



redefining / insurance

AXA Insurance Pte Ltd  
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SHIN KAIGAI TRAVEL SERVICE PTE LTD  
400 ORCHARD ROAD  
#06-17 ORCHARD TOWERS  
SINGAPORE 238875

#### Renewal

date  
**04/05/2022**

policy number  
**GA470347**

your servicing distributor  
**VIRTUAL INSURANCE AGENCIES PTE LTD / 03936**

your servicing distributor contact  
**63380083**

## Policy Schedule

### Your SmartDrive Bus Comprehensive

#### Your policy snapshot

Policyholder name	SHIN KAIGAI TRAVEL SERVICE PTE LTD	Policy number	GA470347
Cover	Comprehensive	ACRA code/UEN no.	XXXXXX074H
Period of Insurance	from 22/05/2022 to 21/05/2023 (both dates inclusive)		

#### Premium breakdown

Gross Premium after 20% NCD	SGD	1,943.93
Total Discounts	SGD	-434.58
7% GST	SGD	105.65
Final Premium	SGD	1,615.00

#### Your benefits highlights

(refer to Policy Wording for full terms and conditions)

##### SmartDrive Bus Comprehensive Benefits

- 24/7 Towing
- Windscreen Repair with Excess
- Loss or Damage
- Legal Liability
- Repairs to be done at a workshop assigned by AXA Insurance Pte Ltd

#### Vehicle details

Make & Model of vehicle	TOYOTA HIACE COMMUTER GL2.8 AUTO	Year of manufacture	2019
Vehicle registration number	PC8087S	Type of use	TO FERRY OWN EMPLOYEES AND/OR SCHOOL CHILDREN AND/OR WORKERS AND/OR TOURISTS AND/OR PRIVATE HIRE AND/OR SHUTTLE BUS USAGE ONLY
Body type	BUS	Engine number	1GD8411294
Seating capacity (excl. driver)	13	Chassis number	GDH2232001705
Estimated Market Value	Market Value at the time of Loss (including accessories and spare parts)		
Limitation to use	As per Certificate of Insurance		
Geographical area	Refer to Policy Wordings		
Finance Loan Company	DAIMLER FINANCIAL SERVICES AFRICA & ASIA PACIFIC LTD		

**Excess**

Section I	SGD2,000.00
Section II	SGD1,500.00
Windscreen	SGD200.00

*An additional excess is applicable as follows:*

*Additional All Claims Excess of S\$2,000 is applicable for any named/unnamed drivers who:*

- a) Is 18 years old to 26 years old and/or*
- b) Is 66 years old and above and/or*
- c) with driving experience of less than 1 year on the relevant classes of driving license*

**Memoranda, clauses, warranties & endorsements to your Policy**

Nil

**What you should do**

- Keep this Policy Schedule as record of insurance cover for your vehicle
- This Schedule should be read in conjunction with the Terms and Conditions of the Policy Wording

**AXA Insurance Pte Ltd**

*This is an auto-generated document thus no signature is required*