

The Insured / Pemegang Polisi LAI YEEK KUANG 276 KG BARU SAGIL 84020 MUAR JOHOR D.T. 84020 SAGIL		Policy No. / No. Polisi JVE5246793 01-C2	
		Account No. / No. Akaun Q03400-00	
		Type of Cover / Jenis Perlindungan COMPREHENSIVE PLUS	
		Period of Insurance / Tempoh Insurans From / Dari 00:00:01 AM 19-01-2024 To / Hingga 18-01-2025	
Occupation / Pekerjaan ACCOUNTANT	Bus. Regn. No / No Pendaftaran Perniagaan -	Premium / Premium All Rider / Semua Penunggang NCD / Diskaun Tanpa Tuntutan 55.00% Wef / Berkuatkuasa dari 19-01-2024	RM 1,600.31 0.00 880.17 720.14
I.C. No. / No. Kad Pengenalan 540112015061		Optional Cover Legal Liability Of Passengers / Liabiliti Penumpang Di Sisi Undang-Undang Kerana Perbuatan Cuai Windscreen Damage (Tempered/Laminated Glass Inclusive Labour Cost) / Kerosakan Cermin Kenderaan (Penggubahan Cermin / Cermin Berlapis Termasuk Kos Buruh) RM 1,500.00	7.50 225.00
Hire Purchase Owner / Pemilik Sewa Beli -			
Make & Type of Body / Buatan & Jenis Badan TOYOTA CAMRY G / 4D SEDAN			
Registration No. / No. Pendaftaran JNA253	Excess / Lebihan 0.00	Regn. Card No. / No. Kad Pendaftaran -	Gross Premium / Premium Kasar 952.64
Carrying or Seating Capacity Incl. Driver / Muatan Tempat Duduk Termasuk Pemandu 5	Tonnage / C.C./ Watt Tan / Keupayaan Enjin 1998.00 CC Year of Manufacture / Tahun Diperbuat 2006	Sum Insured / Jumlah Diinsuranskan (RM) 31,000.00 (Agreed Value)	Service Tax / Cukai Perkhidmatan 6% Stamp Duty / Duti Setem 57.16 10.00
Engine/Motor No. / No. Enjin/Motor 1AZE017164			
Chassis No. / No. Casis MR053BK4107004828	Trailer / Treler -		
Only The Extensions, Endorsement And / Or Warranties Indicated Below Apply To This Policy. / Hanya Lanjutan, Endorsemen dan / atau Warranti sepertimana yang dinyatakan di bawah ini boleh diguna pakai dalam polisi ini. 2, 72, 89, 87 (AGREED VALUE)			
		Total Due / Jumlah Berbayar	RM 1,019.80
Subject to IMPORTANT NOTICE:Your duty as the Owner of the vehicle as attached.		Total Due (OTC) / Jumlah Berbayar Di Kaunter	RM 1,019.80
Named Driver / Pemandu Yang Dinamakan ANY AUTHORISED DRIVER			
Geographical Area : Malaysia , Republic of Singapore and Negara Brunei Darussalam. / Kawasan Geografi : Malaysia, Republik Singapura dan Negara Brunei Darussalam. Limitations as to Use / Authorised Driver : As described in the Certificate of Insurance. / Had Penggunaan / Pemandu Yang Diberi Kuasa : Seperti yang tercatat dalam Sijil Insurans.			
Replacing Cover Note No./ Gantian No. Nota Perlindungan Renewal of Policy No./ Pembaharuan No. Polisi Date of Proposal or Declaration / Tarikh Cadangan atau Pengisytiharan Date of Issue / Time Tarikh Dikeluarkan / Waktu	- W5411834 14-12-2023 14-12-2023 11:25:08 AM	Issued By / Dikeluarkan Oleh : TAN EYU CHUU C/O TECK HUAT AUTO TRADING LOT 287, JALAN PAYAMAS, 84900 TANGKAK JOHOR Tel : 019-6668456 Fax : 06-9791818 210210141223L803	For / untuk Liberty General Insurance Berhad <i>Liberty General Insurance Berhad</i> Authorised Signature / Tandatangan Yang Diberi Kuasa

Note: / Nota: No refund of premium for any cancellation of policy if premium is charged on minimum premium / Tiada bayaran balik premium bagi sebarang pembatalan polisi sekiranya premium yang dikenakan adalah premium minima.
The benefit(s) payable under this eligible policy is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Liberty General Insurance Berhad or PIDM (visit www.pidm.gov.my). / Manfaat-manfaat yang dibayar di bawah polisi yang layak ini adalah dilindungi oleh PIDM sehingga had perlindungan. Sila rujuk Brosur Sistem Perlindungan Manfaat Takaful dan Insurans PIDM atau hubungi Liberty General Insurance Berhad atau PIDM (layari www.pidm.gov.my).
11JV1AMR541208-2

CERTIFICATE OF INSURANCE / SIJIL INSURANS

AKTA PENGANGKUTAN JALAN RAYA 1987 (MALAYSIA)

PERATURAN KENDERAAN BERMOTOR (RISIKO KEATAS PIHAK KETIGA) 1959 (MALAYSIA)

AKTA KENDERAAN BERMOTOR (RISIKO KEATAS PIHAK KETIGA DAN PAMPASAN) (KAP 189) REPUBLIK SINGAPURA

PERATURAN KENDERAAN BERMOTOR (RISIKO KEATAS PIHAK KETIGA DAN PAMPASAN 1960 (REPUBLIK SINGAPURA)

AKTA INSURANS KENDERAAN BERMOTOR (RISIKO KEATAS PIHAK KETIGA) (KAP 90) NEGARA BRUNEI DARUSSALAM

RTD Code :08

ORIGINAL COPY /
SALINAN ASAL

Certificate No. / No. Sijil
JVE5246793 01-C2 Excess : **RM 0.00** Sum Insured : **RM 31,000.00** (Agreed Value)

1. Index Mark and Registration Number of Vehicle / Tanda Indeks dan No. Pendaftaran Kenderaan
JNA253 NCD : **55.00%** Wef : **19-01-2024**

2. Name of Policyholder / Nama Pemegang Polisi
LAI YEEK KUANG

3. Period of Insurance / Tarikh Insurans
From / Dari **00:00:01 AM 19-01-2024** To / Hingga **18-01-2025**

4. Persons or Classes of Persons entitled to drive / Orang atau kelas orang yang layak memandu.*

- a) The Policyholder.
b) Any other person who is driving on the Policyholder's order or with his/her permission.

- a) Pemegang Polisi.
b) Sesiapa yang memandu atas arahan Pemegang Polisi atau dengan kebenarannya.

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. Dengan syarat orang yang dibenarkan memandu itu menurut perlesenan atau undang-undang atau peraturan lain bagi memandu kenderaan bermotor dan telah dibenarkan dan tidak hilang kelayakan atas perintah Mahkamah Undang-undang atau atas sebab mana-mana enakmen atau peraturan berkenaan pemanduan kenderaan bermotor.

5. Limitations as to use / Had Penggunaan*

Use only for social, domestic and pleasure purposes and for the insured's business. The policy does not cover :-

Use for hire or reward, racing, pace-making, reliability trial, speed-testing the carriage of goods other than samples in connection with any trade or business.

Digunakan hanya untuk tujuan sosial, domestik dan persiaran dan untuk perniagaan Pemegang Polisi.

Polisi ini tidak melindungi kegunaan untuk sewaan atau ganjaran, perlumbaan, mengkadar kelajuan, ujian kebolehppercayaan, ujian kelajuan, membawa barangan selain daripada sampel yang berkaitan dengan apa-apa pekerjaan atau perniagaan

*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 included under this heading.

*Had yang ditakwilkan tidak berkuatkuasa oleh Seksyen 95 Akta Pengangkutan Jalanraya (Malaysia), 1987 atau Seksyen 8 Akta Kenderaan Bermotor (Risiko Keatas Pihak Ketiga Dan Pampasan) (Kap 189) Republik Singapura dan Seksyen 7 Akta Insurans Kenderaan Bermotor (Risiko Keatas Pihak Ketiga) (Kap 90) Negara Brunei Darussalam tidak termasuk dibawah tajuk ini.

I/WE HEREBY CERTIFY that the policy to which this certificate relates is issued in accordance with the provisions of Part IV of the Road Transport Act, 1987 (Malaysia), Motor Vehicles (Third Party Risks and Compensation) Act (Cap 189) Republic of Singapore and the Motor Vehicles Insurance (Third Party Risks) Act (Cap 90) Negara Brunei Darussalam. ISAYA / KAMI DENGAN INI MENGESAHKAN bahawa polisi yang melaluinya sijil ini dikeluarkan adalah selaras dengan peruntukan Bahagian IV Akta Pengangkutan Jalan, 1987 (Malaysia), Akta Kenderaan Bermotor (Risiko Keatas Pihak Ketiga dan Pampasan) (Kap 189) Republik Singapura dan Akta Insurans Kenderaan Bermotor (Risiko Keatas Pihak Ketiga) (Kap 90) Negara Brunei Darussalam.

IMPORTANT NOTICE: Your duty as the Owner of the vehicle. Failure to comply to the below may result your claim to be declined .

- (1) The insured will have to take all reasonable care to secure the vehicle from loss or damage.
- (2) Report to the police for all incidents. For road accident, you have to report to the police within 24 hours.
- (3) Notify us in writing within 7 days after the incident and complete the claim form in full and return it to us with the related documents within 21 days from your notification's date.
- (4) You must obtain our consent in writing before you repair your vehicle or incur any expenses.
- (5) For private car own damage claim - In the event of claim, repairs must be conducted by our approved repairer.
- (6) When incident happen, you need to collect these details :
 - (a) all drivers e.g full name, residential address and contact number
 - (b) all vehicles e.g. make and model, registration number, and insurance details
 - (c) date, time and location of the incident
 - (d) description of the incident and
 - (e) report to us immediately
 - (f) report to us for any claims made by another person against you and send us the notices and letters within 14 days from the receipt of the documents.
- (7) Do not negotiate or settle any claims made against you, unless you have our consent in writing.
- (8) We will have full discretion in the conduct, defence and/or settlement of any claim.

- N.B. (i) We have the right to cancel this policy by giving you 14 days' notice in writing by registered post to your last known address in our records.
(ii) Betterment - In the event your vehicle age is 5 years and above, this policy is subject to rate of betterment .
(iii) You need to read this policy carefully, and if any error or incorrect description is found herein, or if the cover is not in accordance with your wishes, you should inform us immediately and return this policy to us for alteration.

The benefit(s) payable under this eligible policy is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Liberty General Insurance Berhad or PIDM (visit www.pidm.gov.my). / Manfaat-manfaat yang dibayar di bawah polisi yang layak ini adalah dilindungi oleh PIDM sehingga had perlindungan. Sila rujuk Brosur Sistem Perlindungan Manfaat Takaful dan Insurans PIDM atau hubungi Liberty General Insurance Berhad atau PIDM (layari www.pidm.gov.my).

Important Notice / Kenyataan Penting :

- * For environmental conservation, we have adopted paper less printing concept. Please log on to our website to view the Bahasa Malaysia language policy wordings, terms and conditions and exclusion.
- For further enquiries, please contact your insurance intermediary or our Customer Contact Centre. / Untuk pemeliharaan alam sekitar, kami telah mengaplikasikan konsep tanpa percetakan. Sila layari laman web kami untuk rujukan kandungan polisi, terma-terma, syarat-syarat dan pengecualian-pengecualian dalam Bahasa Melayu. Untuk pertanyaan lanjut, sila hubungi ejen insurans anda atau Pusat Khidmat Pelanggan kami.
- * You are advised to read and understand the summary of this product as contained in the Product Disclosure Sheet on our website. / Anda dinasihatkan supaya membaca dan memahami ringkasan produk ini seperti yang tertera di dalam Lampiran Pemberitahuan Produk yang boleh didapati dilaman web kami.

For / untuk
Liberty General Insurance Berhad
(Incorporated in Malaysia / Ditubuhkan di Malaysia)
Approved Insurers / Penanggung Insurans Yang Dibenarkan

Liberty General Insurance Berhad

Authorised Signature / Tandatangan Yang Diberi Kuasa

Agent Code / Kod Ejen: **Q03400-00**