



CERTIFICATE OF INSURANCE

AUDI AUTO PROTECTOR PRIVATE VEHICLE

Name of Policyholder : **LOW EE KHENG, IGNATIUS (LU YIONG, IGNATIUS)**
Period of Insurance : **25 May 2017 to 24 May 2018**
Engine No. : **DJH008634**
Chassis No. : **WAUZZZ8V4H4105619**

Vehicle No. : **5X88 T38**
Policy No. : **1702009444**
Endorsement No. :
Issued Date : **05 Jul 2017**

ABOUT THE COVER

Make/Model : **AUDI S3 SEDAN 2.0 TFSI S TRONIC QU**
Engine Capacity/Tonnage : **1,984.00 CC**
Driver Restriction : **Age/DE Condition**
Sum Insured : **Market Value**
Off Peak Car : **No**
First Year of Registration : **2017**
Insuring with COE/PAF : **Yes**

Person or Classes of Persons Entitled to Drive*

a) The Policyholder
b) Any other person who is driving on the Policyholder's order or with his/her permission.
This Policy will indemnify the Policyholder or any authorised driver only if he/she meets the specified age condition.
Any driver who is below 28 years old is not covered under this Policy.
You have to pay an additional sum of \$85,000 as "Elderly, Young and/or Inexperienced Driver Excess" ("EDYE") if you are or Your Authorised Driver (named or unnamed) is above the age of 65 or under the age of 28 and/or has less than 2 years driving experience.

Age Condition : Driver Restriction applies-Refer to T&C

Initiation as to use*

Use only for social, domestic and pleasure purposes and for the Policyholder's business.
This Policy does not cover use for hire or reward, driving tuition, driving test, racing, pace-making, reliability trial or 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.

Loss of Use (15 days)

* Limitations provided hereinafter by Section 8 of the Motor Vehicles (Third-Party Risks and Compensation) Act (Cap. 188) and Section 85 of the Road Transport Act, 1987 (Malaysia), are not to be included under these headings.

EXCESS

Section 1
Fire - \$0 Own Damage - \$2000 Theft - \$0 Flood Cover - \$0

Section 2
Property Damage - \$0

Windscreen : \$100

Named Driver and Excess (where applicable)

LOW EE KHENG, IGNATIUS (LU YIONG, IGNATIUS) : \$2000 (Own Damage)

APPROVED REPORTING CENTRES/AUTHORISED REPAIRERS (FOR CLAIMS RELATED REPAIRS)

1. Audi Customer Service Center Add: 55 Ubi Road 1 Singapore 408699 53682323

For other Approved Reporting Centres/AIG Authorised Repairers, please contact our 24-hour accident emergency hotline at +65 6338 6200. Alternatively, you may refer to AIG website www.aig.com.sg or AIG SG Mobile App. Simply search and download AIG SG from iTunes or Google Play.

IMPORTANT NOTES

Hire Purchase Company/Employer's Loan: **United Overseas Bank Limited**

We hereby certify that the policy to which this Certificate of Insurance relates is issued in accordance with the provisions of the Motor Vehicles (Third Party Risks and Compensation) Act (Cap. 188), Part IV of the Road Transport Act, 1987 (Malaysia) and Motor Vehicles (Third Party Risks) Rules, 1989 (Malaysia).

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PREMIUM LEASING A/P:

281 ALEXANDRA ROAD AUDI CUSTOMER SERVICE CENTRE

SINGAPORE 159638

Underwritten by **AIG Asia Pacific Insurance Pte. Ltd.**

AIG Asia Pacific Insurance Pte. Ltd.

AUTHORISED REPRESENTATIVE

24-HOUR AIG AUTO HOTLINE: +65 6338 6200

IMPORTANT: KEEP THIS DOCUMENT IN YOUR CAR AT ALL TIMES.

15 DAYS LOSS OF USE CAR REPLACEMENT BENEFIT

Applicable only if this benefit is included in your policy. Please refer to your Policy Schedule for details. Policy terms and conditions apply. Please call our customer service hotline number (65) 6419-3000 for assistance.

The Certificate of Insurance (CI) should be produced without demand when collecting the Rental Car and the Rental Car Company reserves the right to verify the identity of the holder of the CI.

The CI is the property of AIG and its use is subject to the terms and conditions contained in the Loss of Use Endorsement under the policy issued to you.

Steps to activate Loss of Use Car Replacement Benefit and Important Information relating to the Benefit:

1. To activate your Loss of Use Car Replacement Benefit, please contact the Rental Car Company (listed below) after filing/reporting your accident claim.
2. Your rental car will be made available within 3 working hours after you contact the Rental Car Company.
3. At the time of collection of the Rental Car, the original Policy Schedule issued by AIG and a copy of the Accident Report from Audi Customer Service Centre must be produced to the Rental Car Company.
4. The number of days of loss of use entitlement is based on the period your vehicle is in the repair workshop subject to a maximum of 15 days.
5. Rental cars are strictly for use in Singapore only.
6. Any extension of use of rental car beyond the period approved by AIG's surveyor will be chargeable by the Rental Car Company on a per day basis and will not be covered under the Loss of Use Car Replacement Benefit but will be payable by you to the Rental Car Company directly.
7. Upgrade of Rental Car is available upon request subject to any additional charges by the Rental Car Company. Any costs relating to such upgrade will not be covered under the Loss of Use Car Replacement Benefit but will be payable by you to the Rental Car Company directly.
8. The rental car will be delivered to you (within Singapore), and YOU MUST RETURN IT TO Audi Customer Service Centre upon collection of your accident car.

Rental Car Company: **Premium Automobiles Pte. Ltd.**

Activation Hotline: **64741223**

55 Ubi Road 1 Singapore 408699

Monday to Friday: 9am to 6pm Saturday (Half Day): 9am to 1pm

*The Rental Car Company's Terms & Conditions apply (i.e., refundable security deposit, excess liability for the Rental Car, Collision Damage Waiver, etc)

IMPORTANT NOTICE

If you sell your motor vehicle, this Notice is IMPORTANT and MUST be complied with. Policyholders are hereby warned that under the Motor Vehicles (Third Party Risks and Compensation) Act (Cap 99), it shall be unlawful for any person to use or cause or permit any other person to use a motor vehicle without a valid policy of insurance under the Act.

The Policyholder is further 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 that effect must be made. Failure to comply with this obligation is an offence under the Motor Vehicles (Third Party Risks and Compensation) Act (Cap 99).

This Policy will cease to be valid once the motor vehicle has been sold to another person unless the transfer of interest has been duly notified to and agreed to by the insurance company concerned. If the insurance company agrees to cover the new owner, they will issue a new Certificate of Insurance in the new owner's name. The premium chargeable may vary according to the new owner's profile.