



AXA Insurance Pte Ltd  
1500 880 4888 (Within Singapore)  
(65) 6880 4888 (International)  
(65) 6880 4740  
customers.care@axa.com.sg  
www.axa.com.sg

## Certificate of Insurance

Motor Vehicles (Third-Party Risks and Compensation) Act, (Chapter 186)-Motor Vehicles (Third-Party Risks and Compensation) Rules, 1987-Road Transport Act, 1987 (Malaysia)  
Motor Vehicles (Third-Party Risks) Rules, 1979 (Malaysia)

### Policy details

Polyholder name	YEO KIM CHONG	Certificate number	GA301254 / 1
Cover	Comprehensive	Chassis number	JS4E2C3350000765
Plan name	Essential	Engine number	M16A1317373
NCD applicable	50%		
Vehicle registration number	SAS4221		
Period of insurance	from 12/12/2017 to 12/12/2018 (both dates inclusive)		
Finance loan company	Nil		

Account number  
04242

### Persons or classes of persons entitled to drive\*

- (a) The Polyholder  
(b) Any Named Driver as stated in the Policy:  
1. YEO FU QIANG ROY  
(c) Any person who is driving on the Polyholder'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.

### Limitation as to use\*

Use only for social, domestic and pleasure purposes and for the Polyholder's business.  
The policy does not cover - use for hire or reward, racing, pace-making, reliability trial, speed testing, the carriage of goods other than samples in connection with any trade or business or use for any purpose in connection with motor traffic, or when the Motor Car, whether stationary, is used or otherwise, is in or on, a racing track, circuit, route, course or any other roads by whatever name called that are typically used for racing, pace-making or such similar purposes.  
\* Limitations rendered operative by Section 8 of the Motor Vehicles (Third-Party Risks and Compensation) Act, (Chapter 186) and Section 95 of the Road Transport Act, 1987 (Malaysia), are not to be included under these headings.

EXCESS	Basic Own Damage Excess	\$50,000.00
	Windscreen Excess	\$50,000.00

An Additional Excess is applicable as follows:  
1. \$35,000 for unlicensed Authorised Driver  
2. \$35,000 for declared Young and Inexperienced Driver  
3. \$35,000 for undetected Young and Inexperienced Drivers. This additional excess is reduced to \$32,500 if You have chosen AXA Premium Workings.

### Additional clauses & endorsements to your policy

Nil

(We hereby certify that the policy to which this Certificate relates is issued in accordance with the provision of the Motor Vehicles (Third Party Risks and Compensation) Act, (Chapter 186) and Part IV of the Road Transport Act, 1987 (Malaysia).)

AXA Insurance Pte Ltd

Authorised signature

### Important note

Polyholders are warned that on the sale of a motor vehicle they must surrender the Certificate of Insurance and the Policy to the insurance company. If the Certificate of Insurance has been lost or destroyed a Statutory Declaration to the effect must be made. Failure to comply with this obligation is an offence under the Motor Vehicle (Third-Party Risks and Compensation) Act (Cap. 186).  
The Premium Warranty Clause requires the premium to be paid in full within a specific period failing which there would be no liability under the policy, renewal certificate, endorsement etc.

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