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Owner / Driver: () (Cover Type: ()	
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MNA118058235 / National Assessment Centre Services - Ubi ENTRY DATE & TIME: 04/05/2018 13:35 SUBMITTED BY: Liew Shan Hui

SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

EMail Address

- 1. Please report correctly the details of the accident to speed up the claims process.
- 3. Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or witholding of material facts may allow insurance companies to
- 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.
- o. Any take 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.

foresaid.	CCIDENT STATEMENT	
	04/05/2018 13:35	
Date Of Report	03/05/2018 14:20	
Date Of Accident	PIE TWDS CHANGI AFTER STEVEN RD EXIT	
	SINGAPORE	THE RESERVE TO SERVE THE RESERVE THE RESERVE TO SERVE THE RESERVE
Country/State of Loss	TAILS OF OWN VEHICLE	
Number	SGG1275Y	
Vehicle Registration Number		
Insured/Policyholder	SIANG HOCK CAR RENTAL PTE LTD	
Name Of Registered Owner		
Co Reg No	NOEMAIL	
Email Address		
Mobile Phone No	OFFICE-67492002	
Alternative Phone No		
Vehicle Particulars	TOYOTA	
Manufacturer	COROLLA ALTIS	
Model		
Exact Purpose for which vehicle was being used at time of accident	PRIVATE USE	
Are you claiming under your own insurance policy for repair to your vehicle?	NO CONTINUO ONI V	
If No, Please state action to be taken	REPORTING ONLY	
Vehicle Category	PRIVATE CAR	
Insurance Company	WOURANCE LTD	
Name of Insurance Company	MS FIRST CAPITAL INSURANCE LTD	
Type Of Coverage	THIRD PARTY	
Fleet Policy	NO	
Policy Number	D-18090245MFZH/7	
Cover Note Number		
Driver		
Name of Driver	THIRUNTHAIYAN VENGAINA THAN	
Passport No/FIN	F7987361Q	
Date Of Birth	28/12/1965	
	INDOOR	
Occupation Date Of Driving Pass	01/06/1997	
Driving Experience	20 YEARS AND 11 MONTHS	
	MALE	
Gender	(LOCAL) +65-83166288	
Mobile Number	Market Control of the	
Fax Number		
Contact Number	NOEMAIL	1/2/05/05/
EMail Address		Page 1 of

BLK 184 YUNG SHENG RD #02-75 Address

610184 Postcode

Was driver an employee of the Insured's Company NO

OTHER - HIRER If No, Relationship of the Driver with the Insured

Vehicle Registration Number of Driver's Own

Insurance Company of Driver's Own Vehicle

General Information of the Accident

CHAIN COLLISION Type Of Accident

CLEAR Weather Conditions DRY Road Surface

Other Information

Was any foreign vehicle involved in this accident? NO

Number of vehicles involved in the accident

NO 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) NO

soliciting/offering accident claims assistance.

Number of Passengers (Including Driver) 1

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

PLEASE REFER TO ATTACHED STATEMENT.

Attachment(s)

Are accident photos available for attachment? YES Was there any video captured by Car Camera? NO NO

Was there any audio recorded?

DETAILS OF OTHER VEHICLE PROPERTY 1

NO

NO

SHC8123R Vehicle Registration Number

Vehicle Make/Model/Colour

Details Of Properties

TAXI Vehicle Category

Name of Driver

NRIC/Passport Number

Contact Number

Address

Postcode

Insurance Company Name

Nature Of Damage

No. Of Passenger (Including Driver)

DETAILS OF OTHER VEHICLE PROPERTY 2

UNKNOWN Vehicle Registration Number

Vehicle Make/Model/Colour

Page 2 of 14

Details Of Properties

Vehicle Category

Name of Driver

NRIC/Passport Number

Contact Number

Address

Postcode

Insurance Company Name

Nature Of Damage

No. Of Passenger (Including Driver)

TAXI

SKETCH PLAN

IMPORTANT NOTICE

- 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 truthful and accurate as possible. Any wilful misrepresentation or withholding of material facts may allow insurance companies to repudiate policy liability.
- 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.
- 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 insurers) 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.

RENTAL OTHER

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.:

SKETCH PLAN

A= SGG 1275 Y 13 = SHC 8133 R

C= Unknown

PIE twos changi After Steven Exit

DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

Whi	le t	ravellin	g glan	PIE	twol s	changi	afte	or Steven
Exit	, Tax	i infr	out of	me	Sudden	ly jam	med	brake.
I	manag	e my	brake	but	Cannot	Stop	In	time.
								Inciden
								collision.
		11-2-0						

DECLARATION

I/We declare the toregoing 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.

ACCIDENT STATEMENT

	ATION. PIE toods changi	After Steven Exit
LOC	ATION: YIE TWOLS Changi	
170	I. DETAILS OF VEHICLE	5
33	I. DETAILS OF VEHICLE a) VEHICLE NUMBER: 568 1278	7
	DIINSURANCE COMPANY:	
	LOCALOVANIA DE B.	
	d)POLICY TYPE: (COMPREHENSIVE / THIRD	PARTY / THIRD PARTY FIRE &THEFT)
	FITYPE-ISALOON / COUPE / MPV /VAN / LO	ORRY / MOTORCYCLE / OTHERS)
	ALVEHICLE CATEGORY PRIVATE / COMM	ERCIAL / MOTORCICLLI
	PURPOSE OF USING AT ACCIDENT TIME:	Private USC-
	TLABE YOU CLAIMING UNDER YOUR OWN	INSURANCE (YES/NO)
	IF NO, PLEASE STATE (THIRD PARTY CLAIM	A / REPORTING ONLY)
	INCURED / POLICY HOLDER	
	See Harl	(MALE / FEMALE)
	b)NRIC/FIN/PASSPORT:	CONTACT: 6771
	c)ADDRESS:	
50	N. Control of the Con	W. WOLDER
	* CONTINUE TO 3.d IF DRIVER ALSO POLICE	CY HOLDER
the of passenge	3. DRIVER	MALE / FEMALE)
The state of the s	alname: Thimenthaiyan Vengain	than (MALE / FEMALE)
Conduding drive	b)NRIC/FIN/PASSPORT:	(MALE / FEMALE) CONTACT:
The state of the s	alname: Thininthaiyan Vengain	(MALE / FEMALE) CONTACT:
Conduding drive	b)NRIC/FIN/PASSPORT:	CONTACT
Conduding drive	a)NAME: Thirunthaiyan Vengain b)NRIC/FIN/PASSPORT: c)ADDRESS: *d)DATE OF BIRTH: (/)	(DD/MM/YYYY)
(1)	d)NAME: Thirunthaiyan Vengain b)NRIC/FIN/PASSPORT: c)ADDRESS: *d)DATE OF BIRTH: () e)OCCUPATION: (INDOOR / OUTDOOR)	(DD/MM/YYYY)
(1)	d)NAME: Thirusthouyan Vengain b)NRIC/FIN/PASSPORT: c)ADDRESS: *d)DATE OF BIRTH: ((DD/MM/YYYY) G / 1997 ISURED'S COMPANY? (YES / NO)
(1)	d)NAME: Thirusthouyan Vengain b)NRIC/FIN/PASSPORT: c)ADDRESS: *d)DATE OF BIRTH: ((DD/MM/YYYY) G / 1997 ISURED'S COMPANY? (YES / NO)
(1)	d)NAME: Thing the year Vengain b)NRIC/FIN/PASSPORT: c)ADDRESS: *d)DATE OF BIRTH: (/) e)OCCUPATION: (INDOOR / OUTDOOR) f)YEARS OF DRIVING EXPRERIENCE:/ 4. WAS DRIVER AN EMPLOYEE OF THE IN IF NO, RELATIONSHIP OF THE DRIVER 5. GIWEATHER CONDITION: (CLEAR / RAININ	(DD/MM/YYYY) G / 1997 ISURED'S COMPANY? (YES / NO) WITH INSURED: HITE NG / OTHERS
(1)	d)NAME: Thing the year Vengain b)NRIC/FIN/PASSPORT: c)ADDRESS: *d)DATE OF BIRTH: (/) e)OCCUPATION: (INDOOR / OUTDOOR) f)YEARS OF DRIVING EXPRERIENCE:/ 4. WAS DRIVER AN EMPLOYEE OF THE IN IF NO, RELATIONSHIP OF THE DRIVER 5. GIWEATHER CONDITION: (CLEAR / RAININ	(DD/MM/YYYY) G / 1997 ISURED'S COMPANY? (YES / NO) WITH INSURED: HITE NG / OTHERS
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(Including divive	d)NAME: Thrusthe yes Vengain b)NRIC/FIN/PASSPORT: c)ADDRESS: *d)DATE OF BIRTH: (/) e)OCCUPATION: (INDOOR / OUTDOOR) f)YEARS OF DRIVING EXPRERIENCE:/ WAS DRIVER AN EMPLOYEE OF THE IN IF NO, RELATIONSHIP OF THE DRIVER b)ROAD SURFACE: (DRY / WET / OTHERS_ WAS ANYBODY INJURED (YES / NO) 7. d)REPORTED TO POLICE (YES / NO)	(DD/MM/YYYY) G / 1997 ISURED'S COMPANY? (YES / NO) WITH INSURED: NG / OTHERS
(Including divive	d)NAME: Thrustholy on Vengain b)NRIC/FIN/PASSPORT: c)ADDRESS: *d)DATE OF BIRTH: (/) e)OCCUPATION: (INDOOR / OUTDOOR) f)YEARS OF DRIVING EXPRERIENCE:/ WAS DRIVER AN EMPLOYEE OF THE IN IF NO, RELATIONSHIP OF THE DRIVER D)ROAD SURFACE: (DRY / WET / OTHERS_ WAS ANYBODY INJURED (YES / NO) WAS ANYBODY INJURED (YES / NO) IF YES, PLEASE STATE WHICH POLICE STA	(DD/MM/YYYY) 6 / 1997 ISURED'S COMPANY? (YES / NO) WITH INSURED: NG / OTHERS
(Including drive	DINAME: Thrustholy on Vengain b)NRIC/FIN/PASSPORT: c)ADDRESS: *d)DATE OF BIRTH: (/) e)OCCUPATION: (INDOOR / OUTDOOR) f)YEARS OF DRIVING EXPRERIENCE: / 2 4. WAS DRIVER AN EMPLOYEE OF THE IN IF NO, RELATIONSHIP OF THE DRIVER 5. a)WEATHER CONDITION: (CLEAR / RAININ b)ROAD SURFACE: (DRY / WET / OTHERS_ 6. WAS ANYBODY INJURED (YES / NO) 7. a)REPORTED TO POLICE (YES / NO) IF YES, PLEASE STATE WHICH POLICE STATE 8. THIRD PARTY VEHICLE a) VEHICLE NUMBER: SHC \$123	(DD/MM/YYYY) 6 / 1997 ISURED'S COMPANY? (YES / NO) WITH INSURED: NG / OTHERS
(Including drive	DINAME: Thrustholy on Vengain b)NRIC/FIN/PASSPORT: c)ADDRESS: *d)DATE OF BIRTH: (/) e)OCCUPATION: (INDOOR / OUTDOOR) f)YEARS OF DRIVING EXPRERIENCE: / 2 4. WAS DRIVER AN EMPLOYEE OF THE IN IF NO, RELATIONSHIP OF THE DRIVER 5. a)WEATHER CONDITION: (CLEAR / RAININ b)ROAD SURFACE: (DRY / WET / OTHERS_ 6. WAS ANYBODY INJURED (YES / NO) 7. a)REPORTED TO POLICE (YES / NO) IF YES, PLEASE STATE WHICH POLICE STATE 8. THIRD PARTY VEHICLE a) VEHICLE NUMBER: SHC \$123	(DD/MM/YYYY) 6 / 1997 ISURED'S COMPANY? (YES / NO) WITH INSURED: Hirer. NG / OTHERS. ATION:
(Including drive (1)	DINAME: Thrustholy on Vengain b)NRIC/FIN/PASSPORT: c)ADDRESS: *d)DATE OF BIRTH: (/) e)OCCUPATION: (INDOOR / OUTDOOR) f)YEARS OF DRIVING EXPRERIENCE:/ WAS DRIVER AN EMPLOYEE OF THE IN IF NO, RELATIONSHIP OF THE DRIVER MAS ANYBODY INJURED (YES / NO) WAS ANYBODY INJURED (YES / NO) IF YES, PLEASE STATE WHICH POLICE STA NETTER OF MANY VEHICLE a) VEHICLE NUMBER: SHC \$123 } b) DRIVER'S NAME: c) NRIC/FIN/PASSPORT:	(DD/MM/YYYY) G / 1997 ISURED'S COMPANY? (YES / NO) WITH INSURED: MG / OTHERS ATION: CONTACT: CONTACT:
(Including drive (1)	DINAME: Thrustholy on Vengain b)NRIC/FIN/PASSPORT: c)ADDRESS: *d)DATE OF BIRTH: (/) e)OCCUPATION: (INDOOR / OUTDOOR) f)YEARS OF DRIVING EXPRERIENCE:/ WAS DRIVER AN EMPLOYEE OF THE IN IF NO, RELATIONSHIP OF THE DRIVER MAS ANYBODY INJURED (YES / NO) WAS ANYBODY INJURED (YES / NO) IF YES, PLEASE STATE WHICH POLICE STA NETTER OF MANY VEHICLE a) VEHICLE NUMBER: SHC \$123 } b) DRIVER'S NAME: c) NRIC/FIN/PASSPORT:	(DD/MM/YYYY) G / 1997 ISURED'S COMPANY? (YES / NO) WITH INSURED: MG / OTHERS ATION: CONTACT: CONTACT:
(1) (1) (1) Ac of passenger Including drive	DINAME: Thrusthay as Vengain DINRIC/FIN/PASSPORT: CJADDRESS: *d)DATE OF BIRTH: (/) e)OCCUPATION: (INDOOR / OUTDOOR) f)YEARS OF DRIVING EXPRERIENCE: / 2 4. WAS DRIVER AN EMPLOYEE OF THE IN IF NO, RELATIONSHIP OF THE DRIVER 5. a)WEATHER CONDITION: (CLEAR / RAININ b)ROAD SURFACE: (DRY / WET / OTHERS_ 6. WAS ANYBODY INJURED (YES / NO) 7. a)REPORTED TO POLICE (YES / NO) IF YES, PLEASE STATE WHICH POLICE STA 8. THIRD PARTY VEHICLE a) VEHICLE NUMBER: SHC \$123 II b) DRIVER'S NAME: c) NRIC/FIN/PASSPORT: 7. THIRD PARTY VEHICLE d) VEHICLE NUMBER: Tax:	(DD/MM/YYYY) G / 1997 ISURED'S COMPANY? (YES / NO) WITH INSURED: MG / OTHERS ATION: CONTACT: CONTACT:
including drive	DINAME: Thrustholy on Vengain b)NRIC/FIN/PASSPORT: c)ADDRESS: *d)DATE OF BIRTH: (/) e)OCCUPATION: (INDOOR / OUTDOOR) f)YEARS OF DRIVING EXPRERIENCE:/ WAS DRIVER AN EMPLOYEE OF THE IN IF NO, RELATIONSHIP OF THE DRIVER JENOUS OF THE DRIVER MAS ANYBODY INJURED (YES / NO) WAS ANYBODY INJURED (YES / NO) FYES, PLEASE STATE WHICH POLICE STA THIRD PARTY VEHICLE D) VEHICLE NUMBER: SHC \$123 STA D) DRIVER'S NAME: C) NRIC/FIN/PASSPORT: P. THIRD PARTY VEHICLE	(DD/MM/YYYY) G / 1997 ISURED'S COMPANY? (YES / NO) WITH INSURED: MG / OTHERS ATION: CONTACT: MODEL: MODEL:

email =

fax =









1 of 3

Report No. J/20171106/2069

POLICE REPORT (NP322)

Police Station Of Origin Jurong West N.P.C 700 Corporation Road SINGAPORE 649818 Tel No: 1800-2689999

Date/Time Report Made 06/11/2017 12:46	Vide Rep	ort No.		Station Diary No. 129		
Name Of Informant THIRUNTHAIYAN VENGAINATHAN	Address APT BLK 184 YUNG SHENG ROAD #02-75 CORPORATION SPRING SINGAPORE 610184					
ID Type / ID No. FIN NO / F7987361Q	Contact No. Home/Office		Mobile 83166288			
Nationality	Email A	ddress				
Occupation PASTRY & CONFECTIONERY MAKER	Sex Male	Race Indian				
Institution/School Name	Language					
Date/Time Of Incident 02/11/2017 09:00	Location Of Incident 399 YUNG SHENG ROAD TAMAN JURONG SHOPPIN CENTRE SINGAPORE 610399					

Brief details.

On the above mentioned date, time and location, I discovered that the below mentioned items is missing.

Property Information	
	X (•
Signature Of Officer Recording The Report:	Signature Of Informant:
J / Sgt 2 TAN GUAN POH	T Commono
Signature Of Interpreter: Not applicable	Date/Time: 06/11/2017 12:46
Officer In-Charge Of Case: J / Jurong Police Divisional Investigation Branch / Insp WEN JIANQUAN, NICHOLAS Contact No.: 67910000	Classification Of Case:
A threatigation Stamp	FUPO hotline number: 6842964

Authentication Stamp

5N 120 Signature : Singapore Police Force





POLICE REPORT (NP322)

CONTINUATION OF REPORT

Report No. J/20171106/2069

S/N	Item	Type	Brand/ Account/ Property/ Security- Type	Make/ Model/ Bank/ Address/ Counter	Serial No./ IMEI/ Acct No.	Quantity	Value	Description
1	Permit / Pass	Lost	S Pass		F798736 1Q	1		ONE S PASS BELONGING TO THIRUNTHAIY AN VENGAINATH AN
2	Credit Card / Debit	Lost	OCBC			1		ONE OCBC ATM CARD
3	Card/ ATM Card Credit Card / Debit	Lost	POSB			1		ONE POSB ATM CARD
4	Card/ ATM Card Licence	Lost	Qualified Driving			1		ONE DRIVING
5	Licence	Lost	Provision al Drivin Licence			1		ONE PROVISIONA DRIVING LICENSE

Signature Of Officer Recording The Report:

J / Sgt 2 TAN GUAN POH

Signature Of Interpreter: Not applicable

Officer In-Charge Of Case: J / Jurong Police Divisional Investigation Branch / Insp WEN JIANQUAN, NICHOLAS Contact No.: 67910000

Authentication Stamp

Signature Of Informant:

Date/Time: 06/11/2017 12:46

Classification Of Case:

FUPO hotline number: 68429645





3 of 3

POLICE REPORT (NP322)

CONTINUATION OF REPORT

Report No. J/20171106/2069

6	Cash	Lost	1	Singapor e Dollars	CASH AMOUNTING
					TO SGD\$100/-

Signature Of Officer Recording The Report:

J / Sgt 2 TAN GUAN POH

Signature Of Interpreter: Not applicable

Officer In-Charge Of Case: J / Jurong Police Divisional Investigation Branch / Insp WEN JIANQUAN, NICHOLAS Contact No.: 67910000

Authentication Stamp

Signature Of Informant:

Date/Time: 06/11/2017 12:46

Classification Of Case:

FUPO hotline number: 68429645



MS First Capital Insurance Limited Co. Reg. No. 195000106C GST Heg. No. M2-0001676-9 6 Raffles Quay #21-00 Singapore 048580

Tel: (65) 6222 2311 Fax: (65) 6222 3547

Claims & Motor Underwriting Dept: 36 Robinson Road #16-01 City House Singapore 068877 Tel: (65) 6507 3848 Fax: (65) 6507 3849 www.msfirstcapital.com.sg

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.

HIRED CARS - HIRER DRIVING - FLEET

Type of Cover.

Third Party

Certificate No.

D-18090245MFZH/7

Vehicle No / Chassis No

SGG1275Y / MR053ZEC107118389

Name of Insured

SIANG HOCK CAR RENTAL PTE LTD

Period Of Insurance

01.04.2018 To 31.03.2019

Insured Estimated Value

0.00

EXCESS: AS INDICATED BELOW

Authorised Driver* ANY AUTHORISED DRIVERS

Persons or classes of persons entitled to drive*

Any person who is driving on the Insured's order or with their permission.

For drivers with more than 1 year driving experience and/or not less than 21 years of age

Excess: S\$1,000.00 on All Claims (for Long Term Lease - 1 year or more)

S\$2,500.00 on All Claims (for Short Term Lease - less than 1 year)

S\$1,000.00 on All Claims (for Staff)

For drivers with less than 1 year driving experience and/or less than 21 years of age

Excess: S\$3,000.00 on All Claims (for Long Term Lease - 1 year or more) S\$4,500.00 on All Claims (for Short Term Lease - less than 1 year)

S\$2,000.00 on All Claims (for Staff)

* 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

Use only for the carriage of passengers or goods in connection with the Insured's business. Use for social, domestic and pleasure purposes and business purposes of any person to whom the vehicle is hired.

(1) Use for racing, pace-making, reliability trial or speed-testing. (2) Use whilst drawing a trailer except the towing (other than for reward) of any one disabled mechanically propelled vehicle.

(3) Use for the carriage of passengers for hire or reward by any person to whom the vehicle is hired.

* 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)

MS First Capital Insurance Limited (Approved Insurers)

SUSAN/A0151/MZ406U

Issued at Singapore on 31.03.2018

Authorised Signature