



AXA Insurance Pte Ltd

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(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 Engine number Comprehensive HR16046645D NCD Chassis number 10% VM20085578

Vehicle Registration number

GBE83691

1691

from 31/03/2017 to 30/03/2018 (both dates inclusive)
Market Value at The Time of Loss

Period of Insurance Sum Insured 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.

#### Excess

Section I Windscreen SGD500.00 SGD100.00

An additional excess is applicable as follows.

Additional Own Damage Excess of \$\$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 1 of 3

<sup>\*</sup> 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.

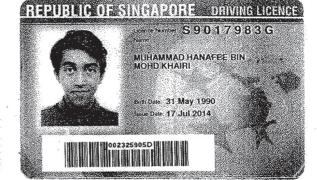
NEPUBLIC OF SINGAPORE IDENTITY CARD NO. \$9017983G



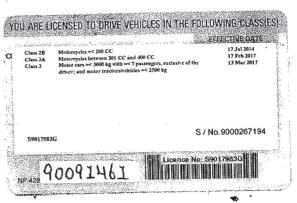
MUHAMMAD HANAFEE BIN MOHD KHAIRI

MALAY
Date of birth Sex
31-05-1990 M

SINGAPORE







## Sketch Plan Pg. 5

AXA	redefining / insurance
Date:	05/12/17
To: Owr	ner of Vehicle Number: 48F 8369 J
The foll	owing has been advised to you via your workshop, 51407 PROTEN PTE LTD through their
Please t	ick the applicable box if you had been advice on the content as seen below:
V	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.
1	You had been advised by the workshop on the liability and merits of the-case accordingly.
Y	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.
V	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.
V	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.
1X	You will be driving the vehicle out despite being advised by the workshop mechanic/personnel that the vehicle may not be road worthy.
W	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 <i>any combination</i> of genuine original parts and/or original equipment manufacturer (OEM) parts.
18	You had been advised by the workshop of the Twelve (12) months warranty for <u>Own Damage</u> repairs on workmanship related to the accident.
1	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.
totion	Others
Signed a	and asknowledge by:
Name a	nd signature of policyholder/authorised driver
7	
Name a	nd signature of workshop personnel including company stamp

## Police Report Pg. 1





Police Station Of Origin: Sembawang N.P.C 4 Sembawang Crescent SINGAPORE

Report No. T/20171202/2127

1 of 3

757633 Tel No: 1800-5549999

REPORT OF A TRAFFIC ACCIDENT

Date/Time 02/12/2017	•	ide:	Vide Report No.: Station Diary 1 60			
Informant	s Particul	ars .	2449, 22 2449, 23			
Name of In MUHAMMA KHAIRI		EE BIN MOHD	Address: APT BLK 816A KEAT HONG LINK #04-59 SINGAPORE 681816			
ID Type / ID No.: NRIC NO / \$9017983G			Contact No.: Home/Office:	Mobile: 90091461		
Nationality SINGAPOI		N	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 Informat	ion 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 WOODLANDS A' WOODLANDS A' T-Junction	VENUE 12						
Weather:		Road Surface:		Road Speed Limit:			
Clear D			Dry				
Traffic Flow:		Traffic Control:			Traffic Volume:		
Dual Carriage Way Traffic			ffic Light - Working			Moderate	
Type of Collision: Between Moving	Vehicles - Head To R	ear				one conveyed by ulance:	

Details of Vehicle Involved						
Vehicle No	Туре	Make	Model	Color	Condition	No of Passenger
GBB7769K	Lorry				Slightly	0
					Damaged	
GBE8369J	Van				Slightly	1
					Damaged	

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

#### Police Report Pg. 2





Report No. T/20171202/2127

2 of 3

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

**CONTINUATION OF REPORT** 

Driver							
Name	DURAISAMY GOKULAN			ID No.		G3097812P	
Related Vehicle	GBB7769K (Lorry)			Contact No.		81421070	
				Conta	CLINO.	01421070	
Hospital/Clinic NIL			Class of		Class: NIL		
			Driving Licence &		Date of Expiry: NIL		
				Expiry			
Date Treatment	NIL		Date Disch	harge NIL			
No. of Days gran	ted Medical Leave	NIL	Degree of				
Driver	31,3100					e de la companya de	
Name	MUHAMMAD HANAFEE BIN MOHD KHAIRI		HD	ID No.		S9017983G	
Related Vehicle	GBE8369J (Van)			Contact No.		90091461	
	NIL					The same state of the same sta	
Hospital/Clinic	NIL	·		Class	of	Class: NIL	
Hospital/Clinic	NIL			Class Driving		Class: NIL Date of Expiry: NIL	
Hospital/Clinic	NIL				g		
				Drivin	g ce & Date		
Date Treatment	NIL NIL ted Medical Leave	NIL	Date Disc	Driving Licent Expiry harge	g ce &		

## 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.