



redefining / insurance

AXA Insurance Pte Ltd
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Certificate of Insurance

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

Policy details

Policyholder name	OW CHUN MING @ VICTOR OW	Certificate number	GA164397 / 1
Cover	Comprehensive	Chassis number	SAJAC22F3CLV31111
Plan name	Private	Engine number	11112516085508PN
NCD applicable	50%		
Vehicle registration number	SKF78788		
Period of Insurance	from 01/03/2017 to 28/02/2018 (both dates inclusive)		
Finance loan company	Nil		

account number
00914

Persons or classes of persons entitled to drive*

- (a) The Policyholder
(b) Any Named Driver as stated in the Policy:
1. OW KAR MUN CARMEN
3. ZULKIFLI BIN RAKIDIN
(c) Any person who is driving on the Policyholder's order or with their permission
2. TAN JUN YOU BRYAN
4. RAHMAN BIN KASIM

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 Policyholder'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 trade; or when the Motor Car, whether stationary, in use 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 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.

EXCESS	Basic Own Damage Excess	SGD 700.00
	Windscreen Excess	SGD 100.00

An Additional Excess is applicable as follows:

1. S\$500 for unnamed *Authorised Driver*
2. S\$500 for declared *Young and Inexperienced Driver*
3. S\$5,000 for undecclared *Young and Inexperienced Drivers*. This additional excess is reduced to S\$2,500 if You have chosen AXA Premium Workshops.

Additional clauses & endorsements to your policy

Additional Clause 1

with effect from 09/06/2017 include

(1) Named driver : RAYME BIN MOHAMED TAHIR

NRIC NO.: S6843893D

DOB: 17/11/1968

GENDER: MALE

MARITAL STATUS: MARRIED

OCCUPATION: DRIVER

DRIVING EXPERIENCES: SINCE 17/04/1989

(2) NAMED DRIVER: MUHAMMAD AZLI BIN MD ALI

NRIC NO.: S8930141F

DOB: 06/09/1989

GENDER: MALE

MARITAL STATUS: MARRIED

OCCUPATION: DRIVER

DRIVING EXPERIENCES: SINCE 25/05/2009

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