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SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

- 1. Please report correctly the details of the accident to speed up the claims process.
- 2. This Form must be completed by the Policyholder and/or the Authorised Driver.
- 3. Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or witholding of material facts may allow insurance companies to repudiate policy ability.
- 4. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.

5. Any false reporting may be referred to the Police for investigation.

- This report will be forwarded by the insurers of the insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore(GIA) for archiving and that copies of this report will for a fee be made available upon application by interested parties.
- 7. By the lodgement of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.

CAST SERVICE PROPERTY OF THE PARTY OF THE	ACCIDENT STATEMENT
Date Of Report	27/11/2017 15:38
Date Of Accident	27/11/2017 08:50
Exact Location Of Accident	AYE AFTER JURONG TOWN HALL BEFORE CLEMENTI AVE 6
Country/State of Loss	SINGAPORE
Description of the second second	ETAILS OF OWN VEHICLE
Vehicle Registration Number	SGP877U
Insured/Policyholder	
Name Of Registered Owner	TSOI KA MAN
Co Reg No	53351296D
Email Address	KAMAN.TSOI@DHL.COM
Mobile Phone No	(LOCAL) +65-96182687
Alternative Phone No	OFFICE-96182687
Vehicle Particulars	
Manufacturer	NISSAN
Model	LATIO-1.5 (A)
Exact Purpose for which vehicle was being used at time of accident	DRIVING TO WORK
Are you claiming under your own insurance policy for repair to your vehicle?	NO
If No, Please state action to be taken	THIRD PARTY
Vehicle Category	COMMERCIAL VEHICLE
Insurance Company	
Name of Insurance Company	NTUC INCOME INSURANCE CO-OPERATIVE LTD
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	5086623042
Cover Note Number	
Driver	
Name of Driver	TSOI KA MAN
NRIC No	\$2609397Z
Date Of Birth	05/08/1967
Occupation	INDOOR
Date Of Driving Pass	27/01/1994
Driving Experience	23 YEARS AND 10 MONTHS
Gender	MALE
Mobile Number	(LOCAL) +65-96182687
Fax Number	
Contact Number	OTHERS-96182687
EMail Address	KAMAN.TSOI@DHL.COM

Address BLK 158 YUNG LOH ROAD

#09-56

Postcode 610158

Was driver an employee of the Insured's Company NO

If No, Relationship of the Driver with the Insured OWNER

Vehicle Registration Number of Driver's Own

Vehicle

.

Insurance Company of Driver's Own Vehicle

8

General Information of the Accident

Type Of Accident COLLISION - HEAD TO REAR

Weather Conditions RAINING
Road Surface WET

Other Information

Was any foreign vehicle involved in this accident? YES

Foreign Vehicle Registration Number AKM6666 (COMMERCIAL VEHICLE)

Was any body injured in the Accident? YES
Was any other material or property damaged? YES
I have been approached by unknown person(s) soliciting/offering accident claims assistance.

Number of Passengers (Including Driver)

Details of Police Action

Was the accident reported to the police?

YES

NO

1

If Yes, Please state which Police Station

Police Station Name QUEENSTOWN N.P.C

Police Station Address ROAD: 3 QUEENSWAY #01-03 , POSTCODE: 149073 , COUNTRY:

SINGAPORE

Police Station Contact TEL NO: 1800-4719999 - FAX NO:

Was notice of intended Prosecution given?

If Yes, against whom?

Circumstances of Accident

PLEASE REFER TO SKETCH PLAN AND POLICE REPORT T20171127/2070

Attachment(s)

Are accident photos available for attachment? YES

Was there any video captured by Car Camera?

NO

Was there any audio recorded?

NO

DETAILS OF OTHER VEHICLE PROPERTY 1

AKM6666

Vehicle Registration Number AKM66

Vehicle Make/Model/Colour BUS

Details Of Properties

Name of Driver MOHD ZAINI BIN TEMIZY

 NRIC/Passport Number
 A40903983

 Contact Number
 0192727347

Address Postcode

Insurance Company Name

Nature Of Damage

No. Of Passenger (Including Driver)

Details of Witness

Name

Phone Number

Email Address

DETAILS OF INJURED PERSON 1

Name

TSOI KA MAN

Approximate Age

Injuries Sustain

SLIGHT INJURY

Injured person in which vehicle?

SGP877U

Were seat belts worn?

YES

Was injured conveyed to hospital by ambulance? NO

Address Postcode

SKETCH PLAN

IMPORTANT NOTICE

- 1. Please report correctly the details of the accident to speed up the claims process.
- 2. This Form must be completed by the Policyholder and/or the Authorised Driver.
- 3. Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or withholding of material facts may allow insurance companies to repudiate policy liability.
- 4. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
- Any false reporting may be referred to the Police for investigation.
- 6. The report will be forwarded by the insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore (GiA) for archiving and that copies of this report will for a fee be made available upon application by interested parties.
- 7. By the lodgment of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.
- Consent under the Personal Data Protection Act (PDPA)

I understand, acknowledge, agree and consent that:

- (a) My insurer, my workshop and the General Insurance Association of Singapore ("GIA") may/are permitted to collect, use, disclose and/or process my personal data/personal information set out in this [form] and any other personal information provided by me or possessed by my insurer (collectively the "Personal Information") and disclose and transfer such Personal Information to all insurer(s) who have insured vehicle(s) involved in this accident (all insurer(s) who have insured vehicle(s) involved in this accident shall be collectively referred to as the "Insurers"), the Insurers' lawyers/law firms, the Monetary Authority of Singapore and any relevant government agency/authority (such as the police), for the purpose(s) of:
 - (i) processing, handling and/or dealing with my claims including the settlement of the claims and any necessary investigations relating to the claims;
 - (ii) investigating the accident and/or my claims;
 - (iii) carrying out and/or dealing with my instructions or responding to any enquiries by me;
 - (iv) administering my claims (including the mailing of correspondence, statements, invoices, reports or notices to me, which could involve disclosure of certain personal data about me to bring about delivery of the same as well as on the external cover of envelopes/mail packages); and/or
 - (v) complying with applicable law in administering, processing, handling and/or dealing with my claims.(collectively the "Purposes")
- (b) all insurer(s) who have insured vehicle(s) involved in this accident and the Insurers' lawyers/law firms, may/are permitted to collect, use, disclose and/or process my Personal Information for one or more of the above Purposes; and
- (c) my Personal Information may/can be disclosed by any of the Insurers and/or GIA to their third party service providers or agents(including their lawyers/law firms), which may be sited outside of Singapore, for one or more of the above Purposes.
- (d) my Personal Information will also be collected and used to compile claims history for the purpose of fraud detection, investigation and management in present and all future claims.
- (e) the information so collected under (d) above may be shared / disclosed:
 - (i) to all insurers and/or any other third parties that assist in evaluating, investigating, controlling or managing fraud, regulators, law enforcement and government agencies as reasonably required for the purposes stated, or

(ii) for complying with requirements under any regulations, laws or court orders.

Policyholder's Signature Date & Time:

Driver's Signature (If driver is not the policyholder) Date & Time:

Reporting Centre Personnel's Signature

	ANCES OF THE ACCIDENT
8:47 am	heavy traffic and driving speed was around
It was	heavy traffic and driving speed was around
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DECLARATION

I/We declare the foregoing particulars are true in every respect.

Policyholder's Signature Date & Time:

Driver's Signature (If driver is not the policyholder) Date & Time:

Reporting Centre Personnel's/Signature
Name: NRIC/FIN No.:





Police Station Of Origin Queenstown N.P.C 3 Queensway #01-03 SINGAPORE 149073 Tel No. 1800-4719999

1 of 3 Report No. T/20171127/2070

REPORT OF A TRAFFIC ACCIDENT

27/11/20	17 13:14		Vide Report No.:	Station Diary No.:	
Informar	it's Partic	ulare		40	
TSOI KA	Informant MAN	urar s	Address. APT BLK 158 YUNG LOH RO	OAD #09-56 SINGAPORE 610158	
ID Type / ID No.: NRIC NO / S2609397Z			Contact No.: Home/Office:		
Nationality: SINGAPORE CITIZEN		No. of Concession,	Email Mobile: 96182687		
Sex: Female	Age: 50	Date of Birth: 05/08/1967	Type of Informant: Vehicle Owner	1	
Race: Chinese			Language: English	Institution / School Name:	
Occupation SENIOR I	EXECUTIV	VE.	Driving Licence Information Class: 3	Date of Expiry	

Type of Accident:	Non-Injury Foreign Vehicle	Drink Drive: No	Date/Time of Accident: 27/11/2017 08:50	Type of Location Straight Road
	EXPRESSWAY vards Changi after Juro	ng Town Hall before		
The second second		ACCUPATION OF THE PARTY OF THE		Road Speed Limit:
Raining Traffic Flow: One Way		Wet Traffic Control: Not Controlled		raffic Volume:

Vehicle No.	Туре	Make	Model	Color	Condition	No of Passenger
AKM6666	Bus/Coach/Mi				Condition	0
	nibus					9
SGP877U	Car				10 3 30 3 50	0

SELECTION OF SELEC
Use of Pedestrian Crossing: NA

UEENSTOWN NPC



Police Station Of Origin Queenstown N.P.C. 3 Queensway #01-03 SINGAPORE 149073 Tel No: 1800-4719999

2 of 3 Report No. T/20171127/2070

CONTINUATION OF REPORT

Driver	Line of the Line Steel		THE REAL PROPERTY.	-	THE REAL PROPERTY.	
Name	MOHAMAD ZAINI	MOHAMAD ZAINI BIN TEMIZY				A40903983
Related Vehicle	AKM6666 (Bus/Coa	ach/Minibus	s)	Conta	ct No.	0192727347
Hospital/Clinic	NIL			Class of Driving Licence & Expiry Date		Class: NIL Date of Expiry: NIL
Date Treatment	NIL	The season	Date D	discharge	NIL	TOTAL STREET
No. of Days gran		e of Injury				
Vehicle Owner		1	STATE OF THE PARTY.	The Part of the Pa	100	STATE OF THE PARTY OF THE PARTY.
Name	TSOI KA MAN			ID No		S2609397Z
Related Vehicle	SGP877U (Car)			Conta	ct No	96182687
Hospital/Clinic	NIL			Class Drivin Licence Expiry	g ce &	Class: 3 Date of Expiry: NIL
Date Treatment	NIL		Date D	ischarge	NIL	
lo of Days grant	ed Medical Leave	NIL		of Injury		

Brief Details.

On the 27/11/2017 at about 0847hrs, I was driving along AYE in my car SGP877U on the way to work. The traffic was heavy and everyone was driving at a speed of about 30km/hr. Later on I suddenly felt a hit and I thrust forward and my spectacles fell and I realized that a bus had hit onto my rear. The incident occurred just before the bus stop on the leftmost lane before the filter lane as well

I immediately got out and exchanged particulars with the said driver of the bus. The bus is a Malaysian tour bus (AKM6666) and I did not know how he had hit onto my vehicle. The driver showed me his passport and he only has a Malaysian contact number. He showed me a receipt from the tour also to show me his name of the company which is Star Mart Express Air Asia Liner Pte Ltd.

My vehicle has very bad dents and the rear had also came out and the headlights are also damaged. The bus only has some scratches at the front. There is a witness who is willing to provide her name and contact, Miss Law, 96722289.

I then was told to lodge a report as the accident involved a foreign vehicle.



Police Station Of Origin: Queenstown N.P.C 3 Queensway #01-03 SINGAPORE 149073 Tel No: 1800-4719999



2017112112070

Report No. T/20171127/2070

CONTINUATION OF REPORT

Sketch Plan

Informant is not able to provide sketch plan

IMPORTANT: Please attach a copy of your vehicle's Insurance Certificate to this report. If you don't have the certificate with you now, please fax a copy to 65474885 stating the report number as reference.

Signature Of Officer Recording The Report: D / Sgt 2 JESSICA JESTAS MIRANDA	Signature Of Informant:
Signature Of Interpreter: Not applicable	Date/Time: 27/11/2017 13:14
Officer In Charge Of Case: TP / AEIT / SI ANG YI TING, STEPHANIE	Classification Of Case:
Contact No.: 65476414 uthentication Stamp	SN 46

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biz/i/c

DOLOSMATTIN GESTURES

WHILST EVERY ENDEAVOR IS MADE TO ENSURE THAT INFORMATION PROVIDED IS UPDATED AND CORRECT. THE AUTHORITY DISCLAIMS ANY LIABILITY FOR ANY DAMAGE OR LOSS THAT MAY BE CAUSED AS A RESULT OF ANY ERROR OR OMISSION.

Business Profile (Business) of TSOI KA MAN (53351296D)

Date: 30/11/2016

Existing Sole-Proprietor(s) / Partner	13	ner	tn	Par	17.7	orts)	rriet	Pro	ole	95	istin	E
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Name	ID	Nationality/Place of incorporation/Origin	Address	Address Source	Date of Entry
					Position
TSQI KA MAN	\$26093972	SINGAPORE	158 YUNG LOH ROAD	ACRA	26/11/2016
		CITIZEN	#09-56 SINGAPORE (610158)		Owner

Withdrawn Partner(s)

Name.	ID	Nationality/Place of incorporation/Origin	Address	Address	Date of Entry	Date of Withdrawal
				A STATE OF THE PARTY OF THE PAR	Position	111111111111111111111111111111111111111

Abbreviation

OSCARS - One Stop change of Address Reporting Service by Immigration & Checkpoint Authority

PLEASE NOTE THE INFORMATION HEREIN CONTAINED IS EXTRACTED FROM FORMS/TRANSACTIONS FILED WITH THE AUTHORITY

FOR REGISTRAR OF COMPANIES AND BUSINESS NAMES SINGAPORE

RECEIPT NO.

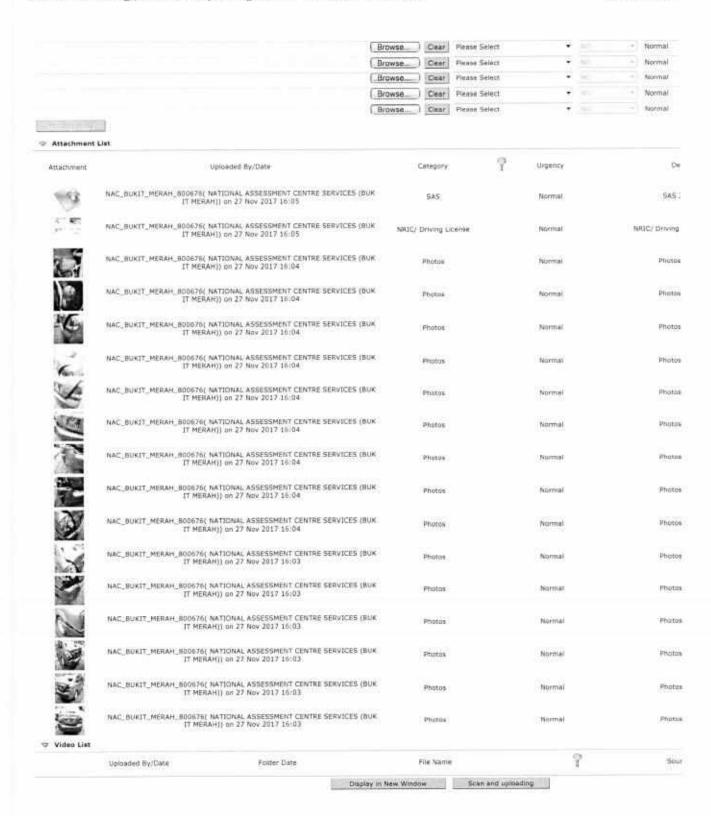
ACRA161130032331

DATE

30/11/2016

This is computer generated. Hence no signature required.

Claim Handling Accident MT/0971305 GST Registration No. Policy No. 5086623842 Vehicle No. **GGP#77LI** Policyheider Name TSGI KA MAN Policyholder NEIC COMMERCIAL VEHICLE INSURAL Loading Product Code Cover Type Comprehensive 95182687 Contact No.(Mobile) Contact No.(Office) Contact No.(Home) Email Address Special Remark eCode REE till No. Yes TCA III No Yes eCode Reason NCD Enhtlement(%) Accident Details 27/11/2017 15:50 Report Date Accident Report Within 24 hrs. Yes Accident Type Date of Accident 27/11/2017 Time of Acodest harms Country of Accident 08:50 Singapore ICM No. Reporting Centre Orange Force AYE AFTER JURONG TOWN HALL BEFORE CLEMENT! AVE 6 Accident Location ♥ Benefits S Excess Own damage Excess 2,000.00 Аффітопаї Ехсева Wondscreen Excess Unnamed Driver Excess Outside Singapore OD Excess 2,000:00 Outside Singapore TP Excess Third Party Excess GST Registered Information **GST Registered** GST Registration Date **GST Status Verified** GST Registration No. Yes Modification History Policyholder Mailing Address BLK 158 #09-56 Address 2 YUNG LOH ROAD Address 3 Address 1 Address Type Post Code Address 4 Singapore address Related Policy Number 5086623042 DHIE NO. 09:55 OI Driver Info Unnamed Driver Unnamed Driver Driver Type Driver Name Unnamed driver Name Driver NRIC 52609397Z Driver DOB Register Date of Driver License 27/01/1994 Driver Age Driving Experience Contact No.(Mobile) 96192687 Contact No.(Office) Contact No.(Home) BLK 158 #09-56 YUNG LOW ROAD Address 3 Address 1 Address 2 Foreign address Post Code Address 4 Address-Type Unit No. 09-55 Does he own a Singapore Registered car? Tes - No Oriver Vehicle No. Driver Insurer Company SGP877\L Declaration Breathalyser or Blood Test Reading? Ves - No 0 mg Any inpury? Modification History Claim 001 OD-MX New Claim Type .* OD-MX Insured Name TSOT KA MAN Tosured NRIC Contect No.(Office) Contact No.(Mobile) 96182687 Contact No.(Home) TP Vehicle Number Email Address SGP977U Name of Preferred Workshop Claim Description SGP877U / AKM6666 ON 27 Nov 2017 Preferred Workshop Contact No. Insured Liability * Not at Fault Require Finalisation Preferend Repair Option Preferred Workshop, Name unknown GIA report Date Redistered 27/11/2017 16:05 Claim Close Date Date Secretard Report Taken By ROSLI WAHAE Workshop Repairer Total Loss but Repaired Print AK letter Save Submit Attachment MT/0971305 Accident No. Claim No. 001 Last Doc. Received Tes F No Upload Date 27/11/2017 16:05 Path . Category: * Confidential Urgency Browse | Dear Please Select



ACCIDENT STATEMENT

		. 10/3	02:4	7	Z' 'F
ĄCCIDE	NT DATE: (*// 1.	/MM/00)/ / 104 / 1	YYYY), TIME:(/_I(HHIMM)	~ ~
LOCATIO	AVT	after Juron6	70WN HALL B	EFORE CLOM	ICNI
testann	EXIT		te de la composition della com	,	
Y.o.	DETAILS OF VEHICL	S6P877	y .		15
	a VEHICLE NUMBE	17	THE RESERVE OF THE PARTY OF THE	70	
	b) INSURAINCE COM	MPANY: INCOM	<u>e</u>		
(2)	CIRCLICY NUMBER	50866230	67	ev mes atussti	
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	g) VEHICLE CATEGO	ORYHPWAD/ CO	DIMMIN TO	COMPANT	
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	I) ARE YOU CLAIMIN	NG UNDER YOUR OWN	HINSURANCE (TESCH	VI VI	
*III	IF INO, PLEASE STA	ATE (THIRD PARTY CLA)	M / KELOKING ONE	11	31
	INSURED / POLICY	HOLDER MAN	[AAA]	LE FEMALE .	
	LINDIO IEINI DA CCO	C260939	Z CONTACT	96182687	
	CLADDRESS: BU	E 158 TUNG L	H RD		
0 20 20	# 0	7-56 (61013	(8)		
	* CONTINUE TO 3.0	IF DRIVER ALSO POL	CY HOLDER		
N.'	E-Williams				
	d) NAME:	As About		LE / FEMALE)	
including driver)	b NRIC/FIN/PASSP	ORT!	CONTACT:		
	c) ADDRESS:			<u> </u>	
10		7 7	J(DD/MM/YYYY)		
¥3	*d) DATE OF BIRTH:			, 8 F	
+	1) DINTE OF DRIVIN	INDOOR / OUTDOOR			
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	CANADA PARA A PARA CARA	LOWID OF THE DRIVE	R WITH INSURED	DINNER	
	IF NO. RELATION				
	WAS DRIVER AN IF NO, RELATION a) WEATHER CON	DITION (CLEAK / KOR	MARCH CILICAS		7.
5,	biroad surface	DITION (CLEAR / KON)	MARCH CILICAS		**
5.	b) ROAD SURFACE WAS ANYBODY IN	DITION (CLEAR) REM E: (DRY / KET) OTHER IJURED (YES) NO	MARCH CILICAS	1	**************************************
5.	b) ROAD SURFACE WAS ANYBODY IN	DITION: (CLEAK / KAN E: (DRY / KET) OTHER HJURED (YES) NO) OLICE (YES NO)	S CINERS		10 70
5. 6. 7.	D) WEATHER CONG b) ROAD SURFACE WAS ANYBODY IN D) REPORTED TO PI IF YES, PLEASE ST	DITION: (CLEAR / RANGE: (DRY / KET) OTHER: IJURED (YES) NO) OLICE (YES NO) (ATE WHICH POLICE S'	S CINERS		10 20 30
5. 6. 7. 8.	DIROAD SURFACE WAS ANYBODY IN OIREPORTED TO PI IF YES, PLEASE ST THIRD PARTY VEHI	DITION: (CLEAK / KAN E: (DRY / KET) OTHER DUCE (YES NO) (ATE WHICH POLICE S' CLE	TATION:	Bus	20 74
5. 6. 7. 8.	DIROAD SURFACE WAS ANYBODY IN DIREPORTED TO PI IF YES, PLEASE ST THIRD PARTY VEHI	DITION: (CLEAK / KAN E: (DRY / KET) OTHER: IJURED (YES) NO) OLICE (YES NO) FATE WHICH POLICE S' CLE JARRY AKM 66	TATION:		10 N
5. 6. 7. 8. 0 of passenger	b) ROAD SURFACE WAS ANYBODY IN D) REPORTED TO PI IF YES, PLEASE ST THIRD PARTY VEHI D) VEHICLE NUM	DITION: (CLEAR / REININGE: (DRY / REININGE) OTHER SUURED (YES NO) OLICE (YES NO) TATE WHICH POLICE ST GLE ABER: AKM 660 ME: MOHAMAA	TATION: MODEL!	Bus	47 (*
5. of passenger inducting driver)	DIWEATHER CONG b) ROAD SURFACE WAS ANYBODY IN D) REPORTED TO PI IF YES, PLEASE ST THIRD PARTY VEHI D) VEHICLE NUM D) DRIVER'S NA C) MRIC/FIN/PA	DITION: (CLEAR / REINING POLICE (VES) NO) OLICE (YES NO) TATE WHICH POLICE ST CLE ABER: AKM 66 SSPORT: A40903	TATION: MODEL!	Bus	47 (*
5. 6. 7. 8. 8 of passenger inducting driver)	DIWEATHER CONG b) ROAD SURFACE WAS ANYBODY IN O) REPORTED TO PI IF YES, PLEASE ST THIRD PARTY VEHI O) VEHICLE NUM b) DRIVER'S NA THIRD PARTY VEHI THIRD PARTY VEHI	DITION: (CLEAR / REINING) E: (DRY / REINING) OLICE (YES NO) TATE WHICH POLICE S' CLE ABER: AKM 660 ME: MOHAMAA SSPORT: A40903	TATION: MODEL!	Bus	47 (M
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email: Kaman tsoi @ dhl.com

REPUBLIC OF SINGAPORE

IDENTITY CARD NO. \$2609397Z





TSOI KA MAN

蔡家雯

CHINESE

05-08-1967 F

HONG KONG

DRIVING LICENCE



S2609397Z

TSOI KA MAN

Brt Date: 05 Aug 1967 Imm Day 25 Jan 2004



2560205

J3-01-1995

APT BLK 158 YUNG LOH ROAD #09-58

SINGAPORE 610158

NRIC No: \$2809397Z

Date: 19-06-2003 No: 47-19356 M

YOU ARE LICENSED TO DRIVE VEHICLES IN THE FOLLOWING CLASSIES)

PASS DATE

Class 3 Motor Cars and Motor Tractors the weight of which unleden does not exceed 2500 kilograms

27 Jan 1994

NP 4284



income

Certificate of Insurance

Cover : Comprehensive

: JN1BAAC11Z0002692

TSOI KA MAN

: 30 Nov 2016

: 05 Dec 2017

: SGP877U

MOTOR VEHICLES (THIRD PARTY RISKS AND COMPENSATION) ACT (CHAPTER 189) MOTOR VEHICLES (THIRD PARTY RISKS AND COMPENSATION) RULES, 1960 POAD TRANSPORT ACT, 1987 (MALAYSIA)

MOTOR VEHICLES (THIRD PARTY RISKS) RULES, 1959 (MALAYSIA)

Certificate Number: 5086623042

1. Index mark and Registration Number of Vehicle

Chassis Number

2. Name of Policyholder

3. Effective Date of Insurance

4. Expiry Date of Insurance

5. Persons 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. 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. 6. Limitations as to Use#

- - (a) Use for social domestic and pleasure purposes and in connection with the Policyholder's or Hirer's business.
- (b) Use for the carriage of passengers or goods in connection with the Policyholder's or Hirer's business. This Policy does not cover

- (a) Use for racing, pace-making, reliability trial or speed-testing.
- (b) Use whilst drawing a trailer except the towing of any one disabled mechanically propelled vehicle.
- # Limitations rendered inoperative by Section 8 of the Motor Vehicle (Third Party Risks and Compensation) Act (Chapter 189) and Section 95 of the Road Transport Act, 1987 (Malaysia), are not to be included under these headings.

EXCESS (SECTION 1) : \$\$2,000 EXCESS (SECTION 2) : S\$2,000 WINDSCREEN EXCESS : \$\$100

INSURE WITH COE : YES HIRE PURCHASE COMPANY : N/A

SUM INSURED : MARKET VALUE OF INSURED VEHICLE AT TIME OF LOSS

I/We hereby Certify that the Policy to which this Certificate relates is issued in accordance with the provisions of the Motor Vehicles (Third Party Risks and Compensation) Act (Chapter 189) and Part IV of the Road Transport Act, 1987 (Malaysia)

Agency

: AON SINGAPORE PTE LTD (00000691150)

Date of Issue

: 01 Dec 2016 15:11 hrs

For NTUC INCOME INSURANCE CO-OPERATIVE LIMITED

Countersigned By:

Authorised Officer

Chief Executive