



redefining / insurance

AXA Insurance Pte Ltd
 1800 880 4888 (Within Singapore)
 (65) 6880 4888 (International)
 (65) 6880 4740
 customer.care@axa.com.sg
 www.axa.com.sg

date
 28/02/2017

policy number
 CV1 / GA169160

Certificate of Insurance

-Commercial Vehicles (Third-Party Risks and Compensation) Act, (Chapter 189) - Commercial Vehicles (Third-Party Risks and Compensation) Rules, 1960 -Road Transport Act, 1987 (Malaysia) -Commercial Vehicles (Third-Party Risks) Rules, 1959 (Malaysia)

Policy details

Policyholder name	CHH CONSTRUCTION SYSTEM PTE LTD	Certificate number	GA169160 / 1
Cover	Comprehensive	NCD	10%
Engine number	HR16046645D	Chassis number	VM20085578
Vehicle Registration number	GBE8369J		
Period of Insurance	from 31/03/2017 to 30/03/2018 (both dates inclusive)		
Sum Insured	Market Value at The Time of Loss		
Finance Loan Company	HONG LEONG FINANCE LIMITED		

Persons or classes of persons entitled to drive

Any person who is driving on the Policyholder's order or with their 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.

Limitations as to use*

- (a) Use in connection with the Policyholder's business.
- (b) Use for the carriage of passengers (other than for hire or reward) in connection with the Policyholder's business.
- (c) Use for social, domestic and pleasure purposes.

The Policy does not cover

- (a) Use for the hire or reward or for racing, pace-making, reliability trail or speed testing.
- (b) Use whilst drawing a trailer except the towing of anyone disabled mechanically propelled vehicle.

* Limitations rendered inoperative by Section 8 of the Commercial Vehicles (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 I	SGD500.00
Windscreen	SGD100.00

An additional excess is applicable as follows:

Additional Own Damage Excess of S\$1,000 is applicable for any named/unnamed drivers who:

- a) Is 22 years old to 24 years old and/or
- b) Is 66 years old to 70 years old and/or
- c) with driving experience of 1 year to less than 2 years on the relevant classes of driving license

Additional All Claims excess of \$2,000.00 is applicable for any named/unnamed drivers who:

- a) Is 18 years old to 21 years old and/or
- b) Is 71 years old and above and/or
- c) with driving experience of less than 1 year on the relevant classes of driving license


Additional clauses & endorsements to your policy

Nil

AXA Insurance Pte Ltd (199903512M)
 8 Shenton Way, #24-01, AXA Tower,
 Singapore 068811
 Customer Centre, #B1-01

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REPUBLIC OF SINGAPORE
IDENTITY CARD NO. **S9017983G**




Name
MUHAMMAD HANAFEE BIN MOHD KHAIRI

Race
MALAY

Date of birth **31-05-1990** Sex **M**

Country of birth
SINGAPORE





REPUBLIC OF SINGAPORE DRIVING LICENCE

Licence Number **S9017983G**

Name
MUHAMMAD HANAFEE BIN MOHD KHAIRI

Birth Date **31 May 1990**
Issue Date **17 Jul 2014**

3727554



NRIC No. **S9017983G**



Date of issue
14-06-2005

APT BLK 816A KEAT HONG LINK #04-59
SINGAPORE 681816

NRIC No: **S9017983G** Date: **22/09/2016**


YOU ARE LICENSED TO DRIVE VEHICLES IN THE FOLLOWING CLASS(ES)

Class	Description	EFFECTIVE DATE
Class 2B	Motorcycles <= 300 CC	17 Jul 2014
Class 2A	Motorcycles between 301 CC and 400 CC	17 Feb 2017
Class 3	Motor cars <= 3000 kg with <= 7 passengers, exclusive of the driver; and motor tractors/vehicles <= 2500 kg	13 Mar 2017

S9017983G S / No. 9000267194

NP 428 **90091461**

Licence No: **S9017983G**



Sketch Plan Pg. 5



redefining / insurance

Date: 05/12/17

To: Owner of Vehicle Number: ABF 8369J

The following has been advised to you via your workshop, Euro Protection Pte Ltd through their staff, TUA

Please tick the applicable box if you had been advice on the content as seen below:

- ☒ You had been advised by the workshop that in the case that you wish to claim against your own policy, there is a Fourteen (14) days clause whereby the claim must be made within the stipulated timeframe from the day of occurrence.
 - ☒ You had been advised by the workshop on the liability and merits of the case accordingly.
 - ☒ You had been advised by the workshop on the claims procedure for the type of claim that you will be making due to this accident.
 - ☒ There will be delay to your vehicle repair due to the unavailability of spare parts locally and there is no other option except to indent it from overseas.
 - ☒ There will be no cancellation/withdrawal of the Own Damage claim once the order of the spare parts have been placed. If you wish to cancel/withdraw the claim, you shall bear all costs, expenses &/or related charges incurred directly &/or indirectly to the procurement of the spare parts.
 - ☐ The estimated waiting time for the spare parts to arrive is . The estimated arrival time does not include the repair period.
 - ☒ You will be driving the vehicle out despite being advised by the workshop mechanic/personnel that the vehicle may not be road worthy.
 - ☒ For vehicles below Three (3) years old, your Insurance Company will use only genuine original parts to repair your vehicle.
- For vehicles above Three (3) years old, your Insurance Company will be carrying out repairs using **any combination** of genuine original parts and/or original equipment manufacturer (OEM) parts.
- ☒ You had been advised by the workshop of the Twelve (12) months warranty for Own Damage repairs on workmanship related to the accident.
 - ☒ For vehicles that are under warranty with a local distributor, you have been advised by the workshop to check with your local distributor on any effect to your warranty prior to making this Own Damage claim.



Others

Signed and acknowledge by:

Name and signature of policyholder/authorised driver

Name and signature of workshop personnel including company stamp



**SINGAPORE
POLICE FORCE**



T/20171202/2127

Police Station Of Origin:
Sembawang N.P.C
4 Sembawang Crescent SINGAPORE
757633
Tel No: 1800-5549999

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Report No. T/20171202/2127

REPORT OF A TRAFFIC ACCIDENT

Date/Time Report Made: 02/12/2017 18:05		Vide Report No.:		Station Diary No.: 60	
Informant's Particulars					
Name of Informant: MUHAMMAD HANAFEE BIN MOHD KHAIRI			Address: APT BLK 816A KEAT HONG LINK #04-59 SINGAPORE 681816		
ID Type / ID No.: NRIC NO / S9017983G			Contact No.: Home/Office: Mobile: 90091461		
Nationality: SINGAPORE CITIZEN			Email:		
Sex: Male	Age: 27	Date of Birth: 31/05/1990	Type of Informant: Driver		
Race: Malay			Language: English		Institution / School Name:
Occupation: SYSTEM ENGINEER			Driving Licence Information: Class: Date of Expiry:		

General Information of the Accident

Type of Accident:	Non-Injury Others	Drink Drive: No	Date/Time of Accident: 02/12/2017 16:45	Type of Location: T-Junction
Location: Junction of Road 1 and Road 2 WOODLANDS AVENUE 12 WOODLANDS AVENUE 1 T-Junction				
Weather: Clear		Road Surface: Dry		Road Speed Limit:
Traffic Flow: Dual Carriage Way		Traffic Control: Traffic Light - Working		Traffic Volume: Moderate
Type of Collision: Between Moving Vehicles - Head To Rear				Anyone conveyed by ambulance: No

Details of Vehicle Involved

Vehicle No.	Type	Make	Model	Color	Condition	No of Passenger
GBB7769K	Lorry				Slightly Damaged	0
GBE8369J	Van				Slightly Damaged	1

Details of Person Involved

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



**SINGAPORE
POLICE FORCE**



T/20171202/2127

Police Station Of Origin:
Sembawang N.P.C
4 Sembawang Crescent SINGAPORE
757633
Tel No: 1800-5549999

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Report No. T/20171202/2127

CONTINUATION OF REPORT

Driver			
Name	DURASAMY GOKULAN		ID No. G3097812P
Related Vehicle	GBB7769K (Lorry)		Contact No. 81421070
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	NIL	Degree of Injury	NIL
Driver			
Name	MUHAMMAD HANAFEE BIN MOHD KHAIRI		ID No. S9017983G
Related Vehicle	GBE8369J (Van)		Contact No. 90091461
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	NIL	Degree of Injury	NIL

Brief Details.

On the above mentioned date, time and location, I was driving on the first lane after exiting the Seletar Expressway. Upon reaching the traffic junction light at the junction of Woodlands Avenue 1, there was the other said vehicle ahead of me.

The traffic light was green and as the other said vehicle passed the traffic light junction, I accelerated up to carry on while the traffic light was green. The driver suddenly hit the brakes hard in which I had no time to apply my brakes. My said vehicle therefore collided onto the rear of the other said vehicle.

It was then to my understanding that according to the other said mentioned driver, there was a vehicle did a right turn at the last minute which made him to hit the brake at the last minute.

No one was injured and there was no Police at scene.