It is hereby declared and agreed that the policy does not cover damage or liability incurred due to valet parking.

NOA - MEMORANDUM

NOTIFICATION OF ACCIDENTS

- 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-PRIVATE VEHICLES

Current	Upon Renewal (Non-Reporting)
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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 of an accident as set out under the Policy.

Preprinted Endts/Clauses/Warranties Applicable

2, 15, 72(b), 89 & 94 ONLY

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IMPORTANT:

This Schedule should be read in conjunction with the Terms and Conditions of the Policy.
Issued By: SGI AKPO on 14/05/2021