

**Sompo Insurance Singapore Pte. Ltd.**

50 Raffles Place, #05-01/06 Singapore Land Tower, Singapore 048623
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Co. Reg. No.: 198905490E | GST Reg. No.: M200903196

Certificate No : **SS1650010**

SHIFTSECURE Certificate of Insurance

The Certificate of Insurance shall be read in conjunction with the terms, conditions and exclusions of the SHIFTSECURE INSURANCE policy wordings (ref: MQMSS.01).

Insured	:	LEE JIAJIN
Address	:	BLK 420 CLEMENTI AVE 1 #31-211 SINGAPORE 120420
Vehicle Registration No.	:	SJR9891Y
Vehicle Make & Model	:	AUDI A4 2.0TFSI S-TRONIC
Chassis No.	:	WAUZZZ8K29A230697
Period of Insurance	:	From 04/05/2016 To 03/05/2019
Type of Plan	:	3-Year Plan (Cover up to 90,000 km on odometer)
Sum Insured	:	Cost of repair or cost of replacement of the transmission system with a Reconditioned / Rebuilt Unit
Time Excess	:	90 days from policy inception date
Warranty	:	6 months warranty from date of repair or replacement by Accord Auto Services Pte Ltd
Territorial Limit	:	Singapore

Signed for and on behalf of
SOMPO INSURANCE SINGAPORE PTE. LTD.

Authorized Signatory

Intermediary Name: ACCORD INSURANCE AGENCY - SHIFTSECURE
Intermediary Code : 11A17508
Date of Issue : 04/05/2016 18:03:39

Summary of Policy Terms and Conditions under SHIFTSECURE Insurance. For full policy terms and conditions, please refer to the Policy Wording POL MQMSS.01

TRANSFERABILITY

No one is entitled to make a claim or receive a benefit from this Insurance except the Insured.

At the Company's sole discretion and subject to the Policy terms and conditions, the Company may permit the transfer of this Insurance to a new individual owner subject to the following -

- (a) The Company is notified within 30 days of the Insured Vehicle sale subject to an administration fee;
- (b) The new owner must produce proof of change of ownership; and
- (c) The new owner is an individual owner that fits the definition of the Insured. The Company does not accept transfer of the Insured Vehicle to a dealer or motor trader. If the Insured Vehicle is sold to or through a dealer or motor trader, this Insurance is invalid until the Insured Vehicle is sold to and registered in the name of a private individual owner.

If the Insured purchased the Insured Vehicle under a finance agreement, i.e. hire purchase contract, and the Insured Vehicle is taken back, auctioned or otherwise disposed of due to the Insured's failure to make any instalment payment or his/her breach of any other terms and conditions under the contract, which results in foreclosure of the Insured's possession, ownership or the right of use over the Insured Vehicle, the Insured shall be deprived of all the benefits under this Insurance and shall not be entitled to transfer this Insurance in any manner whatsoever and the Company will not accept any request made by the Insured for transfer of this Insurance.

MAJOR EXCLUSIONS

Excluding loss or damage caused by or arising from

- (a) Mechanical or Electrical Breakdown covered by any other warranty (including the 6 months repair warranty from date of repair/replacement provided by the Authorised Workshop) or entitlement (including any Manufacturer's Vehicle Warranty)
- (b) unauthorised modifications made to the Insured Vehicle or its components
- (c) flooding, accident, neglect or improper use
- (d) the failure to service the Insured Vehicle in accordance with the Service Requirement of the manufacturer or in accordance with the prescribed Service Intervals
- (e) slight irregularities not recognized as affecting quality or function of the Insured Vehicle or parts such as slight noise or vibration and defects appearing only under particular or irregular operations
- (f) any failure to follow the manufacturer's operating guidelines (located in owner's manual) or Mechanical or Electrical Breakdown attributable to the usage of the Insured Vehicle exceeding the manufacturer's operating limitations
- (g) any faults in workmanship or materials in respect of repairs, any pre-existing faults prior to the inception of this Insurance
- (h) unauthorized repair/repairs carried out by other workshops or repairers
- (i) faults diagnosed during the servicing of the Insured Vehicle
- (j) normal maintenance, gradual deterioration, wear and tear
- (k) the wilful act or wilful negligence of the Insured or any other person with the connivance of the Insured; or
- (l) fraud or dishonest or unlawful act of the Insured or any other person with the connivance of the Insured

OBLIGATION OF THE INSURED

- (a) The Insured shall take all reasonable steps to ensure that the Insured Vehicle is maintained in an efficient and roadworthy condition and that it is not habitually or intentionally overloaded and that Government and other regulations relating to the operation of Insured Vehicle are complied with.
- (b) To qualify for indemnity under this Insurance, Insured must:
 - i. present the Insured Vehicle to an Authorised Workshop as soon as reasonably possible after becoming aware of any defect;
 - ii. ensure that the Insured Vehicle is properly, regularly and punctually serviced in accordance with the recommended Service Intervals;
 - iii. in all cases, before any warranty work is carried out to the Insured Vehicle, produce the Service History Log duly stamped to show what servicing work has been completed;
 - iv. inform the Authorised Workshop as soon as possible of any defect or failure in the Insured Vehicle's odometer or of the fitting of any replacement odometer to the Insured Vehicle

It is warranted that the Automatic Transmission Fluid of the Insured Vehicle be changed at the Policy inception or by the mileage specified in the Certificate of Insurability. Thereafter, the Automatic Transmission Fluid must be changed at regular intervals recommended by the Vehicle manufacturer under its Preventive Maintenance Schedule, but not exceeding an interval of every 40,000km on odometer, whichever shall be the earlier.

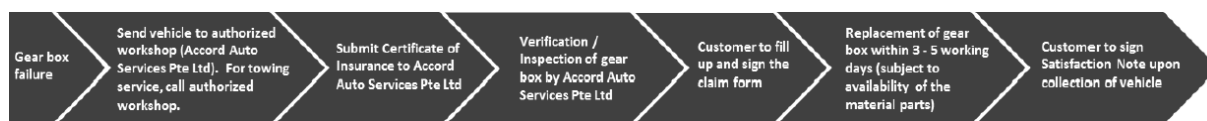
Note: Failure to perform the required maintenance to the Insured Vehicle on a timely basis in accordance with the Service Intervals will invalidate this Insurance.

14 DAYS FREE LOOK PERIOD

In respect of coverage with "Free Look" provision, the Insured may return the original policy document to the Company or intermediary if the Insured decides to cancel the cover during the "Free Look" period. In such an event, the Insured is entitled to a full refund of the premium paid to the Company provided that no claim has been made under the insurance. The Policy will then be deemed as void from inception and the Company shall not be liable for any claims occurring prior to the return of the Policy.

CLAIMS PROCEDURE

- (a) In the event of any occurrence which may give rise to a claim or likely to give rise to a claim under this Policy, the Insured shall as soon as reasonably possible present the Insured Vehicle for inspection at the Authorised Workshop. The Insured is required to furnish all the necessary information and documentary evidence as the Company and/or the Authorised Workshop may require.
- (b) The Company by its agents or servants shall be entitled to examine the nature and extent of all damage to the Insured Component before it is repaired. The Company has this right whether or not the Insured is entitled or intends to claim an indemnity under this Policy for the damage to the Covered Component.
- (c) The Company shall be entitled to any damaged Covered Component for which a claim is paid under the Policy and the Insured shall execute all such assignments and assurances of such Covered Component as may be reasonably required.
- (d) The liability of the Company under this Policy in respect of any Covered Component shall cease if repairs or replacement are not carried out at the Authorised Workshop or are executed without the Company's consent.



Authorized Workshop Contact No.: 6271 7433

Underwritten By:

