



MAPLE VEHICLE LEASING PTE LTD
1 KAKI BUKIT ROAD 2
#04-06 EUNOS WAREHOUSE COMPLEX
SINGAPORE 417835

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

RENEWAL
Original

Date
14/02/2022

Your Servicing Distributor
(01) 04437
(A/C TERMINATED) ALLINK INSURANCE
AGENCY PTE LTD

TAX INVOICE NO : P1896043

TAX INVOICE

FLEET (VFX)

Policy Details

Policy Number	P1896043
Policyholder Name	MAPLE VEHICLE LEASING PTE LTD
Period of Insurance	From 29/12/2021 To 28/12/2022 (Both Dates Inclusive)
Transaction No.	00038
Accounting Month/Year	02 2022

Billing Details

Billing Currency	SGD	Exchange Rate	1.0000
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Gross Premium Less Discount SGD	Charges SGD	Total Payable SGD
8,511.08	GST 7.00% 595.77	9,106.85

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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

FLEET (VFX)

Policy Details

Policy Number	P1896043
Policyholder/Insured Name	MAPLE VEHICLE LEASING 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 29/12/2021 To 28/12/2022 (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 9,214.40
GST 7.00%	SGD 595.77
Annual Premium	SGD 9,106.85
Total Premium Due	SGD 9,106.85

Risk Details

Risk Number	4
Type of Cover	Third Party Only
Regn. No.	GY8620T
Type of Use	Hire Car
Make/Model	NISSAN URVAN 5DR
Year of Manufacture	2005
Carrying Cap.(Tons)	1.57
Body Type	VAN
Engine No.	ZD30013411K
Chassis No.	JN1MG4E25Z0713609
Insured's Estimated Market Value	NIL
Limitation as to Use	As specified in Certificate of Insurance

<u>Extra Coverage (Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
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BASIC PREMIUM	1,156.91
LESS 20.00% FLT DISC	231.38
NET PREMIUM	925.53
TOTAL PREMIUM	925.53

Excess Applicable

Sect II-Used In Singapore Only	SGD 2,000.00
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Named Drivers

1	ANY AUTHORISED DRIVER
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Risk Number	7
Type of Cover	Third Party Only
Regn. No.	YM8608E
Type of Use	Hire Car
Make/Model	ISUZU NPR85LU4Y
Year of Manufacture	2007
Carrying Cap.(Tons)	2.61
Body Type	VAN
Engine No.	4JJ1598644
Chassis No.	JAANPR85L87100111
Insured's Estimated Market Value	NIL
Limitation as to Use	As specified in Certificate of Insurance

<u>Extra Coverage (Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		1,234.16
LESS 20.00% FLT DISC		246.83
NET PREMIUM		987.33
TOTAL PREMIUM		987.33

Excess Applicable

Sect II-Used In Singapore Only	SGD 2,000.00
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Named Drivers

1	ANY AUTHORISED DRIVER
1	ANY AUTHORISED DRIVER

Risk Number	10
Type of Cover	Third Party Only
Regn. No.	GBB3743K
Type of Use	Hire Car
Make/Model	VOLKSWAGEN CADDY 2.0
Year of Manufacture	2008
Carrying Cap.(Tons)	0.79
Body Type	VAN
Engine No.	BST091008
Chassis No.	WV1ZZZ2KZ9X076118
Insured's Estimated Market Value	NIL
Limitation as to Use	As specified in Certificate of Insurance

<u>Extra Coverage (Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		983.90
LESS 20.00% FLT DISC		196.78

NET PREMIUM	787.12
TOTAL PREMIUM	787.12

Excess Applicable

Sect II-Used In Singapore Only	SGD 2,000.00
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Named Drivers

1	ANY AUTHORISED DRIVER
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Risk Number	11
Type of Cover	Third Party Only
Regn. No.	GBC8796U
Type of Use	Hire Car
Make/Model	FIAT DOBLO CARGO SX 1.3 MJ
Year of Manufacture	2013
Carrying Cap.(Tons)	0.65
Body Type	VAN
Engine No.	263A20005002233
Chassis No.	ZFA26300009255818
Insured's Estimated Market Value	NIL
Limitation as to Use	As specified in Certificate of Insurance

<u>Extra Coverage (Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		948.70
LESS 20.00% FLT DISC		189.74
NET PREMIUM		758.96
TOTAL PREMIUM		758.96

Excess Applicable

Sect II-Used In Singapore Only	SGD 2,000.00
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Named Drivers

1	ANY AUTHORISED DRIVER
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Risk Number	12
Type of Cover	Third Party Only
Regn. No.	YP660P
Type of Use	Hire Car
Make/Model	ISUZU NQR75UL5A
Year of Manufacture	2015
Carrying Cap.(Tons)	4.67
Body Type	LORRY
Engine No.	4HK1418155
Chassis No.	JAAN1R75LF7103674
Insured's Estimated Market Value	NIL
Limitation as to Use	As specified in Certificate of Insurance

<u>Extra Coverage (Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		1,412.80
LESS 20.00% FLT DISC		282.56
NET PREMIUM		1,130.24
TOTAL PREMIUM		1,130.24

Excess Applicable	
Sect II-Used In Singapore Only	SGD 2,000.00

Named Drivers	
1	ANY AUTHORISED DRIVER

Risk Number	14
Type of Cover	Third Party Only
Regn. No.	GBD128X
Type of Use	Hire Car
Make/Model	CITROEN BERLINGO 1.6L EHD
Year of Manufacture	2008
Carrying Cap.(Tons)	0.60
Body Type	VAN
Engine No.	10JBFR0008112
Chassis No.	VF77B9HF8EJ581066
Insured's Estimated Market Value	NIL
Limitation as to Use	As specified in Certificate of Insurance

<u>Extra Coverage (Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		916.50
LESS 20.00% FLT DISC		183.30
NET PREMIUM		733.20
TOTAL PREMIUM		733.20

Excess Applicable	
Sect II-Used In Singapore Only	SGD 2,000.00

Named Drivers	
1	ANY AUTHORISED DRIVER

Risk Number	15
Type of Cover	Third Party Only
Regn. No.	GBC996L
Type of Use	Hire Car
Make/Model	NISSAN URVAN 3.0 5MT ABS AB
Year of Manufacture	2011
Carrying Cap.(Tons)	1.38
Body Type	VAN
Engine No.	ZD30277079K
Chassis No.	JN1MG4E25Z0795157
Insured's Estimated Market Value	NIL
Limitation as to Use	As specified in Certificate of Insurance

<u>Extra Coverage (Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		1,160.26
LESS 20.00% FLT DISC		232.05
NET PREMIUM		928.21
TOTAL PREMIUM		928.21

Excess Applicable	
Sect II-Used In Singapore Only	SGD 2,000.00

Named Drivers

1	ANY AUTHORISED DRIVER
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Risk Number	18
Type of Cover	Third Party Only
Regn. No.	GZ2531B
Type of Use	Hire Car
Make/Model	TOYOTA HIACE MANUAL
Year of Manufacture	2005
Carrying Cap.(Tons)	1.04
Body Type	VAN
Engine No.	2KD1411217
Chassis No.	JTFHS02P000037760
Insured's Estimated Market Value	NIL
Limitation as to Use	As specified in Certificate of Insurance

<u>Extra Coverage (Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		1,037.20
LESS 20.00% FLT DISC		207.44
NET PREMIUM		829.76
TOTAL PREMIUM		829.76

Excess Applicable

Sect II-Used In Singapore Only	SGD 2,000.00
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Named Drivers

1	ANY AUTHORISED DRIVER
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Risk Number	20
Type of Cover	Third Party Only
Regn. No.	GW1731M
Type of Use	Hire Car
Make/Model	NISSAN NV200 1.5 MT
Year of Manufacture	2017
Carrying Cap.(Tons)	0.73
Body Type	SALOON
Engine No.	K9KC400D057576
Chassis No.	VSKYBAM20Z0147882
Insured's Estimated Market Value	NIL
Limitation as to Use	As specified in Certificate of Insurance

<u>Extra Coverage (Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		726.80
LESS 20.00% FLT DISC		145.36
NET PREMIUM		581.44
TOTAL PREMIUM		581.44

Excess Applicable

Sect II-Used In Singapore Only	SGD 2,000.00
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Named Drivers

1	ANY AUTHORISED DRIVER
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MEMO

Make & Model: NISSAN NV200 1.5 MT ABS AIRBAG 2WD 6DR E5 W/RC

Risk Number	22
Type of Cover	Third Party Only
Regn. No.	YN3118E
Type of Use	Hire Car
Make/Model	MITSUBISHI FM65FM1RDEA
Year of Manufacture	2011
Carrying Cap.(Tons)	9.58
Body Type	LORRY
Engine No.	6M60155705
Chassis No.	FM65FMA00207
Insured's Estimated Market Value	NIL
Limitation as to Use	As specified in Certificate of Insurance

<u>Extra Coverage (Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		1,940.76
LESS 20.00% FLT DISC		388.15
NET PREMIUM		1,552.61
TOTAL PREMIUM		1,552.61

Excess Applicable

Sect II-Used In Singapore Only	SGD 2,000.00
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Named Drivers

1	ANY AUTHORISED DRIVER
1	ANY AUTHORISED DRIVER

MEMORANDA, CLAUSES, WARRANTIES & ENDORSEMENTS

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

VFXX

MEMORANDUM A

Nature of Business: Leasing

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

Geographical areas: Singapore only.

Quote is not valid if the ownership, operation, maintenance or use of any vehicles, the principal use of which is :

- a) the transportation of high explosives such as nitroglycerine, dynamite or any other similar explosive;
- b) the bulk transportation of liquefied petroleum or gasoline;
- c) the transportation of chemicals or gases in liquid, compressed or gaseous form.

This quote 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 \$2,000.00 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

Additional Own Damage Excess of S\$1,000 is applicable for any named/unnamed drivers who:

- a) age 22 to 24 years old;
- b) age 66 to 70 years old;
- c) with driving experience of 1 year to less than 2 years in Singapore on the relevant classes of driving license.

Cover includes TPPD Limit of \$500,000, Legal Liability of Passengers and Passenger Risk.

Hire Cars - Hirer Driving

Notwithstanding anything to the contrary contained in this Policy, it is hereby understood and agreed that this Policy shall also be extended to be operative when the Motor Vehicle is let on hire by the Insured to any person (hereinafter called the hirer), provided always that the Hirer shall:

- (1) have entered into a Hire Contract with the Insured; and
- (2) have satisfied the Insured that:
 - (a) the Motor Vehicle will be driven only by a person with a valid driving license to drive such Motor Vehicle; and
 - (b) such person shall not had his Motor insurance application rejected, or policy cancelled or had special conditions imposed or had increased premium asked for by reason of claim experience.

Whilst the Motor Vehicle is let on hire to the Hirer the Company shall not be liable for any loss damage or liability due to or arising from theft or conversion by the Hirer

It is further understood and agreed that for the purpose of Section II of this Policy the Company will treat the Hirer/any person driving under the permission of the Hirer as though he is an Authorized Driver whilst driving the Motor Vehicle.

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

1, 3(p), 18, 19, 33 & 72 (b) ONLY

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IMPORTANT:

This Schedule should be read in conjunction with the Terms and Conditions of the Policy.
 Issued By: SGIHPIN2 on 14/02/2022

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SINGAPORE 417835

Premium by Risk Listing

FLEET (VFX)

Policy Details

Policy Number	P1896043
Policyholder/Insured Name	MAPLE VEHICLE LEASING PTE LTD
Period of Insurance	From 29/12/2021 To 28/12/2022 (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
0004	GY8620T	TP	1,156.91	20.00%				64.78	990.31
0007	YM8608E	TP	1,234.16	20.00%				69.12	1,056.45
0010	GBB3743K	TP	983.90	20.00%				55.10	842.22
0011	GBC8796U	TP	948.70	20.00%				53.12	812.08
0012	YP660P	TP	1,412.80	20.00%				79.12	1,209.36
0014	GBD128X	TP	916.50	20.00%				51.32	784.52
0015	GBC996L	TP	1,160.26	20.00%				64.98	993.19
0018	GZ2531B	TP	1,037.20	20.00%				58.08	887.84
0020	GW1731M	TP	726.80	20.00%				40.70	622.14
0022	YN3118E	TP	1,940.76	20.00%					

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1 of 1