



VF INTEGRATED MACHINERY MOVERS LLP
10 ADMIRALTY STREET
#01-14
NORTH LINK BUILDING
SINGAPORE 757695

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

RENEWAL
Original

Date
28/01/2022

Your Servicing Distributor
(01) 04407
FLEXI-ASSURE SERVICES

TAX INVOICE NO : P2074833

TAX INVOICE

COMMERCIAL VEHICLES COMP (VCA)

Policy Details

Policy Number	P2074833
Policyholder Name	VF INTEGRATED MACHINERY MOVERS LLP
Period of Insurance	From 29/12/2021 To 28/12/2022 (Both Dates Inclusive)
Transaction No.	00005
Accounting Month/Year	01 2022

Billing Details

Billing Currency	SGD	Exchange Rate	1.0000
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Gross Premium Less Discount SGD	Charges SGD	Total Payable SGD
3,322.24	GST 7.00% 232.56	3,554.80

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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

COMMERCIAL VEHICLES COMP (VCA)

Policy Details

Policy Number	P2074833
Policyholder/Insured Name	VF INTEGRATED MACHINERY MOVERS LLP
Business/Profession	DRIVER 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 % NCD	SGD 3,322.24
GST 7.00%	SGD 232.56
Annual Premium	SGD 3,554.80
Total Premium Due	SGD 3,554.80

Risk Details

Risk Number	1
Type of Cover	Comprehensive
Regn. No.	XE3967E
Type of Use	Commercial Vehicle
Make/Model	MAN TGS 35.360 8X4 BB
Year of Manufacture	2016
Seating Cap. (Excl. Driver)	1

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Carrying Cap.(Tons)	5.75
Body Type	LORRY WITH CRANE
Engine No.	50546452484643
Chassis No.	WMA37SZZ5HM733710
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	MERCEDES-BENZ FINANCIAL SERVICES SINGAPORE LTD

Excess Applicable

Own Damage Excess	SGD 2,000.00
Windscreen Excess	SGD 400.00

MEMORANDA, CLAUSES, WARRANTIES & ENDORSEMENTS

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

VCA2 AAW2

VCA2 - COMPREHENSIVE

THE FOLLOWING ENDORSEMENTS AND CLAUSES ARE APPLICABLE TO THIS POLICY :

- 2. - Excess - Damage Claims.
- 15. - Hire Purchase (If Applicable).
- 57. - Inclusion of Special Perils.
- 72(b). - Legal Liability of Passengers for Acts Of Negligence.
- 89. - Breakage of Glass in Windscreen or Windows.
- 94. - Authorised Driver in the Event of Demise of Insured (Applicable for Personal Client only).

VCA2 - MEMORANDUM

- General Exception - This Policy does not cover vehicles transporting explosives, liquefied petroleum, gases, inflammable liquids and/or chemicals.
- This Policy does not cover against any driver aged below 18 years old and/or without a valid relevant class of driving licence.
 - This Policy does not cover vehicles working on airport runways (unless specifically mentioned in The Policy schedule).
 - Exclusion of Third Party Working Risk
It is hereby understood and agreed that except so far as is necessary to meet the requirements of the Legislation the Company shall be under no liability under Section II of this Policy in respect of liability incurred by the Insured arising out of the operation as a tool of the Motor Vehicle or of plant forming part of such Motor Vehicle or attached thereto.

ADDITIONAL EXCESS

Additional Own Damage Excess of S\$1,000.00 is applicable for any named /unnamed drivers who:

- a) Is 22 years old to 24 years old and/or
- b) Is 66 years old to 70 years old and/or
- c) with driving experience of 1 year to less than 2 years on the

relevant classes of driving license

Additional All Claims excess of S\$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

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.

AAW2 - The supplementary clauses forms parts of the Schedule :

AXA INSURANCE ASSIGNED WORKSHOP

It is hereby understood and agreed that the coverage provided under
Section I of the Policy is subject to the Motor Vehicle being repaired
by a workshop assigned by the Company.
The Company will not provide indemnity under Section I of the Policy
if the Motor vehicle is repaired at a workshop not assigned by Us.

It is further understood and agreed that this condition is also
applicable for Windscreen claims.

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IMPORTANT:

This Schedule should be read in conjunction with the Terms and Conditions of the Policy.
Issued By: SGOASH2 on null

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