



JL PERFECT AUTOWORK PTE LTD

Co. & GST Reg. No.: 202136905K

8 Kaki Bukit Avenue 4

Premier @ Kaki Bukit

#08-09, Singapore 415875

Tel: +65 6341 6789 | Fax: +65 6341 6778

Email: jlperfectautowork@gmail.com

Our Ref.: SNH3091J

Your Ref.: YQ5104R

Date: 22.11.2024

ATTN: Motor Claims Department

INS: **INDIA INTERNATIONAL INSURANCE PTE LTD**

Dear Sir/Madam,

Accident Involving: SNH3091J & YQ5104R

Date of Accident: 16.08.2024 @ 13.00 HOURS

Location: SOMERSET ROAD

We refer to the above-mentioned accident.

We are claiming as follows:

Cost of Repair:	<u>\$ 10,191.50</u>	
Loss of Rental:		
(\$120.00 X 7 Days)	<u>\$ 840.00</u>	(4 Repair Days+3PRI)
LTA Search	<u>\$ 27.25</u>	Date of accident fell on Friday
Towing	<u>\$ 120.00</u>	
Grand Total:	<u>\$ 11,178.75</u>	

motor vehicle and shall not prejudice our client's claim in respect of damages and consequential loss in relation to his/her personal injuries.

For any further queries, please kindly contact Joanne @ 97231055, or email to jlperfectautowork@gmail.com

Thank You,

Joanne



JL Perfect Autowork Pte. Ltd.
Co. Reg No: 202136905K
8 Kaki Bukit Avenue 4
#08-09 Premier @ Kaki Bukit
Singapore 415875
Tel: 6341 6789 Fax: 6341 6778
Email: jlperfectautowork@gmail.com

Authorisation To Act

I, Tian Yong Bin ("the third party claimant") of
76A Yuh Tong Ave S. 596200
(address), owner of SNH 3091J, (vehicle no.)
hereby authorise JL Perfect Autowork Pte. Ltd. ("the workshop")
to act for me with respect to my claim for repair costs and / or rental and / or
loss of use ("claim") for my vehicle no. SNH 3091J that was
damaged pursuant to the accident which occurred on 16.8.24 (date)
at/along Somerset Road
(location) involving vehicle no/s Y05104R ("the accident").

I further hereby authorise the workshop to settle my above mentioned claim in a manner that
they deem it fit and the workshop is further authorised to receive payment further to settlement
of my claim with payment cheque/s being made in favour of the workshop.

I further authorise the workshop to execute and/or sign any documents/discharge
vouchers/agreements regarding my/our claim/case for my/our convenience.

I further acknowledge that any settlement the workshop may reach on my behalf is on a without
prejudice and without admission of liability basis in so far as any other claim (s) whatsoever by
me and/or the driver/owner/insurers of the other vehicle/s arising from the aforesaid accident
concerned.

Dated this 16 day of 08 (month) 20 24 (year)

Tian Yong Bin



Signed by "the third party claimant"

[Signature]

Signed by "the workshop"



JL Perfect Autowork Pte. Ltd.
Co. Reg No: 202136905K
8 Kaki Bukit Avenue 4
#08-09 Premier @ Kaki Bukit
Singapore 415875
Tel: 6341 6789 Fax: 6341 6778
Email: jlperfectautowork@gmail.com

Letter of Authorisation & Indemnity

Accident involving motor vehicles no. SNH3091J and YQ5104R on 16.8.24.
at/along Somerset Road.

1. I/We, the Owner of motor vehicle no. SNH3091J, hereby instruct and authorise JL Perfect Autowork Pte. Ltd. ("the workshop") to appoint an independent surveyor on my/our behalf to inspect my/our motor vehicle and to commence repairs immediately to the said motor vehicle in accordance with the report of the independent surveyor. Pending the outcome of my/our claim against the third party, I/we forthwith pay you the sum of \$_____ being refundable deposit of the repair to my/our said vehicle.
2. You are further authorised to appoint solicitors on my/our behalf and to instruct the solicitors fully as if the appointment is made and instructions are given by me/us with respect to the conduct of my/our claim against the third party driver and/or his insurers including if necessary, to commence legal proceedings in Court in my/our name against the third party.
3. You have my/our full authorisation/approval/consent hereby to instruct my/our solicitors to negotiate a settlement with the third party and/or his insurers on such terms as you deem it fit.
4. My/Our solicitors shall also accept this as my/our irrevocable authority to pay the compensation monies from my/our third party claim directly to you after deducting their costs on a Solicitor and Client basis.
5. Upon resolving my/our claim, you are also hereby authorised to agree with my/our solicitors on the amount of their professional costs and disbursements incurred in thereby acting for me/us and to receive and make payment of the balance of the settlement sum on my/our behalf directly into your account.
6. I/We undertake and agree to fully co-operate with you and my/our solicitors to recover my claim successfully and also hereby consent and authorise you to instruct my/our solicitors to commence legal proceedings and to take all necessary steps to recover the claim from the negligent party where necessary.
7. I/we also hereby instruct and authorise you to deduct directly from the claim monies received from the third party all outstanding balances that are still owing to you, namely the balance of repair costs and rental of substitute vehicles.
8. In the event that I/we am/are required to attend at my/our solicitor's office for purposes of giving my/our further instructions on the accident matter, to sign court documents and to attend Court hearings in connection with my/our claim, I/we shall render my/our full co-operation to my/our solicitors.
9. In the event that my/our claim against the third party and/or his insurers is not successful at any stage of the recovery of my/our claim procedure including court proceedings, if any, and/or cannot be proceeded with and/or if any Judgement or settlement is not honoured or satisfied by the third party and/or the third party and/or his insurers make an offer to pay less than the amount claimed by you for whatever reasons, I/we agree and undertake to pay the full amount of your repair bill and survey fees and any other expenses reasonably incurred and to also indemnify you in respect of my/our solicitor's costs and disbursements thereby incurred on my/our behalf or to pay you the difference in amount, as the case may be.
10. I/we shall keep you informed of any correspondences and/or summons that I may receive due to this action agreeing to pay or receive any monies due to this claim.

Dated this 16 day of 08 2024.

Signature of vehicle owner

Name :

IC/UEN No :

(Company stamp, if applicable)

Address :

Tel :

Witnessed by :

Tian Yongbin
Tian Yong Bin
G 4034430 L
76A Yek Tong Ave.
S. 596 200
82259786

[Signature]
JD

TAX INVOICE

JL PERFECT AUTOWORK PTE LTD

Co. Reg No: 202136905K

8 Kaki Bukit Avenue 4

#08-09 Premier @ Kaki Bukit

Singapore 415875

Tel: 6341 6789 Fax: 6341 6778

Email: jlperfectautowork@gmail.com

GST Reg. No. : 202136905K



Date	Invoice Number	Vehicle Number
22.11.2024	JLP202411-00772	SNH3091J

INDIA INTERNATIONAL INSURANCE PTE LTD

64 CECIL STREET

#04/#05 IOB BUILDING

SINGAPORE 049711

Description	Amount (SGD)
Carry out Lump-sum repair on accident vehicle corresponding to supply of spare parts, labour and spray painting charges	\$ 9,350.00
Total	\$ 9,350.00
Add: 9% GST	\$ 841.50
Total	\$ 10,191.50

Cross cheques and pay: JL PERFECT AUTOWORK PTE LTD
Please indicate the invoice number on the reverse side.

JL PERFECT AUTOWORK PTE LTD
AUTO Generated - Signature Not Required

> Back to OneMotoring



Land Transport Authority
10 Sin Ming Drive
Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 16 Aug 2024 / 16:49:27

Receipt Date/Time : 16 Aug 2024 / 16:49:27

Tax Invoice/Receipt

Receipt No. : ITNET-00000-240816-003226

Previous Receipt No. :

**S/N Item Description/
Business Transaction Reference
No.**

Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
--	---------------------------------	---------------------------------------

Result of Insurance Enquiry - SNN6773Z

As at 16 Aug 2024/14:25:00

Insurance Co: AIG ASIA PACIFIC INSURANCE PTE. LTD.

1 Insurance Enquiry - SNN6773Z
Enquiry Fee
20240816164822164581

25.00	2.25	27.25
-------	------	-------

Sub-Total

25.00	2.25	27.25
-------	------	-------

Result of Insurance Enquiry - YQ5104R

As at 16 Aug 2024/13:00:00

Insurance Co: INDIA INT'L INS PTE LTD

2 Insurance Enquiry - YQ5104R
Enquiry Fee
20240816164822178861

25.00	2.25	27.25
-------	------	-------

Sub-Total

25.00	2.25	27.25
-------	------	-------

Total Before Rounding

50.00	4.50	54.50
-------	------	-------

Rounding Difference

0.00

Total Amount Payable

54.50

Paid By

462845XXXXXX7461

eNETS Credit Card

54.50

Total

54.50

Cash Change

0.00

Tendered Amount

54.50

Excess Refundable Amount

0.00

THANK YOU AND HAVE A NICE DAY!

Please ensure that all payments to the Authority are good and promptly settled by the payment service provider / financial institution. Otherwise, the transaction and receipt is considered void and late fee may apply.



Hotline: +65-8458 7283
Email: info.autow@gmail.com

Paynow UEN: 202245268D

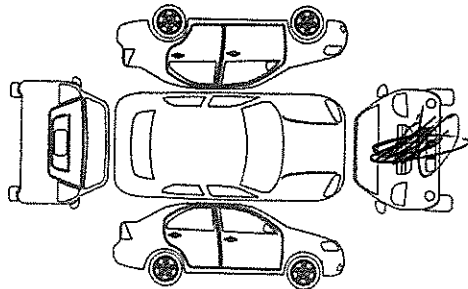
CASH ORDER / WORK ORDER No.W 1102324

Service Date: 16/8/2024 Time Received: _____
Member Name: Cash Time Arrived: 14:20
NRIC No.: _____ Time Completed: 15:30
Contact No.: / From: 96 Somerset RD
Car Reg No.: SNH 3091J To: 08-09 Premier
Car Make/Model: BMW 530 Tow Truck No.: YP 7243 P
Remarks: _____ Amount: \$120-
Cash Credit

ADDITIONAL CHARGES:

- ☒ Dolly Wheels / Flat Bed
☐ Basement / Multi Storey
☐ Crane up / Bogged
☐ Causeway / Second Link
☐ Low Body Kit
☐ Collection of Key
☐ ERP/ Carpark _____

BODY & PAINT CONDITION:



Tow Diver's Name & Signature _____

Member's Name & Signature _____

Note: Vehicle is towed at owner's risk. The company accepts no responsibility for damage or other misdeemeanour to your vehicle / as set whilst being towed.

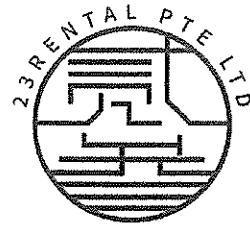
23 RENTAL PTE LTD

106D Punggol Field

#09-506

Singapore 824106

Company Registration Number : 202347820H



Tax Invoice # : E2401120

Date : 31.08.2024

Bill To:

JL Perfect Autowork Pte Ltd

C/O : TIAN YONGBIN

76A YUK TONG AVE

SINGAPORE

596200

Description	Amount	Job No.
Vehicle Rental for Period 16.08.2024 TO 23.08.2024		
7 DAYS X \$120.00	\$ 840.00	
Replacement Car No. : SLX4414U		
Your Vehicle No.: SNH3091J		

Your Order #: 235138

Total Invoice Amount: \$ 840.00

GST: -

Balance Due: \$ 840.00



23 RENTAL PTE LTD

95 Aljunied Crescent Macpherson View #06-513 Singapore 380095
Tel: 91733305 / 91732332
Email: 23rentalpteltd@gmail.com

3L
SNH 3091J

No: 235134

UEN: 202347820H

VEHICLE RENTAL AGREEMENT

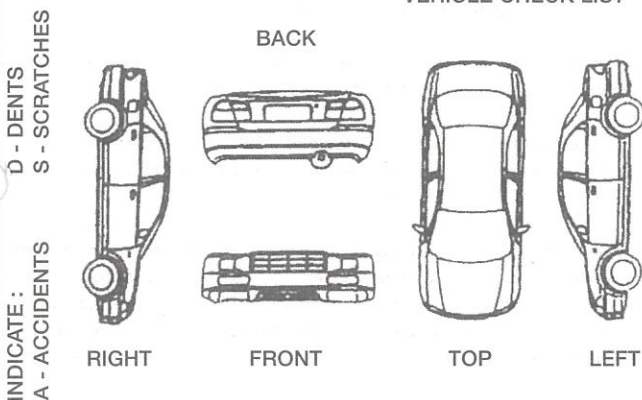
HIRER'S PARTICULAR

Name: (as in I/C) Tian Yongbin
Email: _____
NRIC/PASSPORT No: G4034430L
Date of Birth: 12.01.1983
Address (Res): 76A YUK TONG AVE
596200
Driving Licence No: G4034430L D/L Type: Local / International
Issue Date: _____
Tel: (O) _____ HP _____
Company Name: _____
Company UEN: _____
Company Address: _____

ADDITIONAL DRIVER'S PARTICULARS

Name: (as in I/C) _____
NRIC/PASSPORT No: _____
Date of Birth: _____
Address (Res): _____
Driving Licence No: _____ D/L Type: Local / International
Issue Date: _____
Tel: (O) _____ HP _____

VEHICLE CHECK LIST



Vehicle No: <u>SLX44144</u>		Replace Veh No: _____					
Mileage out: _____							
Make & Model: _____		Auto / Manual					
OUT : Date <u>16/8/24</u>		Time: <u>1642</u>					
HIRE PERIOD							
OWN DAMAGE CLAIM	Excess S\$	<u>3500</u>					
THIRD PARTY CLAIM	Excess S\$	<u>3500</u>					
CHARGES							
Daily <u>7</u>	@ \$ <u>120</u>	per day	<u>840 00</u>				
Weekly	@ \$	per week					
Monthly	@ \$	per month					
Others	@ \$						
Delivery Service							
GST							
SUB- TOTAL \$							
PETROL LEVEL							
Out	E	1/4	1/2	3/4	<u>F</u>		
In	E	1/4	1/2	3/4	<u>F</u>		
EXTENSION							
Misc.							
GST							
TOTAL CHARGES				<u>840 00</u>			
Rented out by :							
Hirer's Signature <u>Tian Yongbin</u>							
Addition Driver's Signature _____							

I have read and agree to the terms and condition on both sides of this agreement. If I have presented a charge/credit card for payment, I agree that all amount payable under this agreement and for parking and traffic infringements may be billed to that account and my signature above will be considered to have been made on the charge/credit card voucher. All information I have given 23 Rental Pte Ltd in connection with this agreement is true.

* IMPORTANT

- ONLY PERSON ABOVE 22 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
- ALL PARKING AND TRAFFIC VIOLATIONS ARE THE RESPONSIBILITY OF THE HIRER. AN ADMINISTRATIVE CHARGE WILL BE LEVIED ON ANY TRAFFIC VIOLATIONS REDIRECTED.
- THE HIRER SHALL BE LIABLE FOR EXCESS CHARGES FOR ANY LATE RETURN AT THE RATE SHOWN ABOVE.
- IN CASE OF ACCIDENT, THE HIRER SHALL REPORT TO RENTAL OFFICE IMMEDIATELY AND BE RESPONSIBLE FOR THE INSURANCE EXCESS. IF THERE IS BODILY INJURIES, POLICE REPORT MUST BE MADE.
- VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY, AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF CARS FOR RENT (2016) PTE LTD

RETURN OF VEHICLE - THE HIRER / DRIVER IS REQUIRED TO SIGN IN THE COLUMN "SIGNATURE OF HIRER / DRIVER" FAILING WHICH THE DAY AND TIME INSERTED BELOW SHALL DEEMED TO BE THE DAY AND TIME THE VEHICLE IS RETURNED TO CARDS FOR RENT (2016) PTE LTD AND THE SAME SHALL BE ACCEPTED AS CONCLUSIVE EVIDENCE OF THE SAME AND SHALL NOT BE CHALLENGED OR QUESTIONED ON ANY ACCOUNT WHATSOEVER.

DATE IN	TIME IN	MILEAGE	CHECKED BY	REMARKS	HIRER'S SIGNATURE
<u>23/8</u>	<u>1845</u>				<u>Tian Yongbin</u>

SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

1. Please report correctly the details of the accident to speed up the claims process.
2. This Form must be completed by the Policyholder and/or the Actual Driver
3. Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or withholding of material facts may allow insurance companies to repudiate policy liability.
4. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
5. Any false reporting may be referred to the Police for investigation.
6. This report will be forwarded by the insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will, for a fee, be made available upon application by interested parties.
7. By the lodgement of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.

ACCIDENT STATEMENT

Date of First Submission	19/08/2024 12:27 (SGT)
Reported by	Both Policyholder and Actual Driver
Date of Accident	16/08/2024 13:00 (SGT)
Exact Location of Accident	Somerset Rd, Singapore
Additional Location Information	-
Country/State of Loss	Singapore

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SNH3091J
INSURED/POLICYHOLDER	
Is company?	No
Name Of Registered Owner	TIAN YONGBIN
NRIC No	GXXXX430L
Email Address	DUCKUU@GMAIL.COM
Mobile Phone No	(Phone) +65-82259786
Alternative Phone No	-

VEHICLE PARTICULARS

Manufacturer	BMW
Model	530i
Variant	-
Exact purpose for which vehicle was being used at time of accident	Private use
Are you claiming under your own insurance policy for repair to your vehicle?	No - Claiming third party
Vehicle Category	Private car
Transmission	Auto
CC	1998
Vehicle Fuel	-
First Registration Date	-
Chassis no	-
Effective Date/Time of Ownership	-

INSURANCE COMPANY

Name of Insurance Company	Income Insurance Limited
Policy Number / Cover Note Number	5130803963-01

DRIVER

Name of Driver	TIAN YONGBIN
NRIC No	GXXXX430L
Date Of Birth	12/01/1983
Occupation	Indoor
Driving Pass Date	26/05/2022
Driving License Pass Class	3
Driving License Validity	Valid
Driving experience	2 YEARS AND 3 MONTHS
Gender	Male
Mobile Number	(Phone) +65-82259786
Alt. Phone Number	-
Email Address	DUCKUU@GMAIL.COM
Address	76A YUK TONG AVE
Address complement	-
Postcode	596200
Is the driver the policyholder?	Yes
If No, Relationship of the Driver with the Insured	-
Does Driver Own Other Vehicles?	No
Vehicle Registration Number of Other Vehicle Owned by Driver	-
Insurance Company of Other Vehicle Owned by Driver	-

GENERAL INFORMATION OF THE ACCIDENT

Type of Accident	Collision - Head to Rear
Weather Conditions	Clear
Road Surface	Dry

OTHER INFORMATION

Was any foreign vehicle involved in the accident?	No
Number of vehicles involved in the accident	2
Was anybody injured in the Accident?	No
Was any injured conveyed to hospital by ambulance?	-
Was any other vehicle or property damaged?	Yes
Number of Passengers (Including Driver)	1
Has the driver been approached by unknown person(s) soliciting/offering accident claims assistance?	No
Translator's name	-
Translator's ID	-
Translator's phone number	-
Translator's email	-
Original language used in the statement	-

DETAILS OF POLICE ACTION

Was the accident reported to the police?	No
Was notice of intended Prosecution given?	No
If yes, against whom?	-

CIRCUMSTANCES OF ACCIDENT

REFER TO ATTACH

ATTACHMENT(S)

Are accident photos available for attachment?	Yes
Was there any video captured by Car Camera?	No

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	YQ5104R
Vehicle Manufacturer	-

Vehicle Model	-
Vehicle Variant	-
Vehicle Colour	-
Vehicle Category	Commercial vehicle
Name of Driver	-
Contact Number	-
Address	-
Address complement	-
Postcode	-
Insurance Company Name	-
Nature Of Damage	-
Details of property damaged in accident	-
No. Of Passenger (Including Driver)	-

SKETCH PLAN

IMPORTANT NOTICE

- 1 Please report correctly the details of the accident to speed up the claims process.
- 2 This Form must be completed by the Policyholder and/or the Actual Driver
- 3 Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or withholding of material facts may allow insurance companies to regulate policy liability.
- 4 The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
- 5 **Any false reporting may be referred to the Traffic Police Department for investigation.**
- 6 This report will be forwarded by the insurers to the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will for a fee be made available upon application by interested parties.
- 7 By the lodgement of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.
- 8 **Consent under the Personal Data Protection Act (PDPA)**
I understand, acknowledge, agree and consent that
(a) My insurer, my workshop and the General Insurance Association of Singapore ("GIA") may/are permitted to collect, use, disclose and/or process my personal data/personal information set out in this [form] and any other personal information provided by me or possessed by my insurer (collectively the "Personal Information") and disclose and transfer such Personal Information to all insurer(s) who have insured vehicle(s) involved in this accident (all insurer(s) who have insured vehicle(s) involved in this accident shall be collectively referred to as the "Insurers"), the Insurers' lawyers/law firms, the Monetary Authority of Singapore and any relevant government agency/authority (such as the police), for the purpose(s) of
(i) processing, handling and/or dealing with my claims including the settlement of the claims and any necessary investigations relating to the claims;
(ii) investigating the accident and/or my claims;
(iii) carrying out and/or dealing with my instructions or responding to any enquiries by me;
(iv) administering my claims (including the mailing of correspondence, statements, invoices, reports or notices to me, which could involve disclosure of certain personal data about me to bring about delivery of the same as well as on the external cover of envelopes/mail packages); and/or
(v) complying with applicable law in administering, processing, handling and/or dealing with my claims.
(collectively the "Purposes")
(b) all insurer(s) who have insured vehicle(s) involved in this accident and the Insurers' lawyers/law firms, may/are permitted to collect, use, disclose and/or process my Personal Information for one or more of the above Purposes, and
(c) my Personal Information may/are be disclosed by any of the Insurers and/or GIA to their third-party service providers or agents (including their lawyers/law firms), which may be sited outside of Singapore, for one or more of the above Purposes.

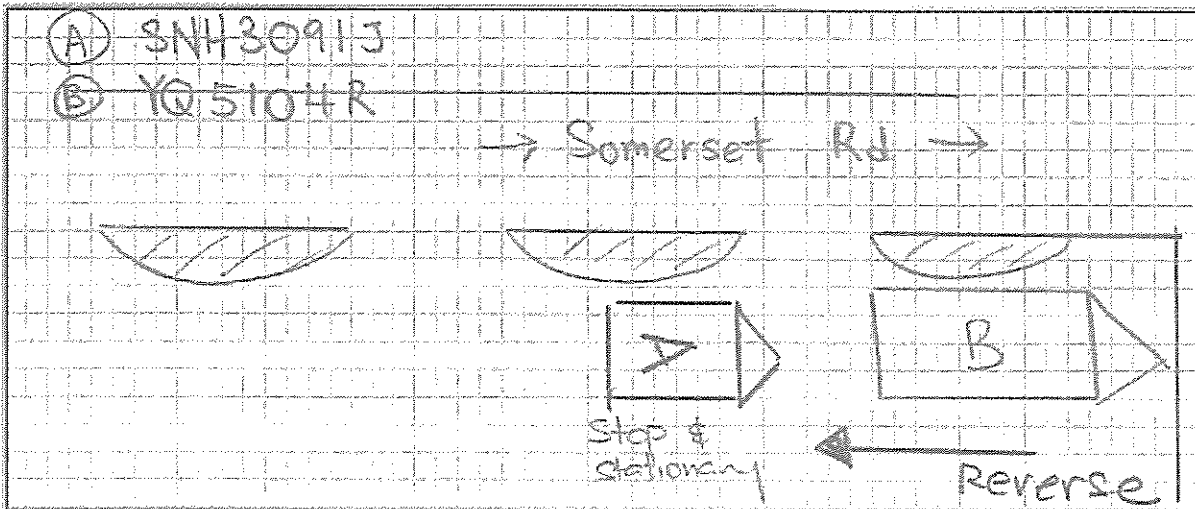


Tian Yongbin
Policyholder's Signature / Date & Time

Tian Yongbin
Driver's Signature (if driver is not the policyholder) / Date & Time

Witnessed by Reporting Centre Personnel
(Name as in NRIC/ID card)

Sketch Plan



Describe Circumstance of the Accident

At the above mentioned time & location
my car was stopped and stationary
Vehicle B reversed into my
vehicle despite me honking.
The rear of B hit onto
the front of my vehicle.
The impact was hard.

Declaration

I/We declare the foregoing particulars are true in every respect

Tian Yonghe
Policyholder's Signature / Date & Time

Tian Yonghe
Driver's Signature (if driver is not the policyholder) / Date
& Time



Witnessed by Reporting Centre Personnel
(Name as in NRIC/ID card)



EMPLOYMENT PASS
Employment of Foreign Manpower Act (Chapter 91A)
Republic of Singapore

Employer
SAFE HARBOR CAPITAL MANAGEMENT PTE. LTD.



Name
TIAN YONGBIN
FIN
G4034430L



K2789523

REPUBLIC OF SINGAPORE DRIVING LICENCE



Licence Number: **G4034430L**

Name:

TIAN YONGBIN

Birth Date: **12 Jan 1983**

Issue Date: **26 May 2022**

Valid Till **25/05/2027**



003266874K

Owner + Driver

VISIT PASS
Immigration Regulations

28-12-2021

Name
TIAN YONGBIN



FIN
G4034430L
Date of Birth
12-01-1983
Sex
M
Nationality
CHINESE

MULTIPLE JOURNEY VISA ISSUED

Download SGWorkPass
App to check status



YOU ARE LICENSED TO DRIVE VEHICLES IN THE FOLLOWING CLASS(ES)

EFFECTIVE DATE

Class 3 Ambulances / Medical transport vehicles / Motor cars 26 May 2022
≤ 3000kg with ≤ 7 passengers, exclusive of the driver
/ Motor tractors or vehicles ≤ 2500kg

NP 428A



Licence No:G4034430L

Certificate of Insurance

MOTOR VEHICLES (THIRD PARTY RISKS AND COMPENSATION) ACT (CHAPTER 189)
MOTOR VEHICLES (THIRD PARTY RISKS AND COMPENSATION) RULES, 1960
ROAD TRANSPORT ACT, 1987 (MALAYSIA)
ROAD TRANSPORT (AMENDMENT) ACT, 2019 (MALAYSIA)
MOTOR VEHICLES (THIRD PARTY RISKS) RULES, 1959 (MALAYSIA)

Certificate Number: 5130803963-01

Cover : drivo CLASSIC

1. Index mark and Registration Number of Vehicle : **SNH3091J**
Chassis Number : **WBAJA52050WC07976**
2. Name of Policyholder : **TIAN YONGBIN**
3. Effective Date of Insurance : **19 Oct 2023**
4. Expiry Date of Insurance : **18 Oct 2024**
5. Persons or Classes of Persons entitled to drive#
(a) The Policyholder.
(b) Any other person who is driving on the Policyholder's order or with his/her permission.
Provided that the person driving is permitted in accordance with the licensing or other laws or regulations to drive the Motor Vehicle or has been so permitted and is not disqualified by order of a Court of Law or by reason of any enactment or regulation in that behalf from driving the Motor Vehicle.

6. Limitations as to Use#

- (a) Use for social domestic and pleasure purposes and in connection with the Policyholder's business or profession.

This Policy does not cover

- (a) Use for hire or reward.
- (b) Use for racing, pace-making, reliability trial or speed-testing.
- (c) Use for the carriage of goods (other than samples) in connection with any trade or business.
- (d) Use for any purpose in connection with the Motor Trade.

Limitations rendered inoperative by Section 8 of the Motor Vehicle (Third Party Risks and Compensation) Act (Chapter 189) and Section 95 of the Road Transport Act, 1987 (Malaysia), are not to be included under these headings.

This Policy, the Schedule, Endorsement and the Certificate of Insurance are to be read together as one document.

EXCESS (SECTION 1)	: S\$600
EXCESS (SECTION 2)	: N/A
WINDSCREEN EXCESS	: S\$100
ADDITIONAL EXCESS	: N/A
UNNAMED DRIVER EXCESS	: PLEASE REFER OVERLEAF
REPAIR AT OWNER'S PREFERRED WORKSHOP	: NO
INSURE WITH COE	: YES
NCD PROTECTION	: NO
ROADSIDE ASSISTANCE AND WELLNESS COVER	: NO
TRANSPORT ALLOWANCE	: NO
EXCESS WAIVER	: NO
PRIMARY DRIVER	: TIAN YONGBIN
NAMED DRIVER (1)	: N/A
NAMED DRIVER (2)	: N/A
HIRE PURCHASE COMPANY	: N/A
SUM INSURED	: MARKET VALUE OF INSURED VEHICLE AT TIME OF LOSS

I/We hereby Certify that the Policy to which this Certificate relates is issued in accordance with the provisions of the Motor Vehicles (Third Party Risks and Compensation) Act (Chapter 189) and Part IV of the Road Transport Act, 1987 (Malaysia)

Agency : SSL & CO PTE. LTD. (00000615438)

Date of Issue : 19 Sep 2023 12:54 hrs

For **INCOME INSURANCE LIMITED**



Chief Executive