NATIONAL Assessment Centre	Services MNA 117166577
Date 10 19/12/17 11:24	Ich description - Dane Altina Compared - Dane C.
Ref No NAI EQT 17023 4002 144	SAS e-filling
Veh No SKU G598 L	E-mail (wome this Att Inte)
DOA 18 112 113 17:40	i-Motor Claim Form
	I-Motor W/O (within OE 2011 To 4012)
OD (F) Reporting Only	i-Photo Uploaded
TS levires	Assessment Survey Report
TP Insurer	Ass't Report by Fax / Hand to Owner/Wisp
Preferred Wksp / INC Assign Wksp / QW:	Tet: Fax "
TP Particulars: Veh No: 5k	Y loc P U
Owner / Driver: (Tel
Policy No. () Perio	d. () Cover Type ()
Confirmed by : (Date: Time.
	te-Est Status (WO): N: 0-20%; P: 21-79%. F: 80-100%i]
	arranty: YES ()/NO ()
Excess: (\$) Loading: \$1,000	0()/\$2,000()
General Remarks:-	
() Walk-In Customer: Customers inform	nation strictly Confidential & Strictly NO rafer of rapairer.
() Total Loss Case : to e-mail Insurer	URGENTLY.
Drive-In () / Towed-In (); Invoice:	YES() / NO(); Towing Co.(
Remarks:- (INC horline: 6788 6616)	Date&Time Completed Done by
Apply for Transport Allowance () / Co	SERVICE CONTROL OF THE PROPERTY OF THE PROPERT
2) QC Check / Post Repair Inspection	
3) Upload Resurvey Photo [Repair Cost > \$30	00] ()
Injury:	
Date/Time Actions	CONTRACTOR OF THE PROPERTY OF
	•
	1
1	Invoice Preparation Checklist Ant (5) Am (5)
	1) AR: Accident Reporting (320)
Claimant's Particulars :-	2) DA : Damege-Assessment (\$100) INC 530)
Driver/Owner	4) FT : Follow (Through Survey) \$120
Contact No:	5) FT : Follow-Through Survey-Resurvey 326 For claiming against INC Only (wer 10 Jan 2 D)
Damaged Portion:	6) TR: Re-sampestion 571
	7) NI (dae DA - SMET Survey \$150 3) NTUC Additional Services -
QC Checked by (Engr-In-Charge):	OTIC *NS: Courtesy Car of Tpt Alice of Case 55
	*NO Repair Optor Sinavon 552
Auditors' Comments :-	*NV: Essa Espair Inspertion 525 *NV: DV: Collect Estats Tourishann 55
at 1:	TP (MILLIATE IN SING Again MI 32)
at (2 //3)	[6] 2012: Idae 1555 4 30 30 [avoise paren Fee 215-yet/
	2-value dates 190 Congress 200

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.

- 6. 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

It has been been all the second	ACCIDENT STATEMENT
Date Of Report	19/12/2017 11:24
Date Of Accident	18/12/2017 17:40
Exact Location Of Accident	SELEGIE RD TWDS SERANGOON RD
Country/State of Loss	SINGAPORE
D. Company of the Com	ETAILS OF OWN VEHICLE
Vehicle Registration Number	SKU6598L
Insured/Policyholder	
Name Of Registered Owner	ROSET LIMOUSINE SERVICES PTE LTD
Co Reg No	
Email Address	NOEMAIL
Mobile Phone No	
Alternative Phone No	OFFICE-68445225
Vehicle Particulars	
Manufacturer	ТОУОТА
Model	COROLLA ALTIS
Exact Purpose for which vehicle was being used at time of accident	COMMERCIAL
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	PRIVATE HIRE
Insurance Company	
Name of Insurance Company	EQ INSURANCE COMPANY LTD
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	DMCFHQ17-000185
Cover Note Number	
Driver	
Name of Driver	HAN SAY KWANG

HAN SAY KWANG Name of Driver S0165096C NRIC No 10/11/1950 Date Of Birth OUTDOOR Occupation 05/07/1975 Date Of Driving Pass

42 YEARS AND 5 MONTHS **Driving Experience**

MALE Gender

(LOCAL) +65-82071713 Mobile Number

Fax Number

OFFICE-67378929 Contact Number

NOEMAIL **EMail Address**

Address 56 JLN HARI RAYA

Postcode 578148

Was driver an employee of the Insured's Company NO

If No, Relationship of the Driver with the Insured OTHER - HIRER

Vehicle Registration Number of Driver's Own

Vehicle

Insurance Company of Driver's Own Vehicle

-

NO

NO

YES

NO

NO

SKU9001Y

General Information of the Accident

Type Of Accident COLLISION - HEAD TO REAR

Weather Conditions CLEAR
Road Surface DRY

Other Information

Was any foreign vehicle involved in this accident? NO

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) 2

Details of Police Action

Was the accident reported to the police? NO

If Yes, Please state which Police Station

Was notice of intended Prosecution given?

If Yes, against whom?

Circumstances of Accident

PLEASE REFER TO ATTACHED STATEMENT.

Attachment(s)

Are accident photos available for attachment?

Was there any video captured by Car Camera?

Tras tricle any video suprared by our come.

Was there any audio recorded?

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number

Vehicle Make/Model/Colour

Details Of Properties

Name of Driver NG CHOON SIANG

NRIC/Passport Number S1166615I Contact Number 96370128

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 HAN SAY KWANG

Approximate Age

Injuries Sustain

NECK & BACK

Injured person in which vehicle?

SKU6598L

Were seat belts worn?

YES

Was injured conveyed to hospital by ambulance?

NO

Address Postcode

DETAILS OF INJURED PERSON 2

Name

AYU HSU

Approximate Age

Injuries Sustain

NECK & BACK

Injured person in which vehicle?

SKU6598L

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.
- 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.
- 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.
- 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.
- 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.
- 8. 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
 - 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:
 - 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 Signature
Date & Time:

QVICES

O L

Driver's Signature

(If driver is not the policyholder)

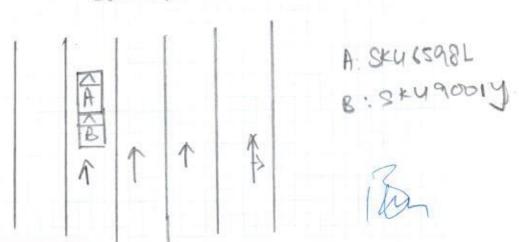
Date & Time:

Reporting Centre Personnel's Signature

Name:

NRIC/FIN No.:

SKETCH PLAN



My car was completely stationary, along Selegie Road towards Serangoon road, and with a safe distance from the front vehicle as the traffic light was red. All of a sudden, I felt an impact from the rear of my vehicle. When I got off my car, I realised that Vehicle B has hit onto the rear of my car.

	100
DECLARATION	94

I/We declare to threading particulars are true in every respect.

DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

Policyholder Date & Time:

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

Reporting Centre Personnel's Signature

Name:

NRIC/FIN No .:

SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

- Complete and submit this form to the individual insurance authorised reporting centre. Please report correctly on the details of the accident to speed up the claim process.

- This form must be filled up by the policy holder and/or authorised driver.

 Information provided must be as fruitful and accurate as possible. Any wilful misrepresentation or withholding of material facts may allow insurance companies to repudiate policy liability.

 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 traffic police department for investigation.

Accident details

Date and time of accident	Date:	18.12-2017	(DD	/MM/YY) Time	: 1740 pm.	(HH:MM)
Exact location of accident		SELEGIE	ROAD	TOWARDS	SERANGUUN	RIAD.

Details of vehicle

Vehicle registration number	Sky 6598L
Vehicle make and model	
Type of vehicle	Saloon MPV CRV Van Others:
Vehicle category	Private Commercial Motorcycle
Purpose of using at said time	The second of th
Are you claiming under your own insurance company?	Yes □ No □ if no, please select: Third part claim Ø Reporting only □

Insurance information

Insurance company	EQ		
Policy number	PW(tt)(B13	-00/85.	THE REAL PROPERTY.
Type of policy	Comprehensive D	Third party fire & theft	TP only a

Insured / Policy holder

Name	ROSET LIMOUSINE SERVICES PTE LTD Male D Female D
NRIC / Fin / Passport number	200406722Z
Contact	6844 5225
Address	53 UBI AVENUE 1 #03-47 PAYA UBI INDUSTRIAL PARK SINGAPORE 408934

Driver

Same as insured above □ (skip to D.O.B)

Name	HAU SAY YWANG	Male D Female D
NRIC / Fin / Passport number	SOIL SOURC	00 \$
Contact	8767 1713 6737 8929	(mfeir office)
Address	So Jaloin Ham Raya, S1578148)	
Email address		
Date of birth	10-11-1950	
Occupation	Indoor Outdoor	
Driving date pass	05.07.1975.	

General information of the accident

Was driver an employee of the insured's company?	Yes No If no, relationship of the driver and insured:	(Inclusive of driver)
No of passenger	02	(Interest of the Control of the Cont
Accident captured by camera?	Yes D No D	
Weather condition	Clear Raining Others:	
Road surface	Dry D Wet a	

Other information

/	Western	The state of the s
Yes	No 🗆	
Yes	No□	
	/	1000

Details of police action

	China and the same		t the which police station
Reported to police?	Yes 🗆	Not	If yes, please state which police station.
Police station name			

Third party vehicle 1

Third party vehicle 1	(B7: #11-76 sc 397940)
Name	NG CHURN SIANG.
Contact number	96310128
NRIC / Fin / Passport number	21166612T
Vehicle registration number	SKN 40013.
Vehicle make model	

Third party vehicle 2

Name	
Contact number	
NRIC / Fin / Passport number	
Vehicle registration number	
Vehicle make model	

Third party vehicle 3

Name	
Contact number	
NRIC / Fin / Passport number	
Vehicle registration number	The state of the s
Vehicle make model	The state of the s

Third party vehicle 4

Name	
Contact number	
NRIC / Fin / Passport number	
Vehicle registration number	
Vehicle make model	Daga 2

Witness 1 Name Witness 2 Name Injured person 1 Han Say Kwans Name Injuries sustained Which vehicle person in? No [] Yese Were seat belts worn? No a Yes a Was injured conveyed to hospital by ambulance? Injured person 2 Ayu Hey Name Injuries sustained Which vehicle person in? No D Yes D Were seat belts worn? Yes u Nop Was injured conveyed to hospital by ambulance? Injured person 3 Injuries sustained Which vehicle person in? No D Yes 🗆 Were seat belts worn? No 🗆 Yes 🗆 Was injured conveyed to hospital by ambulance? Injured person 4 Name Injuries sustained Which vehicle person in?

No a

No a

Yes 🗆

Yes 🗆

Were seat belts worn?

Was injured conveyed to hospital by ambulance?



10 Sin Ming Drive Singapore 575701 Tel: 1800 - CALL LTA (1800 - 2255 582) Fax: (65) 6553 5328/5329

24 MAY 2017

MR.HAN SAY KWANG 56 JALAN HARI RAYA SINGAPORE 578148 Our ref

LTA/VT/APP/A201716480

Your ref

DID

Fax

Dear Sir/Mdm

APPLICATION FOR PRIVATE HIRE CAR DRIVER'S VOCATIONAL LICENCE (PDVL)

Please refer to your application for a Private Hire Car Driver's Vocational Licence (PDVL), which we received on 13/04/2017.

We are pleased to inform you that you have met our preliminary requirements for a PDVL, and you may proceed to register for the PDVL training course. This approval to attend the PDVL training course is valid until 30 June 2018 during which time you may continue to provide chauffeured services after 1 July 2017 until the outcome of your PDVL application is known for until 30 June 2018 whichever is earlier. You are advised to keep this letter in your 1 vehicle at all times as proof of your eligibility to provide chauffeured services.

3 You may register for the PDVL training course at;

Singapore Taxi Academy (STA) The Herencia 46 Kim Yam Road #04-15 Singapore 239351 Tel: 6472 7351

Or visit their website at www.taxi.org.sg or more details

- 4. Please note that you are required to produce proof of your ability to speak, read and understand English² when enrolling for the course at STA³. You are also required to complete the attached medical examination form (with chest X-ray results) duly endorsed and certified by a registered medical practitioner. The medical examination form must be submitted:
 - a) when enrolling for the course at STA4, or

¹ This means the provision of a service whereby a person drive a vehicle that is used for the carriage of passengers for hire or reward.

² Either a copy of your educational certificate showing at least a D7 pass in English for the GCE "O" or "N" Level examinations, or a Level 3 pass in Conversational English under the Workplace Literacy programme.

³ You will be refused from enrolling for the course if you are not able to submit the above-mentioned types of proof to STA at the point of enrolment.

⁴ If you are not able to submit the medical examination form at the point of enrolment for your course, you will be required to submit it to STA at the point of taking the PDVL competency test.

- b) to LTA by 30 June 2017, whichever is earlier.
- Upon the passing of your PDVL course and test and fulfilling all other requirements including but not limited to the Medisave contributions required by the Central Provident Fund Board (CPFB), you will receive a separate notification letter informing you of your PDVL collection date.
- 6. Please note that you will be subject to rules and legislation applicable to the providers of chauffeured services, including without limitation, the Road Traffic Act, the Road Traffic (Public Service Vehicles) Rules, the Road Traffic (Public Service Vehicles) (Vocational Licences and Conduct of Drivers, Conductors, Trishaw Riders and Passengers) Rules, and applicable legislation on vocational licence demerit points.
- 7. During the period up to the time you receive your PDVL, LTA may reject or cancel your PDVL application and revoke this approval, by written notice to you if:
 - a. you do not qualify for, or are assessed to be unsuitable to be granted, a PDVL pursuant to any legislation applicable to providers of chauffeured services;

b. any of the information in your application form is false or inaccurate;

- if you are not employed as a private hire car driver in a Chauffeured Services Company⁵ for a continuous period exceeding 3 months⁶;
- d. you have failed to submit the medical examination form in accordance with paragraph 4 above; or
- e. you have not completed the PDVL training course and passed the competency test by 30 June 2018.
- Upon such rejection or cancellation, you will have to immediately stop providing chauffeured services until such time when you have obtained a valid PDVL.

Yours sincerely

ALLISON TAN (MS)

Fairville So

MANAGER

VOCATIONAL LICENCE SERVICES

TAXI & VOCATIONAL LICENCE SERVICES DIVISION

⁵ This refers to a person (including a company) who, in the course of a business, provides chauffeured services or accepts or makes provision for the invitation or acceptance of bookings for chauffeured services and communicates such bookings to drivers to carry out that chauffeured service.

⁶ Please ensure that you remain as an employee of any Chauffeured Services Company during the transition period (i.e. from 1 July 2017 to 30 June 2018) and after you obtain a PDVL. Please note that you are required to keep LTA updated on your employer details in terms of Chauffeured Services Company name, start date and end date of your employment at all times via lta_pdvl@lta.gov.sg.



Dear Partner,

Congratulations! Your Private Hire Car Driver's Vocational License (PDVL) application has been approved by LTA. Please find enclosed the official approval letter from LTA.

As you have also passed your medical examination, you may now attend the PDVL training course, which is a requirement to attain your PDVL. Please follow the steps below to register for training:

Step 1

Head down to the Singapore Taxi Academy (STA) at 46 Kim Yam Road, #04-15, The Herencia, Singapore 239351. Please bring along copies of the following documents:

- NRIC
- Driver's License
- Approval Letter from LTA
- Certificate of English Proficiency. Acceptable documents are your GCE 'O' or 'N' level pass in English (Grade D7 and above), or Workplace Literacy (WPL) programme pass in English (level 3 or higher).1
- Original Medical Report

Step 2

Stop by the Grab office at STA to pick up your medical examination report. You will need to submit the original medical documents to STA in order to register for your course.

Proceed to the STA counter to select your preferred PDVL training date and make payment for the course (NETS and cheque accepted). Don't worry, these are entirely claimable through SkillsFuture and/or Grab! The fees breakdown (inclusive of 7% GST) is as follows:

- PDVL Course + Test Fees \$128.40
- PDVL Course Training Materials \$26.75

How to claim your PDVL training course fees

For Singaporeans above 25 years old, you have an initial \$500 credits in your SkillsFuture account. Your PDVL training course and test fees are claimable from SkillsFuture. Login to the SkillsFuture portal using SingPass and follow the instructions to submit your claim here: http://www.skillsfuture.sg/credit/submita-claim

Grab will cover your training materials fee, which are not claimable from SkillsFuture. Please follow the steps to submit your claim through this website: http://grb.to/pdvlclaims

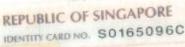
If you are ineligible for SkillsFuture credits or do not have sufficient credits in your account, Grab will cover your training costs. You can submit your claim using the Grab PDVL expense claims form above. You may also stop by the Grab office at STA, and we will be happy to guide you through the steps for claiming your PDVL training fees.

If you have other questions about the PDVL application process, please feel free to email Grab Support at support.sg@grab.com or call us at 6655 0005.

Thank you for choosing Grab!

If you have lost or misplaced your GCE certificate(s), you may wish to purchase a Statement of Results from the Singapore Examinations and Assessment Board: http://www.seab.gov.sg/pages/purchase_of_SOR.asp (not reimbursable). If you have lost or misplaced your WPL certificate; please login to your SkillsConnect account with SingPass (https://www.skillsconnect.gov.sg/web/guest/home), click on view achievement, find the certificate and print it out. If you do not have a certificate of English proficiency, you may register to take a WPL-Computer Adaptive Test (WPL-CAT). The cost of this test will be reimbursed by Grab.









HAN SAY KWANG

仕 韓

CHINESE

10-11-1950

CHINA

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

Class 2A Class 2

Class 3

Class 4

Class 5

Metercycles not exceeding 200 cc Metercycles between 201 cc and 400 cc Motorcycles exceeding 400 cc

Motor Cars and Motor Tractors the weight of which unladen does not exceed 2500 kilograms fleatry Motor Cars and Motor Tractors the weight of which unladen exceeds 2500 kilograms Motor Vehicles which are not constructed

thimselves to carry any load and the weight of which unladen exceeds 7250 kilograms

PASS DATE

69 Jan 1977 03 Jan 1977 03 Jan 1977

05 Jul 1976 03 Jun 1976

10 Feb 1977

NP 428A





EQ Insurance Company Limited

5 Maxwell Road #17-00 Tower Block MND Complex Singapore 069110 tel 65 6223 9433 | fax 65 6224 3903 | www.eqinsurance.com.sg rog no. 1978-00490-N



CERTIFICATE OF INSURANCE

ROAD TRANSPORT ACT 1987 (MALAYSIA)

THE MOTOR VEHICLES (THIRD-PARTY RISKS) RULES, 1959 (FEDERATION OF MALAYSIA)

THE MOTOR VEHICLES (THIRD-PARTY RISKS AND COMPENSATION) ACT (CAP. 189 OF THE REVISED EDITION)

(REPUBLIC OF SINGAPORE)
THE MOTOR VEHICLES (THIRD-PARTY RISKS AND COMPENSATION) RULES, 1996 EDITION(REPUBLIC OF SINGAPORE)
OR ANY AMENDMENT, ACT OR ACTS PASSED IN SUBSTITUTION THEREOF.

COMMERCIAL VEHICLE FLEET Comprehensive

Certificate No.: DMCFHQ17-000185

HQ17-000185 Form: LCVH Excess:

 Index Mark and Registration Number of Vehicles SKU6598L Section 1 SGD1,500.00
Outside Singapore SGD2,000.00
Section 2 SGD2,000.00
Outside Singapore SGD2,000.00
YEIDR (Section 2) SGD4,000.00

Name of Policyholder ROSET LIMOUSINE SERVICES PTE, LTD.

 Effective Date of the Commencement of Insurance for the purpose of the Act 01/11/2017

 Date of Expiry of Insurance 31/10/2018

5. Person or Classes of Persons entitled to drive*

Any person who is Authorised to drive on the Insured'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 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. And provided further that the Motor Vehicle is registered under the Road Traffic Act has not been cancelled at the time of accident loss or damage.

6. Limitations as to use*

LIMITATIONS AS TO USE

Use for social domestic and pleasure purposes and business purposes of any person whom the vehicle is hired

THE POLICY DOES NOT COVER

(1) Use for racing pace-making reliability trial or speed-testing

(2) Use whilst drawing a trailer except the towing (other than for reward) of any one disabled mechanically propelled vehicle

*Limitations rendered inoperative by Section 8 of the Motor 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.

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) or and Amendment, Act or Acts passed in substitution thereof.

Authorised Signatory EQ Insurance Company Limited

unwit/HO/B000042/NEWSTATE STENHOUSE (

