



THOMAS LOW CHOON WUI
BLK 140 LORONG AH SOO
#12-209
SINGAPORE 530140

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

RENEWAL
Original

Date
08/06/2021

Your Servicing Distributor
(01) 08260
KOMOCO TRADING PTE LTD (HY)

TAX INVOICE NO : P2156975

TAX INVOICE

PRIVATE CARS COMP (VPA)

Policy Details

Policy Number	P2156975
Policyholder Name	THOMAS LOW CHOON WUI
Period of Insurance	From 22/06/2021 To 21/06/2022 (Both Dates Inclusive)
Transaction No.	00005
Accounting Month/Year	06 2021

Billing Details

Billing Currency	SGD	Exchange Rate	1.0000
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Gross Premium Less Discount SGD	Charges SGD	Total Payable SGD
981.64	GST 7.00% 68.72	1,050.36

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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 CARS COMP (VPA)

Policy Details

Policy Number	P2156975
Policyholder/Insured Name	THOMAS LOW CHOON WUI
Business/Profession	RETIREE Carrying on or engaged in the business or profession last declared and no other for the purpose of this insurance.
Period of Insurance	From 22/06/2021 To 21/06/2022 (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	SGD 1,067.00
50.00 % NCD	
Safe Driver Disc 8.00%	SGD 85.36
GST 7.00%	SGD 68.72
Annual Premium	SGD 1,050.36
Total Premium Due	SGD 1,050.36

Risk Details

Risk Number	1
Type of Cover	Comprehensive
Regn. No.	SMA8732J
Type of Use	Private Car
Make/Model	HYUNDAI ELANTRA 1.6
Year of Manufacture	2018
Seating Cap. (Excl. Driver)	4

AXA Insurance Pte Ltd
8 Shenton Way, #24-01
AXA Tower, Singapore 068811
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Body Type	SALOON
Engine No.	G4FGJU218600
Engine C.C.	1591
Chassis No.	KMHD841CMJU714646
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	MAYBANK

Extra Coverage (Premium Breakdown)	Limits (SGD)	Premium (SGD)
NCD Protector	0.00	0.00

Named Drivers

1	THOMAS LOW CHOON WUI
2	LOW YINGDUAN CARMEN-THERESE
3	COLIN LOW JU YEONG

MEMORANDA, CLAUSES, WARRANTIES & ENDORSEMENTS

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

HYU2 171K NCDF

Memorandum A

Make & Model : HYUNDAI ELANTRA AD 1.6 GLS AT (AMS)

HYU2 - This supplementary clauses forms parts of the Schedule

1. AUTHORISED WORKSHOPS

It is hereby understood and agreed that notwithstanding anything to the contrary contained in this Policy, all accident repairs to the Motor Car indemnifiable under the Policy must be carried out at the Komoco Motors Pte Ltd in Singapore. The Company shall be under no liability to provide any indemnity in respect of repairs carried out by any other workshops other than as stated.

2. YOUNG AND/OR INEXPERIENCED DRIVER DEFINITION

Item 17 of Policy Definitions is deemed to be deleted and replaced by the following.

Young and/or Inexperienced Driver shall mean any person who:

- Is less than 27 years old, and/or
- has been issued with a valid driving licence to drive in Singapore for the relevant class of vehicle for less than 1 year.
- If the Car is driven by a declared Young and Inexperienced Driver, an Additional Excess per Accident will apply as shown below:
\$2000 for Named Driver(s) with driving experience of less than 1 year on the relevant class of driving licence.

\$1500 for Named Driver(s) who are age 21 years old and below with driving experience of 1 year or more on the relevant class of driving licence.

\$1000 for Named Driver(s) who are age 22 years old to 26 years old with driving experience of 1 year or more on the relevant class of driving licence.

2A UNNAMED YOUNG/INEXPERIENCED DRIVER EXCESS

It is hereby understood and agreed that in the event of any claim arising under Section 1 of this Policy, the Insured in respect of each and every event shall be responsible for an additional excess of S\$2,500 (to be added to any excess imposed under the Policy) whilst the Insured Motor Car is being driven by any unnamed driver aged below 27 years old and/or has been issued a valid driving licence to drive in Singapore for the relevant class of vehicle for less than one year.

2B UNNAMED DRIVER EXCESS
(OTHER THAN UNNAMED YOUNG/INEXPERIENCED DRIVER)

It is hereby understood and agreed that in the event of any claim arising under Section 1 of this Policy, the Insured in respect of each and every event shall be responsible for an additional excess of S\$500 (to be added to any excess imposed under the Policy) whilst the Insured Motor Car is being driven by any unnamed driver (other than the Insured's Spouse) aged 27 years old and above and who has been issued a valid driving licence to drive in Singapore for the relevant class of vehicle for 1 year or more.

3. BREAKAGE OF GLASS IN SUNROOF OR MOONROOF

In consideration of an additional premium the indemnity provided by Section 1 of this Policy is deemed to extend to any claim by the Insured for the cost of reinstating any glass in the sunroof or moonroof of the Motor Car following accidental breakage of such glass (provided there is no further damage to the Motor Car) and that this shall be deemed not to be a claim for the purpose of the No Claim Discount Clause.

For the purpose of this Endorsement any requirement in this Policy or any Endorsement thereto that the Insured shall be responsible for a specified first sum of any amount otherwise payable shall be of no effect.

Provided that following settlement of a claim the benefit under this extension shall terminate unless it is reinstated and a further additional premium paid.

4. REPLACEMENT EXPENSES FOR TOTAL LOSS BY WAY OF THEFT

The Company will indemnify the Insured a sum of S\$1,000 as replacement expenses in the event that the claim is settled on a total loss basis by way of theft of the Motor Car.

5. LOSS OF PERSONAL EFFECTS (PRIVATE CARS ONLY)

It is hereby understood and agreed that the Company will indemnify the Insured against Loss of or damage to personal effects (excluding money, jewellery, gold, articles of gold and silver watches, monetary instruments, negotiable instruments and handphone) whilst such property is in or on the Motor Car where such loss or damage is occasioned by fire, external explosion, self-ignition or lightning or burglary housebreaking or theft or any attempt threat.

Provided always that:

- a) the liability of the Company thereunder shall be limited to S\$500 in respect of any one occurrence in any one period of insurance.
- b) the Company shall not be liable in respect of loss or damage to goods or samples carried in connection with any trade of business.

In the event where the loss, damage of breakage by theft or robbery is not consequent upon forcible violent entry or exit, or consequent from an unlocked and unattended car the Insured shall be required to bear the first S\$500 or 10% of the loss or damage whichever is greater.

A claim effected on this Endorsement shall not prejudice the No Claim Discount (NCD) awarded under this insurance. However, if the Company shall pay for the loss or damage to the Motor Car, the specific reduction under the NCD shall be applied accordingly.

6. CAR REPLACEMENT FOR LOSS OF USE

It is hereby understood and agreed that in the event of an accidental loss of or damage to the Motor Car covered under Section 1 of this Policy, the Company will provide a rental car (engine capacity 1500-1600cc) to the Insured, subject to a maximum of 10 days in any one period of insurance, until a replacement is obtained or the loss is compensated or the Motor Car is repaired. The duration of repair shall be certified by our authorised surveyor. The car rental vendor shall be appointed by the Company at its sole discretion and the Insured shall abide by the terms and conditions of the rental agreement of the appointed car rental vendor.

7. MEDICAL EXPENSES

Section 3 - Medical Benefit is deemed to be deleted and replaced by the following:
The Company will subject to the Limits of Liability of S\$1,500 in respect of each person injured pay to the Insured the reasonable medical expenses incurred in connection with any bodily injury by violent accidental external and visible means sustained by the Insured or authorised driver or any passenger of the Motor Car as the direct and immediate result of an accident to the Motor Car.

8. DECLARED FIXTURES AND ACCESSORIES

In consideration of an additional premium, the indemnity as provided by Section 1 of this Policy is deemed to extend to cover any claim by the Insured for the cost of reinstating or repairing the fixtures and accessories fixed in the Insured vehicle following loss or damage by theft or accidental damage to the Insured vehicle up to an amount not exceeding (the amount stated in the Policy Schedule).

9. NEW FOR OLD REPLACEMENT

(Applicable to 4 & 5-Door saloon vehicles sustaining total loss within 3 years of first registration)
It is hereby declared and agreed that in the event of the Motor Car sustaining a total loss or constructive total loss for which indemnity is provided under Section 1 of this Policy, the Company may at its sole discretion replace or pay cash for a new car of the same model as the Motor Car, provided that:

- a) the total loss or constructive total loss of the Motor Car will be declared by the Company provided the Motor Car is in the Company's opinion, unable of being economically repaired by the Distributor scheme workshops and/or the Company's panel of appointed workshops.
- b) the total loss or constructive total loss of the Motor Car is not due to theft or unexpected disappearance of the Motor Car.
- c) the Insured must show proof that they have made a booking for the new car of the same make and model as the Motor Car from the same Distributor from which they originally purchased the Motor Car.
- d) a new car of the same make and model as the Motor Car is available in Singapore for purchase, where a new car of the same make and model as the Motor Car is not available in Singapore for purchase, any cash compensation by the Company shall not exceed the price at which the Insured purchased or would have purchased the Motor Car with standard accessories;
- e) the new car shall be ordered within 30 days from the date of approval of the Insured's claim under the Policy;
- f) the Insured is present or available in Singapore and of requisite capacity to purchase the new car and to register the new car in the name of the Insured and the Insured is not otherwise disbarred and/or suspended and/or disqualified from driving for any period of time;
- g) the Insured shall obtain insurance for the new car and the Company shall be under no obligations and/or duty whatsoever to the Insured to provide insurance for the new car;
- h) the Company shall not guarantee the Certificate of Entitlement for the new car; where the Insured is unsuccessful after the first bid for the Certificate of Entitlement for the new car, any cash compensation by the Company in respect of the Certificate of Entitlement shall not exceed the first successful bid price for that particular COE tender exercise;
- i) the Company's maximum liability in respect of replacing a new car shall be limited to the original purchase cost of the new car within standard accessories from the local agent less discount, if any, excluding payment of any Road Tax and Insurance for the new car;
- j) the Insured or any person claiming to be indemnified agrees that the measure of indemnity will be the value of the new car of the same make and model as the motor car at the time of the accident and that the rebates from the Certificate of Entitlement (COE) and Preferential Additional Registration Fee (PARF) shall be utilized for the benefit of the Company and the Insured shall co-operate with Company in securing the rebates from the relevant Authority;
- k) the hirer of hire purchase company will receive the first lien of the money or monies owed and outstanding in accordance to the Hire Purchase Clause in the Policy Schedule and
- l) This Clause shall not apply to an Agreed Value Policy and will not apply to Cabriolet, Convertible, Coupe, Roadster and

Super-charged vehicles.

10. PERSONAL ACCIDENT BENEFITS

Section 4 - Personal Accident Benefit is deemed to be deleted and replaced by the following:

The Company undertakes to pay compensation to the Insured or his personal representative on the scale provided below for bodily injury sustained by the Insured.

- a) in direct connection with the Motor Car or
- b) whilst mounting and dismounting from or traveling in any private motor car and caused by violent accidental external and visible means which independently of any other cause (excepting medical or surgical treatment consequent upon such injury) shall within three calendar months of the occurrence of such injury result in:-

Description	Scale of Compensation
1. Death	S\$50,000
2. Total and irrecoverable loss of all sight in both eyes	S\$50,000
3. Total loss by physical severance at or above the wrist or ankle of both hands or both feet or of one hand together with one foot	S\$50,000
4. Total loss by physical severance at or above the wrist or ankle of one hand or one foot together with the total and irrecoverable loss of sight in one eye	S\$50,000
5. Total and irrecoverable loss of all sight in one eye	S\$25,000
6. Total loss by physical severance at or above the wrist or ankle of one hand or one foot	S\$25,000

Payment shall be made under one only of sub sections (1) to (6) in respect of any one occurrence and the total liability of the Company shall not in the aggregate exceed the sum of S\$50,000 during any one period of insurance.

Provided always that :

- a. the insured is not less than 16 or more than 65 years of age at the time of such injury
- b. no compensation shall be payable in respect of death or injury directly or indirectly wholly or in part arising or resulting from or traceable to (1) intentional self-injury, suicide or attempted suicide (whether felonious or not) physical defect or infirmity or (2) an accident happening whilst the Insured is under the influence of intoxicating liquor or drugs.

This section is hereby extended to provide Personal Accident Benefits to Passengers (including driver other than insured) whilst such passengers are travelling in the Motor Car subject to the same terms and provisos of this section. The Scale of Compensation in respect of this extension is as noted below:-

Benefits (1) to (4) - \$10,000

Benefits (5) to (6) - \$5,000

The compensation payable in respect of each passenger shall be an amount payable in equal proportion and shall not in the aggregate exceed the sum of S\$60,000 subject to a maximum of \$10,000 per passenger.

11. 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)
-----	-----
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.

171K - Car Replacement for Loss of Use (Komoco Car Rentals Pte Ltd)

Komoco Car Rentals Pte Ltd
 253 Alexandra Road
 #01-02 (S) 159936
 Tel: 64750908 (Mr Yunos Samad)

NCDF - NCD Protector

It is hereby agreed that the No Claim Discount (NCD) entitlement in this Policy is protected on the next renewal of the Policy as follows:-

a) Based on NCD 50% (as stated in the Policy schedule)

No. of claims made or arisen during the Period of Insurance	NCD entitlement on renewal of Policy
0	50%
1	50%
2	20%
3 or more	0%

b) Based on NCD 40% (as stated in the Policy schedule)

No. of claims made or arisen during the Period of Insurance	NCD entitlement on renewal of Policy
0	50%
1	50%
2	10%
3 or more	0%

c) Based on NCD 30% (as stated in the Policy schedule)

No. of claims made or arisen during the Period of Insurance	NCD entitlement on renewal of Policy
0	40%
1	40%
2	0%
3 or more	0%

- (2) All other terms and conditions set out in your Policy shall be applicable and remain in full-force and effect.
- (3) It is further understood and agreed that the No Claim Discount (NCD) that is protected under this provision is not transferable to any other insurer on a transfer of the Policy from the Company to that other insurer.

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IMPORTANT:

This Schedule should be read in conjunction with the Terms and Conditions of the Policy.
 Issued By: SGILKLH2 on 08/06/2021