



HD PERFECT  
AUTOWORK PTE LTD

**HD PERFECT AUTOWORK PTE LTD**

Co. & GST Reg. No.: 202136904Z

8 Kaki Bukit Avenue 4

Premier @ Kaki Bukit

#08-09, Singapore 415875

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

Email: hdperfectautowork@gmail.com

Date: 27.02.2025

ATTN: Motor Claims Department

INS : **AIG ASIA PACIFIC INSURANCE PTE LTD**

Dear Sir/Madam,

Accident Involving: JNA253 & SLT4580T

Date of Accident: 17.11.2024

Location: PIE TOWARDS CHANGI

We refer to the above-mentioned accident.

We are claiming as follows:

Cost of Repair:	<u>\$ 6,921.50</u>
Loss of Use: (\$180 X 10 Days):	<u>\$ 1,800.00 (9Repair Days + 1Sunday)</u>
LTA Search	<u>\$ 27.25</u>
TOWING	<u>\$ 185.60</u>
<b>Grand Total:</b>	<u><b>\$ 8,934.35</b></u>

The above-mentioned settlement is in respect for our client of damage pertaining to his/her motor vehicle and shall not prejudice our client's claim in respect of damages and consequential loss in relation to his/her personal injuries.

Thank You,

  
Joanne

82979787



HD PERFECT  
AUTOWORK PTE LTD

RR Malaysia

HD Perfect Autowork Pte. Ltd.

Co. Reg No: 202136904Z

8 Kaki Bukit Avenue 4

#08-09 Premier @ Kaki Bukit

Singapore 415875

Tel: 6341 6789 Fax: 6341 6778

Email: hdperfectautowork@gmail.com

### Authorisation To Act

I, Lai Yeek Kuang ("the third party claimant") of  
No 276 Kampung Baru Sagil 84020 Tangkak Johor.  
(address), owner of JNA253 (vehicle no.)  
hereby authorise HD 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. JNA253 that was  
damaged pursuant to the accident which occurred on 17/11/2024 (date)  
at/along PIE towards Changi  
(location) involving vehicle no/s SLI4580T ("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 17 day of 11 (month) 20 24 (year)

Lai

Signed by "the third party claimant"



Vojgyn

Signed by "the workshop"



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AUTOWORK PTE LTD

HD Perfect Autowork Pte. Ltd.

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8 Kaki Bukit Avenue 4

#08-09 Premier @ Kaki Bukit

Singapore 415875

Tel: 6341 6789 Fax: 6341 6778

Email: hdperfectautowork@gmail.com

### Letter of Authorisation & Indemnity

Accident involving motor vehicles no. JNA253 and SLT4580T on 17/11/24  
at/along PIE towards Changi

1. I/We, the Owner of motor vehicle no. JNA253 hereby instruct and authorise HD 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 17 day of 11 2024

Signature of vehicle owner Lai  
Name : Lai Yeek Kuang  
IC/UEN No : 540112-01-5061



Vajym  
Witnessed by :  
JO

(Company stamp, if applicable)  
Address : No 276 Kampung Baru  
Sagil 84020 Tangkak Johor.  
Tel : 0196273305



My execution of this Discharge Voucher is only for my claim for property damage and not prejudicial to any other claims"

**AUTHORIZATION TO ACT**  
**(AIG Asia Pacific - Express Third Party Claim)**

I, Lai Yeek Kuang ("the third party claimant")  
of No 276 Kampung Baru Sagil 84020 Tangkak Johor (address),  
owner of JNA253 (vehicle no.) hereby authorize  
HD 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. JNA253 that was damaged pursuant to the  
accident which occurred on 17/11/24 (date) along PIE  
towards Changi. (location)  
involving vehicle no/s SLT4508T  
("the accident").

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

I further acknowledge that any settlement the workshop may reach  
on my behalf is on a without prejudice and without admission of  
liability basis insofar as the driver/owner/insurers of the other  
vehicle/s is concerned.

Dated this 17 day of 11 (month) 20 24 (year)

Lai  
Signed by "the third party claimant"

Yayun  
Signed by "the workshop"  
(with chop)



HD PERFECT  
AUTOWORK PTE LTD  
UEN: 202136904Z

# TAX INVOICE

**HD PERFECT AUTOWORK PTE LTD**

Co. Reg No: 202136904Z

8 Kaki Bukit Avenue 4

#08-09 Premier @ Kaki Bukit

Singapore 415875

Tel: 6341 6789 Fax: 6341 6778

Email: hdperfectautowork@gmail.com

GST Reg. No. : 202136904Z



**HD PERFECT  
AUTOWORK PTE LTD**

Date	Invoice Number	Vehicle Number
27.02.2025	HDP202502-01038	JNA253

## **AIG ASIA PACIFIC INSURANCE PTE LTD**

78 SHENTON WAY

#07-12 AIG BUILDING

SINGAPORE 079120

Description	Amount (SGD)
Carry out Lump-sum repair on accident vehicle corresponding to supply of spare parts, labour and spray painting charges	\$ 6,350.00
Total	\$ 6,350.00
Add: 9% GST	\$ 571.50
Total	\$ 6,921.50

Please indicate the invoice number on the reverse side.

HD 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 : 18 Nov 2024 / 12:35:50

Receipt Date/Time : 18 Nov 2024 / 12:35:50

### Tax Invoice/Receipt

Receipt No. : ITNET-00000-241118-001958

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 - SLT4580T As at 17 Nov 2024/13:05:00 Insurance Co: AIG ASIA PACIFIC INSURANCE PTE. LTD.			
1	Insurance Enquiry - SLT4580T Enquiry Fee 20241118123515873351	25.00	2.25	27.25
	<b>Sub-Total</b>	25.00	2.25	27.25
	<b>Total Before Rounding</b>	25.00	2.25	27.25
	<b>Rounding Difference</b>			0.00
	<b>Total Amount Payable</b>			27.25
	<b>Paid By</b>			
	DICNV20241118123516107378		SGQR(PayNow)	27.25
	<b>Total</b>			27.25
	<b>Cash Change</b>			0.00
	<b>Tendered Amount</b>			27.25
	<b>Excess Refundable Amount</b>			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.

STATE OF TEXAS  
DEPARTMENT OF TRANSPORTATION  
MATERIALS  
S\$ 204,072.14

SALES TAX  
S\$ 185.60

Payment Details  
Cash S\$ 185.60

Remaining Card Balance  
1111737113810496 (FP) S\$ 78.23

Year : 2024  
Remaining Free VEP Days : 0 Days

The no. of free VEP days allocated per  
calendar year is tied to the vehicle.  
For more details, please seek  
assistance at our VEP/Toll LTA office.

THANK YOU



Police Station 270101  
 Traffic Police  
 10 Ubi Avenue, Singapore 408711  
 Tel No. 65470000

SECRETARY GENERAL

Info Date Received Made  
 18 11 2024 11 11

File/Report No

**Informant's Particulars**

Name of Informant LAI YEEK KUANG			Address	
ID Type / ID No PASSPORT / A54653421			Contact No Home/Office	Mobile: 800190773405
Nationality MALAYSIAN			Email kylecjk@gmail.com	
Sex: Male	Age 70	Date of Birth 12/01/1954	Type of Informant Driver	
Race: Chinese			Language: English	
Occupation: Private-hire car driver			Driving Licence Information Class:	Date of Expiry:

**General Information of the Accident**

Type of Accident:	Injury Others	Drink Drive: No	Date/Time of Accident 17/11/2024 15:10
Location: PAN ISLAND EXPRESSWAY			
Weather:		Road Surface:	
Traffic Flow:		Traffic Control:	
Type of Collision: No			

**Details of Vehicle Involved**

Vehicle No.	Type	Make	Model	Color	Condition	No. of Passenger
JNA253	Motor car				Serious Damage	4
SLT45801	Motor car					

**Details of Person Involved**

Any Pedestrian Involved: Nil  
 No. of Pedestrians Injured: Nil  
 Use of Pedestrian Crossing: NA



**SINGAPORE  
POLICE FORCE**



1202411187352

Police Station Of Origin  
Traffic Police  
10 Ubi Avenue 3 SINGAPORE 408710  
Tel No. 65470000

Report No. 1202411187352

CONFIDENTIAL TO POLICE

<b>Driver</b>			
Name	LAI YEEK KUANG	ID No	10455192
Related Vehicle	JNA253 (Motor car)	Contact No	99651823
Hospital/Clinic	NIL	Class of Driving Licence & Expiry Date	Class Nil Date of Expiry
Date Treatment	NIL	Date Discharge	NIL
No. of Days granted Medical Leave (MC)	03	Degree of Injury	Serious
<b>Passenger</b>			
Name	WONG CING YEE	ID No	52269785A
Related Vehicle	JNA253 (Motor car)	Contact No	NIL
Hospital/Clinic	NIL	Class of Driving Licence & Expiry Date	Class Nil Date of Expiry
Date Treatment	NIL	Date Discharge	NIL
No. of Days granted Medical Leave (MC)	03	Degree of Injury	Serious
<b>Passenger</b>			
Name	LAI SHU JUN	ID No	10455192
Related Vehicle	JNA253 (Motor car)	Contact No	NIL
Hospital/Clinic	NIL	Class of Driving Licence & Expiry Date	Class Nil Date of Expiry
Date Treatment	NIL	Date Discharge	NIL
No. of Days granted Medical Leave (MC)	03	Degree of Injury	Serious
<b>Passenger</b>			
Name	LAI PEI MUN	ID No	10455192
Related Vehicle	JNA253 (Motor car)	Contact No	NIL
Hospital/Clinic	NIL	Class of Driving Licence & Expiry Date	Class Nil Date of Expiry
Date Treatment	NIL	Date Discharge	NIL
No. of Days granted Medical Leave (MC)	03	Degree of Injury	Serious



# SINGAPORE POLICE FORCE



T/20241118/7102

Police Station Of Origin:

Traffic Police  
111 Upper Alford Road, SINGAPORE 408865  
Tel No. 63470000

3 of 4  
2024/11/18/7102  
SINGAPORE  
POLICE FORCE

## CONTINUATION OF REPORT

Passenger Name	HUAN FEI MIN	ID No.	S9283358E
Related Vehicle	JNA253 (Motor car)	Contact No.	NIL
Hospital/Clinic	NIL	Class of Driving Licence & Expiry Date	Class: NIL Date of Expiry: NIL
Date Treatment	NIL	Date Discharge	NIL
No. of Days granted Medical Leave (MC)	03	Degree of Injury	Serious

### Brief Details.

On the stated date and time, I was driving my vehicle JNA253 along PIE going towards Changi with 4 relatives on board. We were all wearing our seatbelts.

I was travelling straight along lane 2 on the said expressway. As the vehicle in front of me gradually slowed down and came to a stop due to traffic conditions, I also gradually slowed down and stop. Suddenly, a massive impact slammed into the rear of my vehicle, causing my vehicle to surge forward greatly. We were all caught completely off guard by the huge impact which caused our body to lurch forward, only to be restrained by the seatbelt.

Upon alighting, I realised vehicle SLT4580T had rear ended my vehicle rear portion, leaving it badly dented. I also noticed the front portion of vehicle SLT4580T was badly damaged.

Later in the evening, my relatives sought treatment at Bright View & surgery (Haig Road) as they felt discomfort.

They were given 3 days MC for injuries caused by the accident.

The following morning, I woke up feeling pain on my neck, shoulders and lower back area. The pain got worse and I decided to seek medical treatment at the same GP.

I was also given 3 days MC for injuries caused by the accident.



SINGAPORE  
POLICE FORCE

Police Station Address  
100, Cross Street, Singapore 059100  
Tel No. 99520000

COMMUNICATIONS SECTION

Form No. 1 (2024) (Rev. 1/2024)

STATEMENT OF INCIDENT

Signature Of Officer Recording The Report  
Not applicable

Signature Of Interpreter  
Not applicable

Officer in Charge Of Case  
TP / AET /  
FAHROL RAZI BIN SUHAIME  
Contact No. 65476403

Signature Of Informant:  
The identity of the person making this report has been  
authenticated by Singpass. No signature is required

Date/Time  
10/11/2024 14:37

Classification Of Case

This report is lodged at Joo Chiat NPP  
NP166

**LESEN MEMANDU**  
DRIVING LICENCE

**MALAYSIA**

**LAI YEEK KUANG**

Warganegara / Nationality No. Pengenalan / Identity No.  
MALAYSIA 540112015061

Kelas / Class  
B2 D

Tempoh / Validity  
06/12/2023 - 12/01/2029

Alamat / Address  
276  
KAMPONG BARU  
SAGIL  
84020 TANGKAK  
JOHOR

**KAD PENGENALAN**  
**MALAYSIA**  
IDENTITY CARD

MyKad

540112-01-5061

LAI YEEK KUANG

NO 276  
KAMPONG BARU  
SAGIL  
84020 TANGKAK  
JOHOR

WARGANEGARA  
LELAKI

JNA253

Owner and Driver

JPJL6

68372592

- A. Kenderaan Orang Cacat (Motosikal) BTM tidak melebihi 450 kg  
Invalid Carriage (Motor Cycles) unladen weight not exceeding 450 kg
  - A1. Kenderaan Orang Cacat (Motosikal) BTM tidak melebihi 3500 kg  
Invalid Carriage (Motor Cars) unladen weight not exceeding 3500 kg
  - B. Motosikal melebihi 500 cc  
Motor Cycle exceeding 500 cc
  - B1. Motosikal tidak melebihi 500 cc  
Motor Cycle not exceeding 500 cc
  - B2. Motosikal tidak melebihi 250 cc  
Motor Cycle not exceeding 250 cc
  - C. Motosikal Tiga Roda  
Three Wheels Motor Cycle
  - D. Motosikal BTM tidak melebihi 3500 kg  
Motor Car unladen weight not exceeding 3500 kg
  - DA. Motosikal Tanpa Pedal Klac, BTM tidak melebihi 3500 kg  
Motor Car Without Clutch Pedal unladen weight not exceeding 3500 kg
  - E. Motosikal Berat BTM melebihi 7500 kg  
Heavy Motor Car unladen weight exceeding 7500 kg
  - E1. Motosikal Berat BTM tidak melebihi 7500 kg  
Heavy Motor Car unladen weight not exceeding 7500 kg
  - E2. Motosikal Berat BTM tidak melebihi 5000 kg  
Heavy Motor Car unladen weight not exceeding 5000 kg
  - F. Traktor/Jentera Bergerak Ringan (Beroda) BTM tidak melebihi 5000 kg  
Tractor/Mobile Machinery Light (Wheeled) unladen weight not exceeding 5000 kg
  - G. Traktor/Jentera Bergerak Ringan (Berantai) BTM tidak melebihi 5000 kg  
Tractor/Mobile Machinery Light (Tracked) unladen weight not exceeding 5000 kg
  - H. Traktor/Jentera Bergerak Berat (Beroda) BTM melebihi 5000 kg  
Tractor/Mobile Machinery Heavy (Wheeled) unladen weight exceeding 5000 kg
  - I. Traktor/Jentera Bergerak Berat (Berantai) BTM melebihi 5000 kg  
Tractor/Mobile Machinery Heavy (Tracked) unladen exceeding 5000 kg
  - M. Hukuman Mahkamah  
Court Conviction
- 0101021 mh2yxc1J



**KETUA PENGARAH**  
PENDAFTARAN NEGARA

540112-01-5061-02-02  
(8394902)

Touch 'n GO

80K chip

SN: D2010E8F0A



**PRIVATE CAR SCHEDULE / JADUAL KERETA PERSENDIRIAN**  
**auto365 Comprehensive Plus**

The Insured / Pemegang Polisi <b>LAI YEEK KUANG</b>		Policy No. / No. Polisi <b>JVE5246793 01-C2</b>	
276 KG BARU SAGIL 84020 MUAR JOHOR D.T. 84020 SAGIL		Account No. / No. Akaun <b>Q03400-00</b>	
Occupation / Pekerjaan <b>ACCOUNTANT</b>		Type of Cover / Jenis Perlindungan <b>COMPREHENSIVE PLUS</b>	
I.C. No. / No. Kad Pengenalan <b>540112015061</b>		Period of Insurance / Tempoh Insurans From / Dari <b>00:00:01 AM 19-01-2024 To / Hingga 18-01-2025</b>	
Hire Purchase Owner / Pemilik Sewa Beli -		Premium / Premium All Rider / Semua Penanggung <b>RM 1,600.31</b> 0.00	
Make & Type of Body / Buatn & Jenis Badan <b>TOYOTA CAMRY G / 4D SEDAN</b>		NCD / Diskaun Tanpa Tuntutan <b>55.00%</b> <b>880.17</b> Wef / Berkuatkuasa dari <b>19-01-2024</b> <b>720.14</b>	
Registration No. / No. Pendaftaran <b>JNA253</b>		Optional Cover Legal Liability Of Passengers / Liabiliti Penumpang Di Sisi Undang-Undang Kerana Perbuatan Cuai <b>7.50</b> Windscreen Damage (Tempered/Laminated Glass Inclusive Labour Cost) / Kerosakan Cermin Kenderaan (Penggubahan Cermin / Cermin Bertapis Termasuk Kos Buruh) RM <b>225.00</b> 1,500.00	
Excess / Lebihan <b>0.00</b>		Gross Premium / Premium Kasar <b>952.64</b>	
Carrying or Seating Capacity Incl. Driver / Muatan Tempat Duduk Termasuk Pemandu <b>5</b>		Service Tax / Cukai Perkhidmatan 6% <b>57.16</b> Stamp Duty / Duti Setem <b>10.00</b>	
Tonnage / C.C./ Watt Tan / Keupayaan Enjin <b>1998.00 CC</b>		Sum Insured / Jumlah Diinsuranskan (RM) <b>31,000.00</b> (Agreed Value)	
Year of Manufacture / Tahun Diperbuat <b>2006</b>			
Engine/Motor No. / No. Enjin/Motor <b>1AZE017164</b>			
Chassis No. / No. Casis <b>MR053BK4107004828</b>		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. <b>2, 72, 89, 87 (AGREED VALUE)</b>			
		<b>Total Due / Jumlah Berbayar RM 1,019.80</b>	
		<b>Total Due (OTC) / Jumlah Berbayar Di Kaunter RM 1,019.80</b>	

Subject to IMPORTANT NOTICE: Your duty as the Owner of the vehicle as attached.			
Named Driver / Pemandu Yang Dinamakan <b>ANY AUTHORISED DRIVER</b>			
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	-	Issued By / Dikeluarkan Oleh :	For / untuk
Renewal of Policy No./ Pembaharuan No. Polisi	<b>W5411834</b>	<b>TAN EYU CHUU</b>	<b>Liberty General Insurance Berhad</b>
Date of Proposal or Declaration / Tarikh Cadangan atau Pengisytiharan	<b>14-12-2023</b>	<b>C/O TECK HUAT AUTO TRADING</b>	
Date of Issue / Time	<b>14-12-2023 11:25:08 AM</b>	<b>LOT 287, JALAN PAYAMAS,</b>	
		<b>84900 TANGKAK</b>	
		<b>JOHOR</b>	
		<b>Tel : 019-6668456</b>	<i>Liberty General Insurance Berhad</i>
		<b>Fax : 06-9791818</b>	
		<b>210210141223L803</b>	<b>Authorised Signature / Tandatangan Yang Diberi Kuasa</b>

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 Takatul 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. 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.

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**

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](http://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](http://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-kecualian 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.