



RAMACHANDRAN RAMAMOORTHY  
BLOCK 77 LORONG LIMA  
#04-47  
SINGAPORE 320077

AXA Insurance Pte Ltd  
☎ 1800 8804888  
✉ [customer.care@axa.com.sg](mailto:customer.care@axa.com.sg)  
💻 [www.axa.com.sg](http://www.axa.com.sg)

NEW BUSINESS  
Original

Date  
31/01/2022

Your Servicing Distributor  
(01) 03375  
ANDA INSURANCE AGENCIES PTE LTD-  
MOTOR CYCLE SCHEME

TAX INVOICE NO : P2467068

# TAX INVOICE

## MOTORCYCLE TPFT (VMZ)

### Policy Details

Policy Number	P2467068
Policyholder Name	RAMACHANDRAN RAMAMOORTHY
Period of Insurance	From 26/01/2022 To 25/01/2023 (Both Dates Inclusive)
Transaction No.	00001
Accounting Month/Year	01 2022

### Billing Details

Billing Currency	SGD	Exchange Rate	1.0000
------------------	-----	---------------	--------

Gross Premium Less Discount SGD	Charges SGD	Total Payable SGD
414.54	GST 7.00% 29.01	443.55

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.



RAMACHANDRAN RAMAMOORTHY  
BLOCK 77 LORONG LIMA  
#04-47  
SINGAPORE 320077

AXA Insurance Pte Ltd  
☎ 1800 8804888  
✉ [customer.care@axa.com.sg](mailto:customer.care@axa.com.sg)  
💻 [www.axa.com.sg](http://www.axa.com.sg)

NEW BUSINESS  
Original

Date  
31/01/2022

Your Servicing Distributor  
(01) 03375  
ANDA INSURANCE AGENCIES PTE LTD-  
MOTOR CYCLE SCHEME

# POLICY SCHEDULE

## MOTORCYCLE TPFT (VMZ)

### Policy Details

Policy Number	P2467068
Policyholder/Insured Name	RAMACHANDRAN RAMAMOORTHY
Business/Profession	SECURITY Carrying on or engaged in the business or profession last declared and no other for the purpose of this insurance.
Period of Insurance	From 26/01/2022 To 25/01/2023 (Both Dates Inclusive) Any subsequent period for which the Insured shall pay and the Company shall agree to accept a renewal premium.
Replacing Policy No.	P2425612

### Premium Breakdown

Premium After 10.00 % NCD	SGD 372.24
Extra Coverage	SGD 42.30
GST 7.00%	SGD 29.01
Annual Premium	SGD 443.55
Total Premium Due	SGD 443.55

### Risk Details

Risk Number	1
Type of Cover	Third Party Fire & Theft Only
Regn. No.	FBS1371Z
Type of Use	Motorcycle
Make/Model	HONDA CB400XA
Year of Manufacture	2019

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

<b>Body Type</b>	MOTORCYCLE
<b>Engine No.</b>	NC56E5000160
<b>Engine C.C.</b>	399
<b>Chassis No.</b>	JH2NC5694KK000159
<b>Insured's Estimated Market Value</b>	Market value at the time of loss (including Accessories and Spare Parts)
<b>Limitation as to Use</b>	As specified in Certificate of Insurance
<b>Hire Purchase</b>	EXCEL CYCLE CENTRE PTE LTD

<u>Extra Coverage (Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
TPPD Limit Sect II-1b	500,000.00	0.00
FOOD & PARCEL DELIVERY	0.00	42.30

### Excess Applicable

Sect I - Insured Only	SGD 500.00
THEFT OUTSIDE SINGAPORE	SGD 1,000.00
All Claims - Insured Only	SGD 140.00

### Named Drivers

1	RAMACHANDRAN RAMAMOORTHY
---	--------------------------

Memo

-----  
With effect from 26.01.2022, this policy is extended to include food & parcel delivery.

Geographical Area - restricted to Singapore only.

Additional excess for food & parcel delivery: \$140

All other Terms, Exceptions and Conditions remain unchanged.

### MEMORANDA, CLAUSES, WARRANTIES & ENDORSEMENTS

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

VMZ2 EXFT

#### VMZ2 - THIRD PARTY FIRE & THEFT ONLY

THE FOLLOWING ENDORSEMENTS AND CLAUSES ARE APPLICABLE TO THIS POLICY :

- 1 - EXCESS - ALL CLAIMS
- 3(q)- THIRD PARY FIRE AND THEFT
- 15 - HIRE PURCHASE AGREEMENT (IF APPLICABLE)
- 94 - AUTHORISED DRIVER IN THE EVENT OF DEMISE OF INSURED (APPLICABLE FOR PERSONAL CLIENT ONLY).

Cancelling Your Policy

-----

This clause supersede clause 6 cancellation under Conditions of the Motorcycle Policy Wordings.

You may cancel this policy by giving us notice in writing.

We may cancel this policy by giving you seven (7) days notice in writing by registered post to Your last known address.

We will less off the amount to cover the period for which you were covered and refund 80% of the remaining premium.

For either of the conditions mentioned above, under Your Policy during the Period of Insurance We will not refund any premium if:

- You have reported a claim, or
- We have paid a claim, or

- You have an outstanding liability.

Upon cancellation of the policy, you shall delete and/or destroy all copies of the certificate of insurance in your possession, including but not limited to any computer, database or document retrieval system into which the certificate of insurance has been stored, and shall be deemed to have done so. You shall not represent or hold yourself out as being covered by the policy as of the date of cancellation of the insurance policy

#### 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.

**EXFT - EXCESS - DAMAGE CLAIMS**

It is hereby understood and agreed that notwithstanding anything to the contrary contained in Section I of this Policy the Insured in respect of each and every event shall be responsible for the amount specified in the Schedule (or any less expenditure which may be incurred) of any expenditure for which provision is made thereunder.

If the expenditure incurred by the Company shall include the amount for which the Insured is responsible hereunder such amount shall be repaid by the Insured to the Company forthwith.

For the purpose of this Endorsement the expression "event" shall mean an event or series of events arising out of one cause in connection with the Motor Vehicle.

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: SGILKLH2 on 31/01/2022

(R)