

CONFIRMATION OF PURCHASE OF INSURANCE

E-C/Note No : D01672-24000831
Issue Date & Time : 15 JUL 2024 12:56:08pm
Period of Cover : From 20 JUL 2024 To 19 JUL 2025
Vehicle Registration No. : WTX4907
Make of Vehicle : TOYOTA AVANZA E F602RM-GQDFMM FACELIFT 4 SP AUTOMATIC
Engine No. : SA4538D Chassis No. : PN2F602M002034258
Capacity : 1495 CC Year of Make : 2010
Insured Name : WANG MEI KWEE
Address : NO 97 JALAN MAKMUR 3 TAMAN MAKMUR,81000,KULAI,JOHOR DARUL TAKZIM
NRIC/Business Reg No. : 631201-01-5702
Type of Cover : V-CO MOTOR COMPREHENSIVE
Product : PRIVATE CAR - Z-DRIVER
HP Owner : N/A
Sum Insured (RM) : 18,000
Transaction Type : Renewal
Claims Excess : RM 0.00
Voluntary Excess : RM 0.00

Sum Insured	(RM)	18,000	Premium	(RM)	825.99
NCD %		30.00 %	NCD Amt	(RM)	247.80
			Voluntary Excess	(RM)	(0.00)
			Basic Net	(RM)	578.19
			Extra Coverage	(RM)	81.25
SST		8.00 %	SST	(RM)	52.76
			Stamp Duty	(RM)	10.00
			PT Voucher	(RM)	0.00
Act Premium	(RM)	321.44	Payable Amount	(RM)	722.20

Extra Benefits	Extra Sum Ins (RM)	Extra Premium (RM)
LEGAL LIABILITY TO PASSENGERS	0	53.75
LEGAL LIABILITY OF PASSENGERS FOR NEGLIGENT ACTS	0	7.50
AUTHORISED DRIVER	0	20.00
WINDSCREEN,WINDOWS REPAIR (Non-Tariff)(subject to excess)	200	0.00

Named Drivers

ALL DRIVERS

ZURICH ROADSIDE ASSISTANCE

Call our 24-hour Helpline: 1-300-88-5566

The 24-hour Zurich Roadside Assistance is a complimentary service to Zurich General Insurance Malaysia Private Car Comprehensive policyholders. The services under this programme will only be rendered to the registered car specified in the Private Car Comprehensive Policy Schedule. You or Your Authorised Driver of the Car should call Our 24/7 helpline to request for the services listed below:

(A) MINOR ROADSIDE REPAIR

If the Car suffers a breakdown and it is possible to repair it on the site, We shall organize and pay for labour cost for roadside repair up to a maximum labour of one (1) hour per breakdown. We shall not be responsible for any cost of replacement parts and any other items required for the repair.

(B) EMERGENCY TOWING DUE TO BREAKDOWN

If the Car suffers a breakdown and it is not possible to repair it on the site, We shall assist to tow the Car to Your preferred workshop up to the limit specified in the table below. There is an additional cost of towing of approximately RM4.00/km if the towing distance exceeds the limit specified. This rate is purely an estimate of current market rate and will vary depending on market conditions. This cost and any toll charges shall be borne by You or Your Authorised Driver.

The towing limit in km per breakdown event, calculated on per Round-trip

Policy Type	Zurich Private Car Comprehensive only (round-trip)	Z-Drive Assist with any Zurich Private Car Policy
New	150 km	Unlimited
Renewal	300 km	Unlimited

(C) EMERGENCY TOWING DUE TO ACCIDENT

If the Car is immobilized because of an accident, fire, explosions or lightning and You would proceed to make an Own Damage claim, We shall assist to tow the Car to the police station and subsequently to Our nearest approved workshop, up to a towing limit of RM200 per incident. If the Car is towed to a non-Zurich approved workshop, You or Your Authorised Driver will need to make the payment first and We will reimburse a maximum of RM200 per accident event upon claim approval. Towing cost more than RM200 shall be borne by You or Your Authorised Driver.

(D) HOTEL ACCOMODATION ASSISTANCE REFFERAL

In the event of breakdown or accident, We shall upon the request of You or Your Authorised Driver, assist in providing information about hotel accommodation.

(E) ALTERNATIVE TRAVEL ASSISTANCE REFFERAL

If You or Your Authorised Driver are stranded because the Car cannot be repaired on time, We shall, upon request, assist in organising alternative means of transport for You or Your Authorised Driver to carry on the journey.

(F) TRANSMISSION OF INFORMATION

In the event of emergency, We shall, upon request of You or Your Authorised Driver, undertake to relay all necessary information to an emergency contact. We shall not be liable if the recipient cannot be reached.

GENERAL CONDITIONS:

- Roadside Repair and Emergency Towing services are provided in Malaysia only. In Peninsular Malaysia, the services are not available on all Islands, except for Penang and Langkawi. In East Malaysia, the services are only available in major towns and Labuan Island.
- All third-party expenses and related charges from services (A) to (E) shall be borne by You or Your Authorised Driver.

GENERAL EXCLUSIONS

We shall not be liable or to provide the services or to bear any costs and expenses under the following circumstances:

- Services which are not organized or pre-approved directly by Us, and Our service provider.
- The registration number of the Car does not match the registration number registered with Us.
- When second towing of the Car is requested for the same incident.
- The Car has no valid road tax.
- If the Car suffers a mechanical breakdown and is immobilized on an unpaved road surface, or on a road that is not the gazetted under Malaysia road system.
- Any cost of repair or replacement of Car parts at the workshop or service centre.
- Cost of consumables such as battery, engine oil or fuels.
- Cost for non-vehicle related assistance such as taxi fare or accommodation.
- The Car requires the use of special equipment during the roadside repair or towing process, which in Our opinion or service provider, are considered high risk and/or reasonably impracticable.
- The Car keys are not available or are locked inside the Car.
- The cause of breakdown is due to an empty fuel tank or the use of incorrect fuel.
- There is no mechanical part in the Car, such as no engine or transmission.
- Towing at the direction of a law enforcement office related to traffic obstruction, impoundment, abandonment, illegal parking and/or other violations of the law.
- The use of the Car for any unlawful purpose by You or Your Authorised Driver or unusual activities such as but not limited to, racing, off-road expeditions, rallies, pace making and speed testing.
- If the Car has been modified for participation in rally and racing or modified against government regulations.
- Failure of You or Your Authorised Driver to take reasonable precautions or follow warnings of any intended strike, riot, or civil commotion via the mass media.
- Towing of the Car when the Car is in a roadworthy condition and can still be driven.
- Towing or repair of any motorcycle, commercial vehicle or private car for commercial purposes (including hire & reward or carriage of goods). We reserve the right to refuse assisting and towing of such vehicles.
- Towing of the Car bearing greater weight than for which it was designed, as stated in the manufacturer's specifications.
- Towing of the Car after it has been sent for a spray job.
- Towing of the Car for the purpose of disposing the Car.
- Towing of the Car out of any workshop.
- Towing of the Car that has been dismantled fully or partially in a workshop with or without Your or Your Authorised Driver's consent.
- Transportation for You or Your Authorised Driver and/or passenger(s) with the Car for service, or from the Car to another destination after service has been rendered.
- Towing of a stolen Car which has been discovered, abandoned or due to vandalism.
- Towing of the Car due to flood and storm (unless the car's motor policy has Special Perils add-on).

DEFINITIONS :

- "Breakdown" shall mean an event where the Car is immobilised due to tyre puncture(s), mechanical and/or electrical failure, the cause which is not an accident.
- "Incident" shall mean the assigning of a resource to a breakdown or accident event.
- "Round-trip" shall mean the journey to the workshop and back to site of the breakdown event, along the same route.

THE SCHEDULE

ORIGINAL COPY

JADUAL

SALINAN ASAL

Agent Code (Kod Ejen)	: D01672-000 (JOHOR BHARU) CHAN MUI YIN	Date (Tarikh)	: 15 JUL 2024
Replacing Cover Note No. (Mengantikan Nota Lindung No.)	: D01672-24000831	Receipt No. (No. Resit)	:
Policy No. (No. Polisi)	: 502300129636-01	ACT (ACT)	: RM 321.44
The PolicyHolder (Yang Diinsuranskan)	: WANG MEI KWEE	Basic Premium	: RM 825.99
Address (Alamat)	: NO 97 JALAN MAKMUR 3 TAMAN MAKMUR, 81000 KULAI, JOHOR DARUL TAKZIM	NCD:30.00%	: RM 247.80
Business Reg. No. (No. Sykt.)	:	Less: Voluntary Excess	: RM 0.00
I/C No. New (No. K/P Baru)	: 631201-01-5702 Old I/C No. (No. K/P Lama)	Extra Cover	: RM 81.25
Business / Profession (Perniagaan / Pekerjaan)	: OTHERS	Gross Premium	: RM 659.44
Hire Purchase Owners (Pemilik Sewa Beli)	: N/A	SST: 8.00%	: RM 52.76
Employer / Lessors (Majikan / Pemajak)	:	Stamp Duty (DUTI SETEM)	: RM 10.00
Period of Insurance (Tempoh Insurans)	(a) From (Dari) : 20 JUL 2024 To (Hingga) : 19 JUL 2025 Termasuk kedua-dua Time(Masa) : 12:01AM To(Hingga) : 11:59PM tarikh dan masa	Total Premium (JUMLAH)	: RM 722.20
(b) Any subsequent period for which you shall pay and we shall agree to accept a renewal premium Sebarang tempoh selanjutnya untuk mana anda membayar dan kami bersetuju menerima premium pembaharuan			

The Motor Vehicle

Any of the following (Mana - mana daripada yang berikut):

Kenderaan Motor

Registration No.	Make	Type of Body	Cubic Capacity	Year of Manufacture	Seating Capacity Including Driver	Your Estimate of Value Including Accessories
No. Pendaftaran	Buatan	Jenis Badan	Keupayaan Enjin	Tahun Diperbuat	Muatan Tempat Duduk termasuk Pemandu	Nilai Anggaran Anda termasuk Aksesori
WTX4907	TOYOTA AVANZA E	4D 4D WAGON	1495 CC	2010	7	RM18,000

Date of Signature and Declaration
Tarikh Cadangan dan Perakuan Ditandatangani

Claims Excess : RM 0.00
(Ekses Tuntutan)

Engine (Enjin) : SA4538D
Chassis (Casis) : PN2F602M002034258

Subject to the terms and conditions of the Policy and endorsement as numbered below :
Tertakluk kepada peraturan - peraturan dan syarat - syarat Polisi dan pengendorsan seperti disenaraikan di bawah :

Named Driver : 1) ALL DRIVERS

Include Endorsement No :02,72,W1

Additional Extra Coverage/Endorsements :-

Code Description	Sum Insured	Premium
02 LEGAL LIABILITY TO PASSENGERS	0	53.75
72 LEGAL LIABILITY OF PASSENGERS FOR NEGLIGENT ACTS	0	7.50
01A AUTHORISED DRIVER	0	20.00
263 WINDSCREEN, WINDOWS REPAIR (Non-Tariff)(subject to excess)	200	0.00

Excess (Ekses)

Excess is the first amount that you are required to pay towards a claim you make on your vehicle. Claims excess is the amount of excess determined by Company based on your risk profile. Voluntary Excess is the amount of excess that is chosen by you in return for a lower premium. In addition , Compulsory Excess may apply depending on the circumstances defined in the policy.

Ekses adalah amaun pertama yang Anda perlu tanggung bagi setiap tuntutan yang dibuat. Ekses Tuntutan adalah ekses yang ditentukan oleh Syarikat berdasarkan profil risiko Anda. Ekses Sukarela adalah ekses amaun yang dipilih oleh Anda sebagai balasan premium polisi dikurangkan. Di samping itu, terdapat Ekses Wajib di mana Anda perlu tanggung seperti yang dinyatakan di dalam polisi ini .

LEGISLATION:-

Road Transport Act, 1987 (Malaysia) Motor Vehicles (Third Party Risks and Compensation) Act (Cap 189) Republic of Singapore Motor Vehicles (Third Party Risks and Compensation) Rules (Republic of Singapore) Motor Vehicles Insurance (Third Party Risks) Act (Cap 90) Negara Brunei Darussalam (the reference to legislation under the heading "Avoidance of Certain Terms and Right of Recovery" is limited to Section 94, 95 and 96 of the Road Transport Act 1987 (Malaysia) Section 7, 8 and 9 of the Motor Vehicles (Third Party Risks and Compensation) Act (Cap 189) Republic of Singapore and Section 7 of the Motor Vehicles Insurance (Third Party Risks) Act (Cap 90) Negara Brunei Darussalam.

UNDANG - UNDANG:-

Akta Pengangkutan Jalan Raya, 1987 Malaysia, Akta Kenderaan Motor (Risiko Dan Pampasan Pihak Ketiga) (Cap 189) Republik Singapura, Peraturan Kenderaan Motor (Risiko Dan Pampasan Pihak Ketiga) 1960 Republik Singapura, Akta Insurans Kenderaan Motor (Risiko Pihak Ketiga) (Cap 90) Negara Brunei Darussalam (rujukan kepada undang - undang di bawah tajuk "Pengelakan Peraturan - Peraturan Dan Hak Tuntutan Tertentu" adalah terhad kepada Seksyen 94, 95 dan 96 Akta Pengangkutan Jalan Raya, 1987 Malaysia, Seksyen 7, 8 dan 9 Akta Kenderaan Motor (Risiko Dan Pampasan Pihak Ketiga) (Cap 189) Republik Singapura, dan Seksyen 7 Akta Insurans Kenderaan Motor (Risiko Pihak Ketiga) (Cap 90) Negara Brunei Darussalam).

The benefit(s) payable under eligible product is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Zurich General Insurance Malaysia Berhad or PIDM (visit www.pidm.gov.my).

Manfaat-manfaat yang dibayar di bawah produk yang layak adalah dilindungi oleh PIDM sehingga had perlindungan. Sila rujuk Brosur Sistem Perlindungan Manfaat Takaful dan Insurans PIDM atau hubungi Zurich General Insurance Malaysia Berhad atau PIDM (layari www.pidm.gov.my).

Limits of Liability:-

Had Tanggungan:

Limit of the amount of Our Liability under Section B-1(a)

Unlimited

Had jumlah tanggungan Kami di bawah Seksyen B-1(a)

For and on behalf of / Untuk dan bagi pihak
Zurich General Insurance Malaysia Berhad

Limit of the amount of Our Liability under Section B-1(b)

RM3,000,000.00

Had jumlah tanggungan Kami di bawah Seksyen B-1(b)

Limitation as to Use
Had Penggunaan

: As shown in the Certificate of Insurance
: Seperti ditunjukkan dalam Sijil Insurans

Geographical Area
Had Wilayah

: Malaysia, Republic of Singapore and Negara Brunei Darussalam
: Malaysia, Republik Singapura dan Negara Brunei Darussalam

Authorised Driver
Pemandu Yang Dibenarkan

: As shown in the Certificate of Insurance
: Seperti ditunjukkan dalam Sijil Insurans



Junior Cho
Chief Executive Officer

CERTIFICATE OF INSURANCE

ROAD TRANSPORT ACT, 1987 (MALAYSIA)
THE MOTOR VEHICLES (THIRD PARTY RISKS, RULES 1959 (MALAYSIA)
THE MOTOR VEHICLES (THIRD PARTY RISKS AND COMPENSATION) ACT
(CAP 189) (REPUBLIC OF SINGAPORE)
THE MOTOR VEHICLES (THIRD PARTY RISKS AND COMPENSATION) RULES 1960 (REPUBLIC OF SINGAPORE)
THE MOTOR VEHICLES INSURANCE (THIRD PARTY RISKS) ACT (CAP 90) NEGARA BRUNEI DARUSSALAM

SIJIL INSURANS

AKTA PENGANGKUTAN JALAN RAYA, 1987 (MALAYSIA)
PERATURAN KENDERAAN MOTOR (RISIKO PIHAK KETIGA) 1959 (MALAYSIA)
AKTA KENDERAAN MOTOR (RISIKO DAN PAMPASAN PIHAK KETIGA) (CAP 189) (REPUBLIC SINGAPURA)
PERATURAN KENDERAAN MOTOR (RISIKO DAN PAMPASAN PIHAK KETIGA) 1960 (REPUBLIC SINGAPURA)
AKTA INSURANS KENDERAAN MOTOR (RISIKO PIHAK KETIGA) (CAP 90) NEGARA BRUNEI DARUSSALAM

Certificate No. (No. Sijil) : 502300129636-01

D01672-000

- | | | |
|---|------------------------|--------------------|
| 1. Index Mark and Registration Number of Vehicle
(Tanda Indeks dan Nombor Pendaftaran Kenderaan) | : WTX4907 | NCD : 30.00 % |
| 2. Name of PolicyHolder (Nama Pemegang Polisi) | : WANG MEI KWEE | |
| 3. Effective date of the Commencement of Insurance for the purposes of the Regulations, Ordinance of Enactment :
(Tarikh Insurans Mula Berkuatkuasa bagi tujuan Peraturan - Peraturan, Ordinan atau Enakmen) | | 20 JUL 2024 |
| 4. Date of Expiry of the Insurance (Tarikh Insurans Tamat) | : 19 JUL 2025 | |
| 5. Persons or Classes of Persons entitled to drive* (Orang atau Kelas Orang yang berhak memandu*) : | | |

a) Policyholder b) Any other person who is driving on the Policyholder's order or with his 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.

Limitation on Usage

Use only for social, domestic and pleasure purposes and for the policyholder's business or profession. The policy does not cover :- Use for hire or reward, racing, pace-making, reliability trial, speed- testing, or the carriage of goods (other than samples) in connection with any trade or business or use for any purpose in connection with Motor Trade.

* Limitations rendered inoperative by Section 95 of the Road Transport Act 1987 (Malaysia) or Section 8 of the Motor Vehicles (Third Party Risks and Compensation) Act (Cap 189) Republic of Singapore or Section 7 of the Motor Vehicles Insurance (Third Party Risks) Act (Cap 90) Negara Brunei Darussalam are not to be included under these heading.

* Had - had yang tidak lagi berkuatkuasa kerana Seksyen 95 Akta Pengangkutan Jalan Raya, 1987 (Malaysia) atau Seksyen 8 Akta Kenderaan Motor (Risiko Dan Pampasan Pihak Ketiga) (Cap 189) Republik Singapura atau Seksyen 7 Akta Insurans Kenderaan Motor (Risiko Pihak Ketiga) (Cap 90) Negara Brunei Darussalam tidak boleh dimasukkan di bawah tajuk ini.

Insured in pursuance to cover Note No : D01672-24000831

Dikeluarkan mengikut Nota lindungan No :

I / We hereby certify that the Policy to which the Certificate is issued in accordance with the provisions of Part IV of the Road Transport Act, 1987 (Malaysia), Motor Vehicles (Third Party Risks & Compensation) Act (Cap 189) Republic of Singapore and the Motor Vehicles Insurance (Third Party Risks) Act (Cap 90) Negara Brunei Darussalam.

Saya / Kami dengan ini mengesahkan bahawa Polisi yang berkaitan dengan Sijil ini dikeluarkan selaras dengan peruntukan - peruntukan Bahagian IV Akta Pengangkutan Jalan Raya, 1987 (Malaysia), Akta Kenderaan Motor (Risiko Dan Pampasan Pihak Ketiga) (Cap 189) Republik Singapura dan Akta Insurans Kenderaan Motor (Risiko Pihak Ketiga) (Cap 90) Negara Brunei Darussalam

For and on behalf of / Untuk dan bagi pihak
ZURICH GENERAL INSURANCE MALAYSIA BERHAD



Junior Cho
Chief Executive Officer

CERTIFICATE OF INSURANCE

This Certificate is not transferable to a new owner of the Vehicle .

If for any reason the Insurance is terminated during its currency this Certificate must be returned to the Company or if this Certificate has been lost or destroyed a Statutory Declaration to that Effect must be made . Failure to comply with this obligation is an offence under the compulsory Insurance Legislation.

This Certificate must be returned if the Insurance is suspended during its currency.

SIJIL INSURANS

Sijil ini tidak boleh dipindahkan kepada pemilik baru Kenderaan.

Jika atas sebarang sebab Insurans ini ditamatkan semasa ia masih berkuatkuasa Sijil ini mesti dipulangkan kepada Syarikat atau jika Sijil ini telah hilang atau dimusnahkan, satu Pengakuan Berkanun menyatakan demikian mesti dibuat. Kegagalan untuk mematuhi kewajipan ini adalah satu kesalahan di bawah Undang - Undang Insurans wajib.

Sijil ini mesti dipulangkan jika Insurans digantung semasa ia masih berkuatkuasa.

IMPORTANT NOTICE

If you are involved in an accident causing injury to any person or damage to any property or other vehicle you must :

- (a) Try to obtain names and address of any witness to the accident.
- (b) Report to the Company immediately.
- (c) Refer to the Company immediately all communications received from the Police Authorities.
- (d) Send to the Company immediately all letters from Third Parties unanswered.
- (e) Not to pay money to any Party involved in the accident without the Company's written permission.

NOTIS PENTING

Sekiranya anda terlibat di dalam sebarang kemalangan yang menyebabkan kecacatan kepada sesiapa atau kerosakan kepada sebarang harta benda atau sebarang kereta anda mesti :

- (a) Cuba mendapatkan saksi-saksi kepada kemalangan itu.
- (b) Melaporkan kepada Syarikat dengan segera.
- (c) Merujuk kepada Syarikat dengan segera segala perhubungan yang diterima daripada pihak berkuasa Polis.
- (d) Mengirimkan kepada Syarikat dengan segera semua surat - surat yang diterima dari pihak - pihak lain tanpa berjawab.
- (e) Jangan membayar wang kepada sebarang pihak yang terlibat di dalam kemalangan itu tanpa mendapat kebenaran bertulis dari Syarikat ini.

I / We hereby certify that the Policy to which the Certificate is issued in accordance with the provisions of Part IV of the Road Transport Act, 1987 (Malaysia), Motor Vehicles (Third Party Risks & Compensation) Act (Cap 189) Republic of Singapore and the Motor Vehicles Insurance (Third Party Risks) Act (Cap 90) Negara Brunei Darussalam.

Saya / Kami dengan ini mengesahkan bahawa Polisi yang berkaitan dengan Sijil ini dikeluarkan selaras dengan peruntukan - peruntukan Bahagian IV Akta Pengangkutan Jalan Raya, 1987 (Malaysia), Akta Kenderaan Motor (Risiko Dan Pampasan Pihak Ketiga) (Cap 189) Republik Singapura dan Akta Insurans Kenderaan Motor (Risiko Pihak Ketiga) (Cap 90) Negara Brunei Darussalam

For and on behalf of / Untuk dan bagi pihak
ZURICH GENERAL INSURANCE MALAYSIA BERHAD



Junior Cho
Chief Executive Officer

INVOICE

SST REG. NO. : W10-1808-31020434
INVOICE NO : EMT2400722099
CLIENT CODE : 0000525756
ACCOUNT CODE : D01672-000
INVOICE DATE : 15 JUL 2024

WANG MEI KWEE
NO 97 JALAN MAKMUR 3 TAMAN MAKMUR
81000 KULAI
JOHOR DARUL TAKZIM MALAYSIA

PARTICULARS

CLASS : PRIVATE CAR - Z-DRIVER
VEHICLE NO : WTX4907
VEHICLE BODY : 4D 4D WAGON
SEATING CAPACITY : 7
POLICY NO : 502300129636-01
PERIOD OF INSURANCE : 20 JUL 2024 TO 19 JUL 2025

No.	Description	Amount	SST Rate	SST Amount	Total (RM)
1	Premium	659.44	8.00	52.76	712.20
Total Before Disbursement		659.44		52.76	712.20
Stamp Duty (Disbursement)		10.00		0.00	10.00
Total After Disbursement		669.44		52.76	722.20
PT Voucher					0.00
Total Amount Payable					722.20