

## AUDI AUTO PROTECTOR PRIVATE VEHICLE

Name of Policyholder : STEPHEN MCNULTY  
Period of Insurance : 20 May 2024 To 19 May 2025  
Engine/Motor No. : DEM034525  
Chassis No. : WAUZZZF55MA062382

Vehicle No. : SNF3268C  
Policy No. : 7220055041-01  
Endorsement No. :  
Issued Date : 03 May 2024 15:01

## ABOUT THE COVER

Make/Model : AUDI A5 SPORTBACK 2.0 TFSI S TRONIC  
Engine Capacity/Tonnage : 1,984.00 CC Sum Insured : Market Value First Year of Registration : 2022  
Driver Restriction : NA Off Peak Car : No Insuring with COE/PARF : Yes

## Person 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.

This Policy will indemnify the Policyholder or any authorised driver only if he/she meets the specified age condition.

You have to pay an additional sum of S\$3,000 as "Young and/or Inexperienced Driver Excess" ("YIDR") if You are or Your Authorised Driver (named or unnamed) is under the age of 23 and/or has less than 2 years' driving experience.

Age Condition : All Age Condition

Mileage Condition : Unlimited Mileage

## Limitation as to use\* :

Use only for social, domestic and pleasure purposes and for the Policyholder's business.

This Policy does not cover use for hire or reward, driving tuition, driving test, racing, pace-making, reliability trial or speed-testing, the carriage of goods other than samples in connection with any trade or business or use for any purpose in connection with Motor Trade.

Loss of Use 1800cc - 2000cc Optional

\* Limitations rendered inoperative by Section 8 of the Motor Vehicles (Third-Party Risks and Compensation) Act 1960, Section 95 of the Road Transport Act, 1987 (Malaysia) and Road Transport (Amendment) Act 2019, are not to be included under these headings.

## EXCESS

## Section 1

Fire - \$0 Own Damage - \$1600 Theft - \$0 Flood Cover - \$1600

## Section 2

Property Damage - \$0

Windscreen : \$100

## Named Driver and Excess (where applicable)

STEPHEN MCNULTY - \$1600 (Own Damage), \$1600 (Flood Cover)

## APPROVED REPORTING CENTRES/AUTHORISED REPAIRERS (FOR CLAIMS RELATED REPAIRS)

1. Audi Customer Service Center Add: 55 Ubi Road 1 Singapore 408699 63662323

For other Approved Reporting Centres/AIG Authorised Repairers, please contact our 24-hour accident emergency hotline at +65 6338 6200. Alternatively, you may refer to AIG website [www.aig.sg](http://www.aig.sg).

## IMPORTANT NOTES

Hire Purchase Company/Employer's Loan: HL Bank

I/We hereby certify that the policy to which this Certificate of Insurance relates is issued in accordance with the provisions of the Motor Vehicles (Third-Party Risks and Compensation) Act 1960, Part IV of the Road Transport Act, 1987 (Malaysia), Road Transport (Amendment) Act 2019 and Motor Vehicles (Third Party Risks) Rules, 1959 (Malaysia).

0504125206

PREMIUM LEASING - SP

281 ALEXANDRA ROAD AUDI CUSTOMER SERVICE CENTRE

AIG Asia Pacific Insurance Pte. Ltd.

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# Premium Automobiles Pte Ltd

## Showroom

9 Leng Kee Road  
Singapore 159090  
Telephone (65) 6566 1111  
Telefax (65) 6471 3733

## Service & Parts Centre

55 Ubi Road 1  
Singapore 408699  
Telephone (65) 6366 2323  
Telefax (65) 6841 1183



### Third Party Direct Settlement / Own Damage Claim – Acknowledgement Letter

Premium Automobiles Pte Ltd received your instructions to assist you to submit a Third Party - Direct Settlement or Own Damage Claim. We hereby advise you on the following claims procedure:

- ☐ We will assist you to submit your GIA report, estimates and any necessary documentation needed for the claim process.
- ☐ You are required to allow the Third Party surveyor to carry out pre-repair survey of your vehicle to ascertain the damages incurred during the accident at any time and in any case at least 2 clear working days before commencement of the repairs.
- ☐ We will attend to the surveyor on your behalf during the assessment and you are not required to be present however it is permitted should you wish to participate.
- ☐ Premium Automobiles will carry out the repairs to your vehicle as per **Surveyor's approval and recommendations**.
- ☐ Premium Automobiles **will carry out the repairs only after clearance on the liability by the Third Party Insurance**.
- ☐ **The period to establish the liability differs on case-to-case basis**, subject to the how the accident between you and the 3rd Party occurred.
- ☐ Premium Automobiles **does not have any control over the period taken**, however we will continue to follow up your case and we will render any information to assist and expedite your claim.
- ☐ Premium Automobiles do not have any control over the 3rd Party insurers' decision and conclusion. In the event, liability is disputed by the 3rd Party insurers or you are unable to agree to the 3rd Party insurers' position/offer on liability, we would advise you to revert this claim to one under Own Damage and make the claim directly from your insurers to expedite the repairs. In this event, please be advised that you will be liable to pay the excess due under your own insurance policy and your No Claim Bonus may be adversely affected as a result. This action allows you to seek recovery of your uninsured losses later. Please be further advised that your insurer's surveyor may take additional time to survey the vehicle for the purpose of a Own Damage Claim.
- ☐ You may wish to seek legal advice should the Third Party insurer's decision be unfavorable and if required, we shall refer you to one of our panel law firms for such purposes. The costs of such advice shall be solely borne by you.
- ☐ After clearance of the liability with the Third Party insurers, you have the option to choose to claim Loss of Usage or may opt for Costs of Rental Car during the period of repair. **The rates provided in Third party Claim are based on the Benchmark rate issued by the Subordinate Courts NIMA ("Non Injury Motor Claims") Protocol** and the number of days of repair is will be based strictly on the surveyor's recommendation of the number of days required for repairs, not while vehicle is in workshop in consideration of the downtime for parts order, availability of aluminum room/celette bench, etc. relating to repair needs.
- ☐ **Premium Automobiles do not provide courtesy car for your period of repairs / rental. (For third party including Own Damage Claim).**
- ☐ If you would like Premium Automobiles to assist in claiming for Rental Claim you are required to submit your Rental Invoice and we will do the necessary.
- ☐ Premium Automobiles **will not under any circumstance be held responsible for the difference of the loss of use payable by the Third Party insurers** and the actual number of days of loss of use as we will not compromise the quality over the repair period as recommended by the surveyor.
- ☐ You will render your fullest cooperation to sign on the Satisfaction and/or Discharge Voucher(s) following the completion of the repairs and in any time required for the closure of your claim and to authorize the payment by the Third Party/Own insurers to us for our repair costs, failing in which we will recover the full cost of repairs, legal costs and disbursements and all other incidental losses against your good self.
- ☐ Please be advised that the Satisfaction and/or Discharge Voucher(s) are required to be signed by the owner of the vehicle at the point of collection of the repaired vehicle, failing which we shall reserve our rights to exercise our right of lien over the vehicle. In the event that the owner of the vehicle is unable to collect the vehicle personally, the owner will need to authorize the collection (by way of a letter of authority) and the appointed person shall bear such letter of authority with a photo ID at the time of collection. Such a person must also be authorized by the owner to sign the Satisfaction and/or Discharge Voucher(s) on behalf of the owner. Please note in this regard that the insurers may subsequently require more documents to be signed for the release of payment to us.
- ☐ For the avoidance of doubt, the repairs are deemed satisfactorily carried out if no defect is raised upon collection of the vehicle, if such defect would have been apparent upon visual examination. For defects not apparent upon visual examination, you may raise the defect to us in writing within the next 7 days from the date of collection of the vehicle, beyond which we shall not be liable for the same. Kindly be advised that the period of warranty for replaced parts is limited to 2 years and the warranty period for workmanship is limited to 6 months. We shall not be liable for damage to the vehicle occurring after delivery of the repaired vehicle.
- ☐ Please note that this service is an extension of our good service to you and if the Third Party Direct Settlement and/or Own Damage Claim should fail for any reason whatsoever, we shall reserve our rights to look to you for an indemnity and payment of the repair costs incurred.
- ☐ In the event that the repair costs is invoiced to you and payment is not received from you within 14 days, we reserve the right to levy additional late payment interest at the rate of 10% per annum from the date of the invoice.

By signing below you hereby acknowledge that you have been advised of the claims procedure by our Claims Advisor George Kloy and you are agreeable to the same. You hereby authorize Premium Automobiles Pte Ltd to proceed with the Third Party Claim – Direct Settlement/ Own Damage and the repairs to your vehicle and to submit, resolve, sign all necessary documents in connection with the accident stated below. Premium Automobiles Pte Ltd will assure you of the best duty of care and workmanship in the repairs carried out.

Please select one of the followings (please tick ✓) :-

- ☒ Own Damage Claim (Excess Applicable)
- ☐ Recovery
- ☐ Third Party Direct Settlement
- ☐ Possible Dispute Liability / Reject Case Liability
- ☐ Case May Drag
- ☐ LOU/LOR subject to NIMA protocol

Signature

Owner/Driver Name :

Vehicle Number :

Accident Date & Time :

Third Party Vehicle No. :

George Kloy  
32680  
29/6/24  
SFP 6599U