Date In: 3 3 18-15:26	Jeb description		Date &Time Completed	Done by
Ref No: NA / FCZ 1800 4/17/24	SAS e-filing			
Veh No: SFY8732L	E-mail (within	Shrs, AIC 2hrs)		
D.O.A: 3/3/18-11:30	i-Motor Clair			
	i-Motor W/O	(Within: OD 2hr	i, 7'P 4hrs)	
OD TP Reporting Only	i-Photo Uplo		1	
	Assessment/Su	irvey Report		
TP Insurer:	Ass't Report b	y Fax / Hand t	o Owner/Wksp	
Preferred Wksp / INC Assign Wksp / QW: (ax:
TP Particulars: Veh No: 500	c1/333	INC ()/Non-INC()	
Owner / Driver: (Tel:)
	Period: ()	Cover Type: ()_
Confirmed by : (Date:	Time:)
	Note-Bet Status (V		0%; P: 21-79%. P: 80-1	00%]
Year of Registration: ()	Warranty: YES (,)	
	1,000 ()/\$2,000		A STATE OF THE STATE OF	494 . 14 4
General Remarks;				Art Services
() Walk-In Customer : Customer's in	formation strictly Cor	ofidential & St	rictly NO refer of repairer.	
		indential & St	icay 140 Islai di Taponon.	
() Total Loss Case : to e-mail Insu	irer URGENTLY.	**		
Drive-In ()/ Towed-In (); Invo	ice: YES () / N	10 (); T	owing Co: ()
and the second second				7 F 20 - A SP 20 10 A 1
Damagles (IAC) Challent C709 CC1C)	Application of the state of the		Date & Time Commie ad	Done by
Remarks:- (INC horline: 6788 6616)			Date&Time Completed*	Done by
1) Apply for Transport Allowance ())	Date&Tirris Completed	Done by
))	Date&Time Completed	Done by
1) Apply for Transport Allowance ()	/ Courtesy Car ()))	Date&Time Completed	Bone by
1) Apply for Transport Allowance (). 2) QC Check / Post Repair Inspection 3) Upload Resurvey Photo [Repair Cost >	/ Courtesy Car ()))	Date&Time Comple s4	Done by
Apply for Transport Allowance () QC Check / Post Repair Inspection	/ Courtesy Car ()		Done by
1) Apply for Transport Allowance (). 2) QC Check / Post Repair Inspection 3) Upload Resurvey Photo [Repair Cost > Injury:	/ Courtesy Car ()	Date&Time Completed	Bone by
1) Apply for Transport Allowance (). 2) QC Check / Post Repair Inspection 3) Upload Resurvey Photo [Repair Cost > Injury:	/ Courtesy Car ()		Bone by
1) Apply for Transport Allowance (). 2) QC Check / Post Repair Inspection 3) Upload Resurvey Photo [Repair Cost > Injury:	/ Courtesy Car ()		Done by
1) Apply for Transport Allowance (). 2) QC Check / Post Repair Inspection 3) Upload Resurvey Photo [Repair Cost > Injury:	/ Courtesy Car ()		Done by
1) Apply for Transport Allowance (). 2) QC Check / Post Repair Inspection 3) Upload Resurvey Photo [Repair Cost > Injury:	/ Courtesy Car ()		Done by
1) Apply for Transport Allowance (). 2) QC Check / Post Repair Inspection 3) Upload Resurvey Photo [Repair Cost > Injury:	/ Courtesy Car ()		Done by
1) Apply for Transport Allowance (). 2) QC Check / Post Repair Inspection 3) Upload Resurvey Photo [Repair Cost > Injury : Date/Time Actions	/ Courtesy Car (
1) Apply for Transport Allowance (). 2) QC Check / Post Repair Inspection 3) Upload Resurvey Photo [Repair Cost > Injury:	/ Courtesy Car (Invoice Pre		Ame (S) Amu
1) Apply for Transport Allowance (). 2) QC Check / Post Repair Inspection 3) Upload Resurvey Photo [Repair Cost > Injury: Date/Time Actions NAIRO 1377.	/ Courtesy Car (1) AR : Accident	paration Checklist Reporting (\$30);	And (S) And
1) Apply for Transport Allowance (). 2) QC Check / Post Repair Inspection 3) Upload Resurvey Photo [Repair Cost > Injury : Date/Time Actions NAIRO 1377. Claimant's Particulars :-	/ Courtesy Car (1) AR : Accident 2) DA : Damage	paration Checklist Reporting (\$30); Assessment (\$100); INC (\$8	And (S) And
1) Apply for Transport Allowance (). 2) QC Check / Post Repair Inspection 3) Upload Resurvey Photo [Repair Cost > Injury : Date/Time Actions NAIRO 1377. Claimant's Particulars :-	/ Courtesy Car (1) AR : Accident 2) DA : Damege 3) TF : Towing F 4) FT : Follow-T	naration Checklist Reporting (\$30); Assessment (\$100); INC (\$8 through Survey	And (\$) Add (\$) Add (\$) (\$) (\$) (\$) (\$) (\$) (\$) (\$) (\$) (\$)
1) Apply for Transport Allowance (). 2) QC Check / Post Repair Inspection 3) Upload Resurvey Photo [Repair Cost > Injury : Date/Time : Actions NAIRO 1377. Claimant's Particulars :- priver/Owner:	/ Courtesy Car (1) AR : Accident 2) DA : Damege 3) TF : Towing F 4) FT : Follow-T 5) FT : Follow-T	Daration Checklist Reporting (\$30); Assessment (\$100); INC (\$8 co) through Survey (Resurvey)	Ant (\$) And (\$) 100 17545 5120 530
1) Apply for Transport Allowance (). 2) QC Check / Post Repair Inspection 3) Upload Resurvey Photo [Repair Cost > Injury : Date/Time Actions NAIRO 1377. Claimant's Particulars :- priver/Owner: ontact No:	/ Courtesy Car (1) AR : Accident 2) DA : Damage 3) TF : Towing F 4) FT : Follow-T 5) FT : Follow-T For claiming a 6) TR : Re-inspe	Daration Checklist Reporting (\$30); Assessment (\$100); INC (\$8 tee \$40 through Survey through Survey (Resurvey) gainst INC Only (wef 10 Jan 2005)	Ant (\$) Am Tit Bill Add 200 2545 5120 530 375
1) Apply for Transport Allowance (). 2) QC Check / Post Repair Inspection 3) Upload Resurvey Photo [Repair Cost > Injury : Date/Time Actions NAIRO 1377. Claimant's Particulars :- priver/Owner: ontact No:	/ Courtesy Car (1) AR: Accident 2) DA: Damage 3) TF: Towing F 4) FT: Follow-T 5) FT: Follow-T For claiming 8 6) TR: Re-inspe 7) N1: Idao DA	Daration Checklist Reporting (\$30); Assessment (\$100), INC (\$8 to hrough Survey hrough Survey (Resurvey) gainst JNC Only (wef 10 Jan 2005) plion + SMRT Survey	Ant (\$) Am Tit Bill Add 200 2545 5120 530
1) Apply for Transport Allowance (). 2) QC Check / Post Repair Inspection 3) Upload Resurvey Photo [Repair Cost > Injury : Date/Time Actions NAIRO 1377. Claimant's Particulars :- priver/Owner: ontact No:	/ Courtesy Car (1) AR: Accident 2) DA: Damage 3) TF: Towing F 4) FT: Follow-T 5) FT: Follow-T For claiming s 6) TR: Re-inspe 7) N1: Idae DA 8) NTUC Additional control of the control of th	Daration Checklist Reporting (\$30); Assessment (\$100), INC (\$8 to hrough Survey hrough Survey (Resurvey) gainst JNC Only (wef 10 Jan 2005) plion + SMRT Survey	Ant (\$) Am Tit Bill Add 200 2545 5120 530 375
1) Apply for Transport Allowance (). 2) QC Check / Post Repair Inspection 3) Upload Resurvey Photo [Repair Cost > Injury : Date/Time Actions NAIRO 1377. Inimant's Particulars :- priver/Owner: ontact No: amaged Portion:	/ Courtesy Car (1) AR: Accident 2) DA: Damage 3) TF: Towing F 4) FT: Follow-T 5) FT: Follow-T For claiming 8 6) TR: Re-inspe 7) N1: Idao DA 8) NTUC Addition	Daration Checklist Reporting (\$30); Assessment (\$100); INC (\$8 tee \$40 through Survey through Survey (Resurvey) gainst INC Only (wef 10 Jan 2005 thion + SMRT Survey that Services.	Ant (\$) Am Tit Bill Add 200 2545 5120 530 375
1) Apply for Transport Allowance (). 2) QC Check / Post Repair Inspection 3) Upload Resurvey Photo [Repair Cost > Injury : Date/Time Actions NAIRO 1377. Inimant's Particulars :- priver/Owner: ontact No: amaged Portion:	/ Courtesy Car (1) AR: Accident 2) DA: Damage 3) TF: Towing F 4) FT: Follow-T 5) FT: Follow-T For claiming s 6) TR: Re-inspe 7) N1: Idae DA 8) NTUC Addition OIL* *N5: Courtes) *N6: Repair C	Daration Checklist. Reporting (\$30); Assessment (\$100); INC (\$30)	And (\$) Ami 78. Bill Add 100 175.45 5120 530) \$775 \$160
1) Apply for Transport Allowance (). 2) QC Check / Post Repair Inspection 3) Upload Resurvey Photo [Repair Cost > Injury : Date/Fime Actions NAIRO 13 77. Claimant's Particulars :- oriver/Owner: ontact No: armaged Portion: C Checked by (Engr-In-Charge):	/ Courtesy Car (1) AR: Accident 2) DA: Damage 3) TF: Towing F 4) FT: Follow-T 5) FT: Follow-T For claiming s 6) TR: Re-inspe 7) N1: Idae DA 8) NTUC Addition OD.* *N5: Courtes) *N6: Repair C *N7: Fost Rep	paration Checklist Reporting (\$30); Assessment (\$100); INC (\$30);	And (S) Ama 78. Bill Add 100 10545 5120 530 1) 575 5160 55 510 525
1) Apply for Transport Allowance (). 2) QC Check / Post Repair Inspection 3) Upload Resurvey Photo [Repair Cost > Injury : Date/Time Actions NAIRO 1377. Claimant's Particulars :- Driver/Owner: Contact No: amaged Portion: C Checked by (Engr-In-Charge): anditors! Comments :-	/ Courtesy Car (1) AR: Accident 2) DA: Damage 3) TF: Towing F 4) FT: Follow-T 5) FT: Follow-T For claiming s 6) TR: Re-inspe 7) N1: Idae DA 8) NTUC Addition OD* *N5: Courtesy *N6: Repair C *N7: Fost Rep *N8: DV / Co	paration Checklist Reporting (\$30); Assessment (\$100); INC (\$8 tee \$40 through Survey through Survey (Resurvey) gainst INC Only (wef 10 Jan 2005 thion + SMRT Survey that Services Car / Tpt Allowante to-ordination air Inspection licet Excess Coordination	And (S) Amil (10) Add
1) Apply for Transport Allowance (). 2) QC Check / Post Repair Inspection 3) Upload Resurvey Photo [Repair Cost > Injury : Date/Fime Actions NAIRO 13 77. Claimant's Particulars :- oriver/Owner: ontact No: armaged Portion: C Checked by (Engr-In-Charge):	/ Courtesy Car (1) AR: Accident 2) DA: Damage 3) TF: Towing F 4) FT: Follow-T 5) FT: Follow-T For claiming s 6) TR: Re-inspe 7) N1: Idae DA 8) NTUC Addition OD* *N5: Courtesy *N6: Repair C *N7: Fost Rep *N8: DV / Co	paration Checklist. Reporting (\$30); Assessment (\$100); INC (\$30)	And (S) Ama 78. Bill Add 100) 10/545 \$120 \$30 10) \$75 \$160 \$51 \$51 \$51 \$51 \$51 \$525 \$55

SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

- Please report correctly the details of the accident to speed up the claims process.
- 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.

Any false reporting may be referred to the Police for investigation.

- 6. This 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.
- 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 aforesaid.

and distance.			
Charles III Property and the American	ACCIDENT STATEMENT		
Date Of Report	03/03/2018 15:26		
Date Of Accident	03/03/2018 11:30		
Exact Location Of Accident	SLIP RD SIN MENG DR TWDS SIN MENG RD		
Country/State of Loss	SINGAPORE		
all the second of the second	DETAILS OF OWN VEHICLE		
Vehicle Registration Number	SFY8332L		
Insured/Policyholder			
Name Of Registered Owner	KOH SOON HENG		
NRIC No	S1195472C		

 Mobile Phone No
 (LOCAL) +65-96189713

 Alternative Phone No
 OFFICE-96189713

Vehicle Particulars

Email Address

Manufacturer TOYOTA

Model COROLLA ALTIS 1.6 AUTO

Exact Purpose for which vehicle was being used at

time of accident

PRIVATE USE

NOFMAIL

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 CAR

Insurance Company

Name of Insurance Company MS FIRST CAPITAL INSURANCE LTD

Type Of Coverage COMPREHENSIVE

Fleet Policy NO

Policy Number D-17087355MVPC

Cover Note Number

Driver

Name of Driver KOH SOON HENG

 NRIC No
 \$1195472C

 Date Of Birth
 02/10/1955

 Occupation
 INDOOR

 Date Of Driving Pass
 22/05/1976

Driving Experience 41 YEARS AND 9 MONTHS

Gender MALE

Mobile Number (LOCAL) +65-96189713

Fax Number

Contact Number OFFICE-96189713

EMail Address NOEMAIL

Address 135 SERANGOON AVENUE 3

#02-12 556114

Postcode 5

Was driver an employee of the Insured's Company NO

If No, Relationship of the Driver with the Insured OWNER

Vehicle Registration Number of Driver's Own

Vehicle

78-176-171

Insurance Company of Driver's Own Vehicle

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

Number of vehicles involved in the accident 2

Was any body injured in the Accident?

Was any injured conveyed to hospital by

ambulance?

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)

Passenger 1

NAME:

NO

NO

2

NO

NO

.

GENDER: : MALE

Details of Police Action

Was the accident reported to the police?

If Yes, Please state which Police Station

Was notice of intended Prosecution given?

If Yes, against whom?

Circumstances of Accident

REFER TO STATEMENT.

Attachment(s)

Are accident photos available for attachment?

YES

NO

Was there any video captured by Car Camera?

Was there any audio recorded?

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number

Vehicle Make/Model/Colour

Details Of Properties

Vehicle Category

Verlicie Gategory

Name of Driver MARCUS

NRIC/Passport Number

Contact Number

Address

Postcode

Insurance Company Name

Nature Of Damage

No. Of Passenger (Including Driver)

PRIVATE CAR

MARCUS PANG

S9513159Z

1

SJK1133S

Page 2 of 21

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 <u>truthful and accurate as possible</u>. Any wilful misrepresentation or withholding of material facts may allow insurance companies to <u>repudiate policy liability</u>.
- 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's Signature Date & Time:

Driver's Signature (If driver is not the policyholder)

Date & Time:

Reporting Centre Per Name:

NRIC/FIN No .:

sprinel's Signature

DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

Rola to	spatement.
retu To	of Eminy.
_	

DECLARATION

I/We declare the foregoing particulars are true in every respect.

Policyholder's Signature

Date & Time:

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

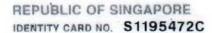
NRIC/FIN No.:

ON STATED DATE AND TIME, I WAS STARTIONARY STOPPED WITHIN THE STOPPIN LINE THE SLIP RD SIN MENG DR TO GIVE WAY FOR VEHICLE AT THE MAIN ROAD. SUDDENLY VEHICLE B HIT ONTO MY VEHICLE REAR PORTION.

ACCIDENT STATEMENT

ACCIDENT DATE:	3./3./18 J(DD/MM/YY	YY), TIME:(1 : 30)(HH:MM) .
			- 10 10
LOCATION: JEP	Rd Sin Mang Dr two	ds an Meng Rd	
	VELICIE	. 14	536
1. DETAILS OF	NUMBER: SEY8332L	7317/L	
	CE COMPANY: FC1	* 1*	32
CIPOLICY NI	IMREP:	•	1790
d)POLICY TY	PE: (COMPREHENSIVE / THIRD P	ARTY / THIRD PARTY FIRE	KTHEFT)
e)MAKE & M			1.0
fITYPE:/SALC	ON / COUPE / MPV /VAN / LOI	RRY / MOTORCYCLE. / OT	HERS)
	ATEGORY: (PRIVATE / COMMER		· ***
	OF USING AT ACCIDENT TIME:_	Private use	***
	LAIMING UNDER YOUR OWN IN	SURANCE (YES/NO)	
	SE STATE (THIRD PARTY CLAIM /		
2. INSURED / PO			
A)NAME: 1		(MALE / FEM	ALE)
b)NRIC/FIN/F		CONTACT: 9618	77.13
c)ADDRESS:	135 Stranger grenne 3	\$ 02-12 (556114)	X HO OF
	<u> </u>		
* CONTINUE	TO 3.d IF DRIVER ALSO POLICY I	HOLDER	. (Including d
3. DRIVER			(2)
a)NAME:	(172)	(MALE / FEM.	ALE) * MALE
b)NRIC/FIN/P	ASSPORT:	CONTACT:	
c) ADDRESS:_			- united to to the same
man and the area	1 108		
		D/MM/YYYY)	*
e)OCCUPATION	ON: (INDOOR / OUTDOOR)	76	*
1) YEARS OF D	RIVING EXPRERIENCE: 23 6 16 AN EMPLOYEE OF THE INSU	DED'S COMPANY? (VES	(NO)
	TIONSHIP OF THE DRIVER WI		(2.0)
	ONDITION: (CLEAR / RAINING		
	ACE: (DRY / W.ET / OTHERS	. ,	
	Y INJURED (YES / NO)		
	O POLICE (YES / NO)	<u> </u>	
	E STATE WHICH POLICE STATIO	N: .	- market
8. THIRD PARTY V	EHICLE		21
a) VEHICLE I	NUMBER: SIC11375	MODEL:	*No of passo
b) DRIVER'S	NAME: MGCOUS 19Mg		- Clududing du
c) NRIC/FIN/	PASSPORT: 595 13 159 2	CONTACT:	- Charles as
9. THIRD PARTY V	EHICLE	5	()
d) VEHICLE N	IUMBER:	MODEL:	
· e) DRIVER'S	NAME:		Ho of passi
f) NRIC/FIN/	PASSPORT:	CONTACT:	(Including d
	•		().
		N	C, .
* %	B		VIII
**	۸. , ۱	fiemploy @	Yahoo com. So
	Oun'l = MM		
	KIMAI -	23	36 22
¥2	0	200	50 E
	ACIX =		







Name

KOH SOON HENG

许 顺

顺兴

CHINESE Date of birth

Date of birth
02-10-1955
Country/Place of birth

SINGAPORE

Sex M 700

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

PASS DATE

Class 3

Motor Cers and Motor Tractors the weight of which unladen does not exceed 2500 kilograms

22 May 1976



NP 428A



NRIC No. S1195472C

18-08-2014

Address

135 SERANGOON AVENUE 3 #02-12 SINGAPORE 556114 5341251

First Capital Insurance Limited

Company Reg. No. 195000106C GST Reg. No. M2-0001676-9

A FAIRFAX Company

CERTIFICATE OF INSURANCE

ORIGINAL

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)

Type of Policy.

: PRIVATE MOTOR CAR INSURANCE

Type of Cover.

Comprehensive

Certificate No.

D-17087355MVPC

Vehicle No / Chassis No

SFY8332L / MR053REE104115686

Name of Insured

KOH SOON HENG

Period Of Insurance

30.03.2017 To 29.03.2018

Insured Estimated Value

: Market Value At Time Of Loss

Excess:

SGD500.00 OWN DAMAGE EXCESS
SGD700.00 UNNAMED DRIVER EXCESS
SGD3,500.00 SECTION I & II SEPARATELY IS IMPOSED ON THOSE DRIVERS WHO ARE
BELOW 22 YEARS OLD AND/OR WHO HAVE LESS THAN 2 YEARS OF DRIVING EXPERIENCE

Authorised Driver

KOH SOON HENG, CHAN MOI CHOW AND KOH LI LING

Persons or classes of persons entitled to drive*

1) The Insured.

The Insured may also drive a Motor Car not belonging to or hired (under a hire purchase agreement or otherwise) to him or his employer or his partner.

- 2) Any other person who is driving on the Insured's order or with his 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*

Use only for social, domestic and pleasure purposes and for the Insured's business.

The Policy does not cover use for hire or reward, racing, pacemaking, 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 the Motor Trade.

*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)

First Capital Insurance Limited (Approved Insurers)

KARENS/D0004/MX1F

OK

Issued at Singapore on 14.03.2017

Pic.

Authorised Signature