



Zurich Insurance Malaysia Berhad (0029-A)
 11th Floor, Menara Zurich, No. 12, Jalan Dewan Bahasa, 50460 Kuala Lumpur, Malaysia
 Tel: 03-2146 8000 Fax: 03-2142 5863 Call Centre: 1-300-888-622

CONFIRMATION OF PURCHASE OF INSURANCE

E-C/Note No : D13923-17000757
 Issue Date & Time : 12 AUG 2017 12:36:38pm
 Period of Cover : From 14 AUG 2017 To 13 AUG 2018
 Vehicle Registration No. : JSG6387
 Make of Vehicle : KTM RC 200 (S) STD
 Engine No. : 5-90617949 Chassis No. : PNGJYC40XFK027301
 Capacity : 199.00 CC Year of Make : 2017
 Insured Name : PUVANESWARAN PILLAI A/L ARUTSELVAN
 Address : A-10-AA SKY GARDEN RESIDENCE JALAN SETIA TAMAN SETIA
 TROPIKA, 81200, TAMPOI, JOHOR DARUL TAKZIM
 NRIC/Business Reg No. : 930218-02-5237
 Type of Cover : V-CO MOTOR COMPREHENSIVE
 Use of Vehicle : MOTORCYCLE FOR PRIVATE USE
 HP Owner : AEON CREDIT SERVICE (M) BHD
 Sum Insured (RM) : 18,000.00
 Transaction Type : New

Sum Insured	(RM)	18,000.00	Premium	(RM)	427.40
Loading %		0.00 %	Loading Amount	(RM)	0.00
All Rider (Y/N)		Y	All Rider Amt	(RM)	213.70
NCD %		0.000000 %	NCD Amt	(RM)	0.00
			Basic Net	(RM)	641.10
Tuition Load %		0 %	Tuition Load Amt	(RM)	0.00
			Extra Coverage	(RM)	0.00
GST		6.00 %	GST	(RM)	38.47
			Stamp Duty	(RM)	10.00
			Cycle PAC	(RM)	13.78
Act Premium	(RM)	69.90	Payable Premium	(RM)	703.35

<u>Extra Benefits</u>	<u>Extra Sumin (RM)</u>	<u>Extra Premium (RM)</u>
ALL RIDERS	0.00	0.00
Cycle PAC (including premium for extra coverage whenever is applicable, GST and stamp duty)	5,500.00	13.78

Named Drivers
 ALL RIDERS

Agent : D13923-000 DOUGLAS HONG TECK CHEN
 Tel No : 07-3534236

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MOTORCYCLE MOTORSIKAL

JADUAL
SALINAN ASAL

THE SCHEDULE

Agent Code (Kod Ejen)	D13923-000 (JOHOR BHARU) DOUGLAS HONG TECK CHEN		Date (Tarikh)	12 AUG 2017		
Replacing Cover Note No. (Menggantikan Note Lindung No.)	D13923-17000757		Receipt No. (No. Resit)			
Policy No. (No. Polisi)	501700115455-00		ACT (AGT)	RM	69.90	
The Policyholder (Yang Diinsuranskan)	PUVANESWARAN PILLAI A/L ARUTSELVAN		Basic Premium	RM	427.40	
Address (Alamat)	A-10-AA SKY GARDEN RESIDENCE JALAN SETIA TAMAN SETIA TROPIKA, 81200 TAMPOI, JOHOR DARUL TAKZIM		Loading: 0.00%	RM	0.00	
Business Reg. No. (No. Sykt.)			All Riders	RM	213.70	
I/C No. New (No. K/P Baru)	930218-02-5237	Old I/C No. (No. K/P Lama)	NCD: 0.00%	RM	0.00	
Business / Profession (Perniagaan / Pekerjaan)	OTHERS		Extra Cover	RM	0.00	
Hire Purchase Owners (Pemilik Sewa Beli)	AEON CREDIT SERVICE (M) BHD		Gross Premium	RM	641.10	
Employer / Lessors (Majikan / Pemajak)			GST: 6.00%	RM	38.47	
Period of Insurance (Tempoh Insurans)	(a) From (Dari) : 14 AUG 2017 To (Hingga) : 13 AUG 2018 Time : 12:01AM To Midnight (Termasuk kedua-dua tarikh) (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 Any of the following (Mana-mana daripada yang berikut):		Stamp Duty (DUTI SETEM)	RM	10.00	
The Motor Vehicle			Total Premium (JUMLAH)	RM	689.57	
Registration No. (No. Pendaftaran)	Make (Buat & Jenis Badan)	Type of Body (Jenis Badan)	Cubic Capacity (Kapasiti Enjin)	Year of Manufacture (Tahun Diperbuat)	Seating Capacity including Driver (Muatan Tempat Duduk termasuk Pemandu)	Your Estimate of Value including Accessories (Nilai Anggaran Anda termasuk Aksesori)
JBG6387	KTM RC 200	MOTORCYCLE	199.00 CC	2017	2	RM18,000.00
Date of Signature of Proposal and Declaration (Tarikh Cadangan dan Pernyataan Ditandatangani)			EXCESS : All Claims : RM 150.00 (LEBIHAN)	Engine (Enjin) : 5-90617949 CHASSIS (CABUT) : PNGJYC40XFK027301		
Subject to the terms and conditions of the Policy and endorsement as numbered below : Tertakluk kepada peruntukan - peruntukan dan syarat - syarat Polisi dan pengendokoran seperti diisytiharkan di bawah :						
Named Driver : 1) ALL RIDERS Include Endorsement No : 03, 15, 94, 107, FINANCIALSERVICE5ACT2013						
Additional Extra Coverage/Endorsements :- Code Description Value Premium 03 ALL RIDERS 0.00 213.70						

LEGISLATION:-

Road Transport Act, 1987 (Malaysia) Motor Vehicles (Third Party Risk and Compensation) Act (Cap 159) Republic of Singapore Motor Vehicles (Third Party Risk 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 Risk and Compensation) Act (Cap 159) 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 159) Republik Singapura, Peraturan Kenderaan Motor (Risiko Dan Pampasan Pihak Ketiga) 1980 Republik Singapura, Akta Insurans Kenderaan Motor (Risiko Pihak Ketiga) (Cap 90) Negara Brunei Darussalam (rujukan kepada undang-undang di bawah tajuk "Pengelakan Peruntukan - Peruntukan Dan Hak Tuntutan Tertentu" adalah tertakluk 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 159) Republik Singapura, dan Seksyen 7 Akta Insurans Kenderaan Motor (Risiko Pihak Ketiga) (Cap 90) Negara Brunei Darussalam).

Limits of Liability:-

Had Tanggungan:-

Limit of the amount of the Company's Liability under Section 1-3 : RM50.00
Had jumlah tanggungan Syarikat di bawah Seksyen 1-3 : RM50.00
Limit of the amount of the Company's Liability under Section 11-1(a) : Unlimited
Had jumlah tanggungan Syarikat di bawah Seksyen 11-1(a) : Unlimited
Limit of the amount of the Company's Liability under Section 11-1(b) : RM3,000,000.00
Had jumlah tanggungan Syarikat di bawah Seksyen 11-1(b) : RM3,000,000.00

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

Authorized Driver (Pemandu Yang Dibenarkan)

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

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

David Fike
President, General Insurance



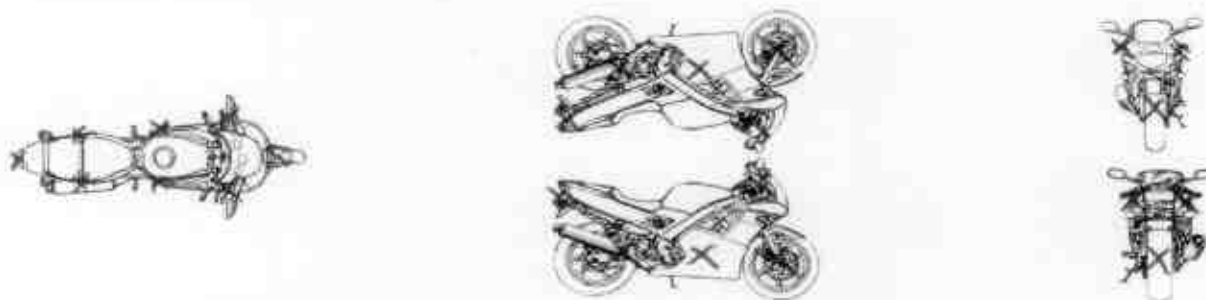
6 tampines st 73, #01-03, singapore 528825
tel: 6746 2118 fax: 6746 1148
reg no: 53058468m

Our Reference
Vehicle Number

: KAAS/TA/4866/6387/TP/11.17
: JSG 6387

ASSESSMENT SUMMARY

Damages sustained were consistent with the accident report.



(Please refer to the parts list and photographs as attached for more information)

ASSESSOR'S RECOMMENDATIONS

The estimated repair costs submitted by Messrs **Our Bro's Workshop (S) Pte Ltd** is \$ 10,970.00 .
We have adjusted the cost to \$ 9,357.50 and the repairer has agreed to undertake the repairs at a
Contract Lump Sum of \$ 7,500.00 to a acceptable quality and standards.
However, we have not given authorization and instruction to the repairer to proceed with the repairs.

The repairs should be completed within a reasonable period of **10** working days.

29 photographs were taken at the time of static inspection.

This report is strictly done in a **Without Prejudice Basis**.

We are reverting the matter to you a decision.

We enclose herewith our Invoice No. **4866** for our services rendered and
we thank you for engaging our services.

Kelvin Automotive Appraising Services

KELVIN TEO

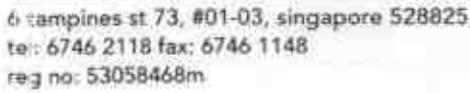
Licensed Automotive Appraiser

Nitec in Automotive Technology

Dip MS

MSAAA

NOTE: This revised estimate was from a visual inspection. Should there be any discrepancy or unseen items not listed in this survey, kindly notify the company within Seven (7) days from the date hereof. Otherwise this revised amount shall be treated as valid.



Date : 24 January 2018

Kelvin Automotive Appraising Services



6 tampines st 73, #01-03, singapore 528825
tel: 6746 2118 fax: 6746 1148
reg no: 53058468m

Insured
Policy No.
Sum Insured
Excess
Our Reference
Date

KAAS/TA/4866/6387/TP/11.17
24 January 2018

To: Puvaneswaran Pillai Arutselvan
c/o 10 Kaki Bukit Road 2
#03-37/38
First East Centre
Singapore 417868

VEHICLE APPRAISAL REPORT

Name of Workshop : Our Bro's Workshop (S) Pte Ltd
Place of inspection : 10 kaki Bukit Road 2 #03-37/38, First East Centre, Singapore 417868
Date of Assignment : 17 November 2017
Date of Accident : 16 November 2017
Date of Inspection : 17 November 2017

PARTICULARS OF INSPECTED VEHICLE

Registration No.	JSG 6387	Engine No.	HIDDEN FROM VIEW
Make/Model	KTM RC200	Chassis Frame No.	PNGJYC40XFK027301
Year of Manufacture/Reg	2017	Colour	Orange
Class/Type	Motorcycle	Odometer Reading	5,948 KM

CONDITION OF VEHICLE DURING SURVEY (Visual & Static Check Only)

General Condition	: Good	Undercarriage (Front)	: Serviceable
Paintwork	: Good	Undercarriage (Rear)	: Serviceable
Footbrakes	: Serviceable	Market Value	: -
Steering	: Serviceable	Scrap Value (PARF/OMV)	: -

CONDITION OF TYRES ON VEHICLE

	<u>Make/Size</u>	<u>Thread Balance</u>
Front Left	MRF REVZ - FC 110 / 70 R17	8mm
Rear Left	MRF REVZ - FC 150 / 60 R17	8mm
Front Right	MRF REVZ - FC 110 / 70 R17	8mm
Rear Right	MRF REVZ - FC 150 / 60 R17	8mm

*The above is an estimate of the remaining life of the tyre thread in millimeters

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6 tampines st 73, #01-03, singapore 528825
tel: 6746 2118 fax: 6746 1148
reg no: 53058468m

Our Reference
Vehicle Number

KAAS/TA/4866/6387/TP/11.17
JSG 6387

APPRAISEMENT SCHEDULE

S/N	Qty	Descriptions	Comments/ Conditions	Repairer's Estimate	Revised Amount
LIST ITEMS:-					
1	1 pair	Front fork assy -	Buckled	\$ 1,400.00	\$ 1,400.00
2	1 pc	Front brake disc	Distorted	\$ 325.00	\$ 325.00
3	1 pc	Front under bracket	Buckled	\$ 395.00	\$ 395.00
4	1 pc	Front upper clamp	Buckled	\$ 315.00	\$ 315.00
5	1 pc	Front windshield	Broken	\$ 255.00	\$ 255.00
6	1 pc	Headlamp assy	Broken	\$ 900.00	\$ 900.00
7	1 pc	Head fairing	Broken	\$ 650.00	\$ 650.00
8	1 pc	Instrumental panel	Not Working	\$ 585.00	\$ 585.00
9	1 pair	Handlebar	Buckled	\$ 78.00	\$ 78.00
10	1 pair	Handlebar grip	Damaged	\$ 56.00	\$ 56.00
11	1 pair	Handlebar balancer	Damaged	\$ 40.00	\$ 40.00
12	1 pc	LH clutch control lever	Buckled	\$ 37.00	\$ 37.00
13	1 pc	RH brake control lever	Buckled	\$ 39.00	\$ 39.00
14	1 pair	Wing mirror w/ arm	Broken	\$ 320.00	\$ 320.00
15	1 pc	Front fender	Deformed	\$ 210.00	\$ 210.00
16	2 pcs	Front (side) fairing @ \$450.00	Cracked	\$ 900.00	\$ 900.00
17	1 pair	Front (under) fairing @ \$220.00	Broken	\$ 440.00	\$ 440.00
18	1 set	Rear fairing	Damaged	\$ 450.00	\$ 450.00
19	1 pair	Pillion rider foot rest	Broken	\$ 80.00	\$ 80.00
20	1 pair	Pillion rider foot rest support bracket	Buckled	\$ 270.00	\$ 270.00
				\$ 7,725.00	\$ 7,725.00
Less 10%					\$ 6,952.50
				\$ 7,725.00	\$ 6,547.50
SPECIAL NETT ITEMS:-					
21	1 pc	Front wheel rim	Distorted	\$ 650.00	\$ 650.00
22	1 pc	Front tyre @ 50% depreciation	Scratched	\$ 360.00	\$ 180.00
23	1 set	Decorative stickers	Necessary	\$ 350.00	\$ 350.00
24	1 pc	Front no. plate sticker	Necessary	\$ 35.00	\$ 20.00
				\$ 1,395.00	\$ 1,200.00
Sub - Total				\$ 9,120.00	\$ 7,747.50



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JSG 6387

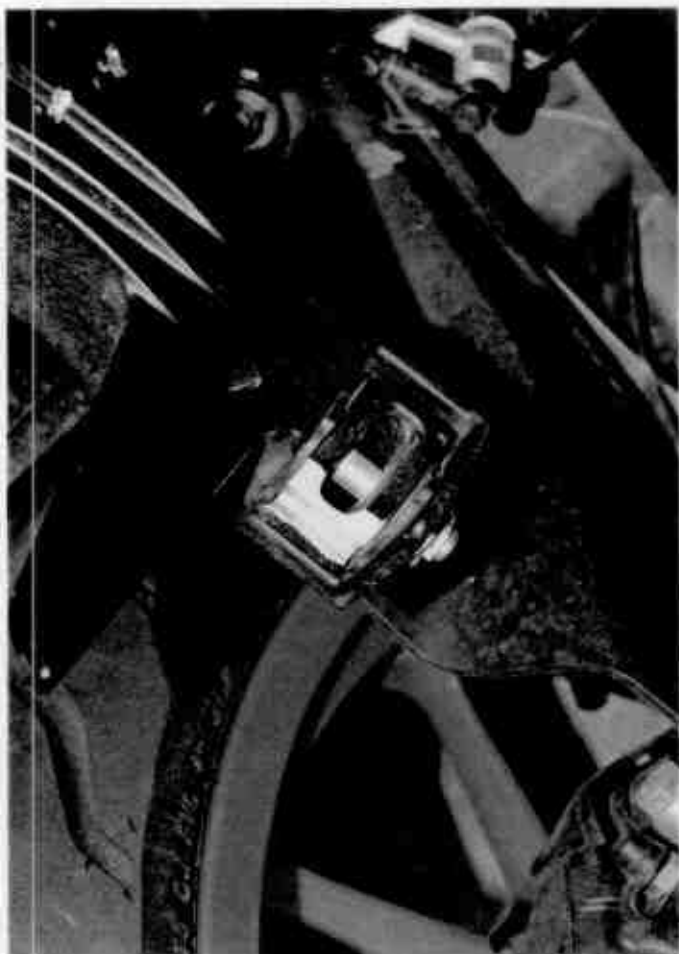
APPRAISEMENT SCHEDULE

S/N	Qty	Descriptions	Comments/ Conditions	Repairer's Estimate	Revised Amount
		B/F		\$ 9,120.00	\$ 7,747.50
		LABOUR & OTHER CHARGES:-			
1		To dismantle and replace damaged parts		\$ 800.00	\$ 150 700.00
2		To check wiring and rewire		\$ 100.00	\$ 100 X 80.00
3		To realign front fork		\$ 200.00	\$ 60 180.00
4		To do body frame alignment		\$ 180.00	\$ 110 X 150.00
5		Towing charges		\$ 100.00	\$ 40 100.00
6		To anti-rust		\$ 120.00	\$ 100 X 100.00
7		To putty and spray-paint of affected areas		\$ 350.00	\$ 1 X 300.00
				\$ 1,850.00	\$ 250 1,610.00
Sub - Total				\$ 10,970.00	\$ 9,357.50











SIJIL PEMILIKAN KENDERAAN
JABATAN PENGANGKUTAN JALAN

E6RD1H0Q

NO Pendaftaran	: JSG6387
No. JP	: 930218022237
Nama Pemunya Berdaftar	: PUVANESWARAN PILLAI A/L ARUZSELVAN
Alamat	: A-10-11 SKY GARDEN RESIDENCE JALAN SETIA TAMAN SETIA TROPIC A 81200 JOHOR BAHRU JOHOR
No Chassis No. Enjin	: PNB3YC402FK027301 / 5-90617949
Buatan/Nama Model	: KTM / RC 200 (3) STD
Kedudukan Enjin	: 109
Bahan Bakar	: PETROL
Status Asas	: PEMASANGAN TEMPATAN
Kelas Kegunaan	: MOTORIKAL
Jenis Badan/Tahun Dibuat	: MOTORIKAL / 2017
Tarikh Pendaftaran	: 14/08/2017
B D M/B G K/BTM	: -
Syarat Pendaftaran 1	: -
Syarat Pendaftaran 2	: -
Syarat Pendaftaran 3	: -

