

# NATIONAL Assessment Centre Services Form 1 (2007) MMA 118068175

Date In: 25/5/18 14:53	Job description: SAS e-filing	Date & Time Completed:	Done by:
Ref No: MA1GAZ18009543/64	E-mail (within 5hrs, A/C 2hrs)		
Veh No: SJL 5582 Y	i-Motor Claim Form		
DOA: 2015/18 21:10	i-Motor W/O (Within: O/D 2hrs, TP 4hrs)		
OP / TP / Reporting Only	i-Photo Uploaded		
TP Insurer:	Assessment/Survey Report		
	Ass't Report by Fax / Hand to Owner/Wksp		

Preferred Wksp / INC Assign Wksp / OW: ( )	Tel: ( )	Fax: ( )
TP Particulars: Vch No: SGL 6572	INC ( ) / Non-INC ( )	
Owner / Driver: ( )	Tel: ( )	
Policy No: ( )	Period: ( )	Cover Type: ( )
Confirmed by: ( )	Date: ( )	Time: ( )
Insured/Driver Liability: ( ) %	[Note-Est Status (WO): N: 0-20%, P: 21-79%, F: 80-100%]	
Year of Registration: ( )	Warranty: YES ( ) / NO ( )	
Excess: (\$ )	Loading: \$1,000 ( ) / \$2,000 ( )	

General Remarks:-

( ) Walk-In Customer: Customer's information strictly Confidential & Strictly NO refer of repairer.

( ) Total Loss Case: to e-mail Insurer URGENTLY.

Drive-In ( ) / Towed-In ( ); Invoice: YES ( ) / NO ( ); Towing Co: ( )

Remarks:- (INC hotline: 6788 6616)	Date & Time Completed	Done by
1) Apply for Transport Allowance ( ) / Courtesy Car ( )		
2) QC Check / Post Repair Inspection ( )		
3) Upload Resurvey Photo [Repair Cost > \$3000] ( )		

Injury: \_\_\_\_\_

Date/Time	Actions

Claimant's Particulars :-	Invoice Preparation Checklist	Am't (\$) Est Bill	Am't (\$) Add Bill
Driver/Owner:	1) AR: Accident Reporting (\$30)		
Contact No:	2) DA: Damage Assessment (\$100), INC (\$80)		
Damaged Portion:	3) TF: Towing Fee \$40/\$45		
	4) FT: Follow-Through Survey \$120		
	5) RT: Follow-Through Survey (Resurvey) \$30		
	For claiming against INC Only (wef 10 Jan 2007)		
	6) TR: Re-inspection \$75		
	7) N1: Idac DA + SMRT Survey \$160		
	8) NTUC Additional Services		
QC Checked by (Engr-In-Charge):	QD*		
	*N5: Courtesy Car / Tpt Allowance \$5		
	*N6: Repair Coordination \$10		
	*N7: Post Repair Inspection \$25		
	*N8: DV / Collect Excess Coordination \$5		
Auditors' Comments :-	TP (N11) - TP (Non INC) against INC \$20		
	9) N12: Idac Mobile 30		
Ref 1	Invoice date 1	Fee Charged	
Ref 2/3	Invoice date 2	Fee Charged	

## SINGAPORE ACCIDENT STATEMENT

### 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.
3. 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 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.
5. **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.

### ACCIDENT STATEMENT

Date Of Report	25/05/2018 14:53
Date Of Accident	20/05/2018 21:10
Exact Location Of Accident	AIRPORT RD TWDS KPE (TPE)
Country/State of Loss	SINGAPORE

### DETAILS OF OWN VEHICLE

Vehicle Registration Number	SJL5582Y
<b>Insured/Policyholder</b>	
Name Of Registered Owner	ROSET LIMOUSINE SERVICES PTE LTD
Co Reg No	-
Email Address	NOEMAIL
Mobile Phone No	
Alternative Phone No	OFFICE-81301183

### Vehicle Particulars

Manufacturer	TOYOTA
Model	COROLLA ALTIS
Exact Purpose for which vehicle was being used at time of accident	COMMERCIAL
Are you claiming under your own insurance policy for repair to your vehicle?	NO
If No, Please state action to be taken	REPORTING ONLY
Vehicle Category	PRIVATE HIRE

### Insurance Company

Name of Insurance Company	EQ INSURANCE COMPANY LTD
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	DMCFHQ17-000185
Cover Note Number	-

### Driver

Name of Driver	TEE GIAM ENG MICHAEL
NRIC No	S1594278I
Date Of Birth	16/11/1963
Occupation	OUTDOOR
Date Of Driving Pass	21/10/1981
Driving Experience	36 YEARS AND 6 MONTHS
Gender	MALE
Mobile Number	(LOCAL) +65-98291388
Fax Number	
Contact Number	
Email Address	NOEMAIL

Address	71 ALMOND CRESCENT
Postcode	677825
Was driver an employee of the Insured's Company	NO
If No, Relationship of the Driver with the Insured	OTHER - HIRER
Vehicle Registration Number of Driver's Own Vehicle	-
	-
	-
Insurance Company of Driver's Own Vehicle	-
	-
	-

#### General Information of the Accident

Type Of Accident	COLLISION - CROSS JUNCTION
Weather Conditions	CLEAR
Road Surface	DRY

#### Other Information

Was any foreign vehicle involved in this accident?	NO
Number of vehicles involved in the accident	
Was any body injured in the Accident?	NO
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.	NO
Number of Passengers (Including Driver)	2
Passenger 1	NAME: : KEN LAM GENDER: : MALE

#### Details of Police Action

Was the accident reported to the police?	YES
If Yes, Please state which Police Station	
Police Station Name	ANG MO KIO POLICE DIVISIONAL HQ (F DIVISION)
Police Station Address	ROAD: 51 ANG MO KIO AVENUE 9 , POSTCODE: 569929 , COUNTRY: SINGAPORE
Police Station Contact	TEL NO: 1800-2180000 - FAX NO: 64814246
Was notice of intended Prosecution given?	NO
If Yes, against whom?	

#### Circumstances of Accident

PLEASE REFER TO POLICE REPORT.

#### Attachment(s)

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

#### DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	SGL657Z
Vehicle Make/Model/Colour	
Details Of Properties	
Vehicle Category	PRIVATE CAR
Name of Driver	TERRY CHENG
NRIC/Passport Number	
Contact Number	
Address	
Postcode	

Insurance Company Name

Nature Of Damage

No. Of Passenger (Including Driver)

## SKETCH PLAN

### IMPORTANT NOTICE

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3. 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**.
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.
5. **Any false reporting may be referred to the Police for investigation.**
6. 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.
7. 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:
  - (i) 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:
  - (i) 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.



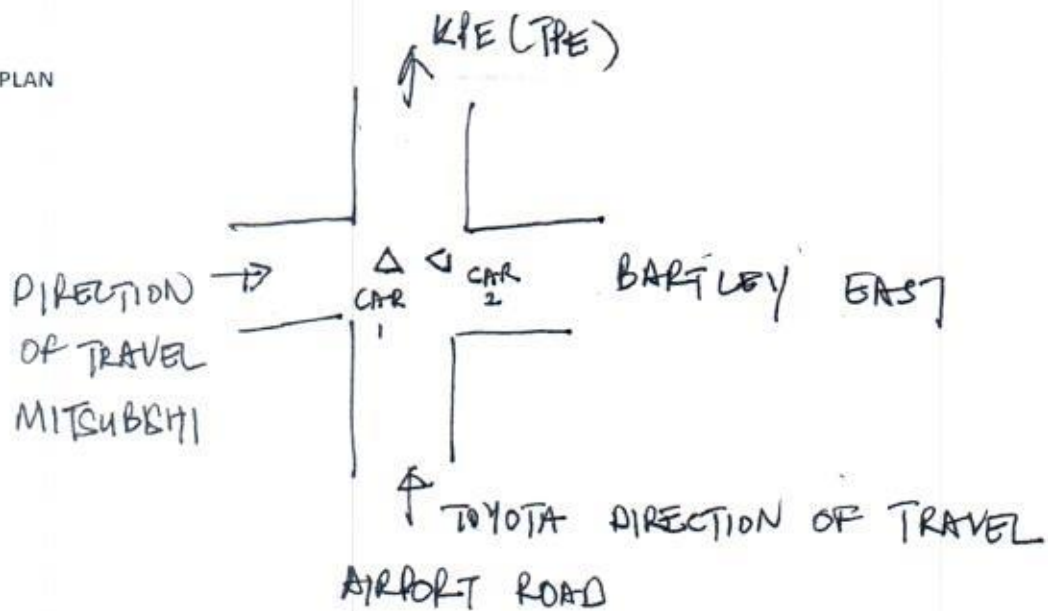
Policyholder  
Date & Time:

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

21/5/2018  
1235 hrs.

Reporting Centre Personnel's Signature  
Name:  
NRIC/FIN No.:

# SKETCH PLAN



## DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

1. DIRECTION OF TRAVEL
  - a. TOYOTA AIRPORT ROAD TOWARDS KPE (TPE)
  - b. MITSUBISHI LEFT TO RIGHT BARTLEY EAST
2. GREEN LIGHT IN MY FAVOUR LAST 3/4 OF JUNCTION TOWARDS KPE (TPE)
3. LANCER MOVED FROM LEFT TO RIGHT
4. IMPACT AT 3/4 JUNCTION. MY CAR STRUCK IN SAME LANE (THIRD LANE)
5. MITSUBISHI DAMAGE CENTRE RHS
6. TRAFFIC POLICE ADVISE TRAFFIC CAM AVAILABLE

## DECLARATION

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

Policyholder  
Date & Time:



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

*[Handwritten Signature]*

Reporting Centre Personnel's Signature  
Name:  
NRIC/FIN No.:

*[Handwritten Signature]*

- NRIC
- DRIVING LICENSE
- CERTIFICATE OF INSURANCE
- POLICE REPORT IF ANY

Date of Accident : 20 MAY 2018 Time : 2110-2115 hrs  
 Location Of Accident : AIRPORT ROAD TOWARDS KPE (TPE)  
 Country/State of Loss : SGP (DIRECTLY BELOW BARTLEY EAST)

#### INSURED/POLICYHOLDER (OWN VEHICLE)

Registered Owner Name : \_\_\_\_\_  
 Email Address : \_\_\_\_\_ Reg Owner ID : \_\_\_\_\_  
 Mobile Phone No : \_\_\_\_\_ Alternative Phone No : \_\_\_\_\_

#### INSURANCE COMPANY (OWN VEHICLE)

Handling Insurer : \_\_\_\_\_ Fleet Policy : Yes / No  
 Type Of Coverage : Comprehensive / Third Party Policy Number : \_\_\_\_\_

#### DRIVER IDENTIFICATION

Driver Name : TEE GIAM ENG MICHAEL  
 Date Of Birth : 16/11/1963 Driving Date Pass : 21 OCT 1981  
 Driver ID : S 15942781 Occupation : Indoor / Outdoor  
 H/P Phone No : 9829 1388 Alternative Phone No : —  
 Address : 71 ALMOND CRES  
 Email Address : teegen63@gmail.com Relationship : \_\_\_\_\_  
 Was driver an employee of the Insured's Company? : Yes ☒ No ☐  
 Driver's Own Vehicle Reg No : \_\_\_\_\_ Driver's Own Insurer : \_\_\_\_\_

#### VEHICLE INFORMATION

Vehicle Registration No : SJL 5582 Y  
 Manufacturer : TOYOTA ALTIS Model : ALTIS  
 Reporting Type : Own Damage / Third Party / Reporting Only  
 Exact Purpose for which vehicle was being used at time of accident : Private Use / Company Use / ☒ Hired Use

#### GENERAL INFORMATION OF THE ACCIDENT

Weather Condition : ☒ Clear ☐ Raining ☐ After Rain  
 Road Surface : ☒ Dry ☐ Wet ☐ Damp  
 Approach by Unknown : Yes / No  
 Number of Passengers (Including Driver) : ☒ Injured : Yes ☒ No ☐  
 Police Reported : Yes ☐ No ☒  
 Video Camera : Yes ☐ No ☒

one passenger grab  
 KEN LAM

3484

**DETAILS OF INJURED PERSON**

Name : - NA 7

Injuries Sustained : \_\_\_\_\_

Were seat belts worn? : Yes / No

Approximate Age : \_\_\_\_\_

Injured person in which vehicle? : \_\_\_\_\_

Was injured conveyed to hospital by ambulance? : Yes / No

Address : \_\_\_\_\_

**WITNESS**

Details of Witness : KEN CAM (CLAIMED DID NOT SEE)

Contact Number : 9831 1150 Email Address : \_\_\_\_\_

**DETAILS OF OTHER VEHICLES**

Vehicle Registration No : SGN 657 2

Vehicle Make/Model/Colour : MITSUBISHI LANCER

Name of Driver : TERRY CHENG Driver's NRIC : \_\_\_\_\_

Address : \_\_\_\_\_

No. Of Passenger (Including Driver) : ONE Contact Number : \_\_\_\_\_

Vehicle Registration No : - NA 7

Vehicle Make/Model/Colour : \_\_\_\_\_

Name of Driver : \_\_\_\_\_ Driver's NRIC : \_\_\_\_\_

Address : \_\_\_\_\_

No. Of Passenger (Including Driver) : - NA 7 Contact Number : \_\_\_\_\_

Vehicle Registration No : \_\_\_\_\_

Vehicle Make/Model/Colour : \_\_\_\_\_

Name of Driver : \_\_\_\_\_ Driver's NRIC : \_\_\_\_\_

Address : \_\_\_\_\_

No. Of Passenger (Including Driver) : \_\_\_\_\_ Contact Number : \_\_\_\_\_



POLICE REPORT (NP299)

Report No. F/20180523/7012

Date/Time Report Made 23/05/2018 12:53	Vide Report No.	Station Diary No.		
Name Of Informant TEE GIAM ENG, MICHAEL	Address 71 ALMOND CRESCENT SINGAPORE 677825			
ID Type / ID No. NRIC NO / S1594278I	Contact No. Home/Office:	Mobile: 98291388		
Nationality SINGAPORE CITIZEN	Email Address teegem@yahoo.com			
Occupation GRAB DRIVER	Sex Male	Age 54	Date of Birth 16/11/1963	Race Chinese
Institution/School Name	Language English			
Date/Time Of Incident 21/05/2018 21:10 - 21/05/2018 21:15	Location Of Incident BARTLEY ROAD EAST			

1. Date of accident and time: 20 May 2018 at or around 2110 to 2115hrs.
2. Cars - One Toyota Altis Silver SJL 5582 Y (Tribecar) / One black Mitsubishi Lancer SGL 657 Z
3. Persons involved:
  - 3.1 Toyota Altis - Driver TEE GIAM ENG MICHAEL / Grab Passenger KEN LAM (Advised that he didn't observe the lights at the traffic junction)
  - 3.2 Lancer - Driver TERRY CHENG (Female) / One Passenger (male Unknown)
4. Injury- No injury as reported in presence of TP
5. Direction of Travel

Signature Of Officer Recording The Report:		Signature Of Informant: The identity of the person making this report has been authenticated by SingPass. No signature is required.
Not applicable		
Signature Of Interpreter:		Date/Time:
Not applicable		23/05/2018 12:53
Officer In-Charge Of Case:		Classification Of Case:

Authentication Stamp



**POLICE REPORT (NP299)**

**CONTINUATION OF REPORT**

Report No. F/20180523/7012

5.1 Toyota - Towards KPE (TPE) entrance from Airport Road

5.2 Lancer - across junction Bartley Road East Left to Right

6. Car Damages -

6.1 Toyota - Front Moderate damage

6.2 Lancer- Centre right driver side moderate. Car able to move on its own.

7. Description of Event;

7.1 Green light in my favour. Moderate speed 50-60kph. Going straight across junction. Good visibility

7.2 Toyota in third lane towards KPE

7.3 Lancer crossing from left to right at last lane. My car already half way across the traffic junction when the car move across my travelling direction.

7.4 Impact at third way past junction of Toyota Direction. Light still green after impact.

7.5 After Impact Toyota close to end of junction. Lancer at RHS of Toyota.

7.6 After impact the traffic light was still green towards KPE (TPE) in my favour. Driver of Mitsubishi mentioned that she thought that she saw that the light was green in her direction.

TP advised that Traffic cam available at junction for retrieval. TP at scene advised that Police Report is not necessary due to no injury, I was informed that the LTA traffic footage can only be retrieved with submission of police report else it will be difficult to ascertain responsibilities of drivers.

Subjects Involved			
Victim			
Person Name	TEE GIAM ENG, MICHAEL		
ID Type	NRIC NO	ID No	S1594278I

Signature Of Officer Recording The Report:	Signature Of Informant:
Not applicable	The identity of the person making this report has been authenticated by SingPass. No signature is required.
Signature Of Interpreter:	Date/Time:
Not applicable	23/05/2018 12:53
Officer In-Charge Of Case:	Classification Of Case:

Authentication Stamp



**SINGAPORE  
POLICE FORCE**



F/20180523/7012

3 of 3

POLICE REPORT (NP299)

CONTINUATION OF REPORT

Report No. F/20180523/7012

Gender	Male	Age	54
Race	Chinese	Language	English
Occupation	GRAB DRIVER	Address Type	
Address	71 ALMOND CRESCENT SINGAPORE 677825	Mobile No	98291388
Is Informant A Victim?	Yes		
Person Name	Ken Lam		
Gender	Male	Relation To Informant	My passenger
Person Name	Terry Cheng		
Gender	Female	Relation To Informant	Driver of other Vehicle
Person Name	Unknown		
Gender	Male	Relation To Informant	Passenger of Mitsubishi
Person Name	TEE GIAM ENG, MICHAEL (Informant)		

Signature Of Officer Recording The Report:

Not applicable

Signature Of Interpreter:

Not applicable

Officer In-Charge Of Case:

Authentication Stamp

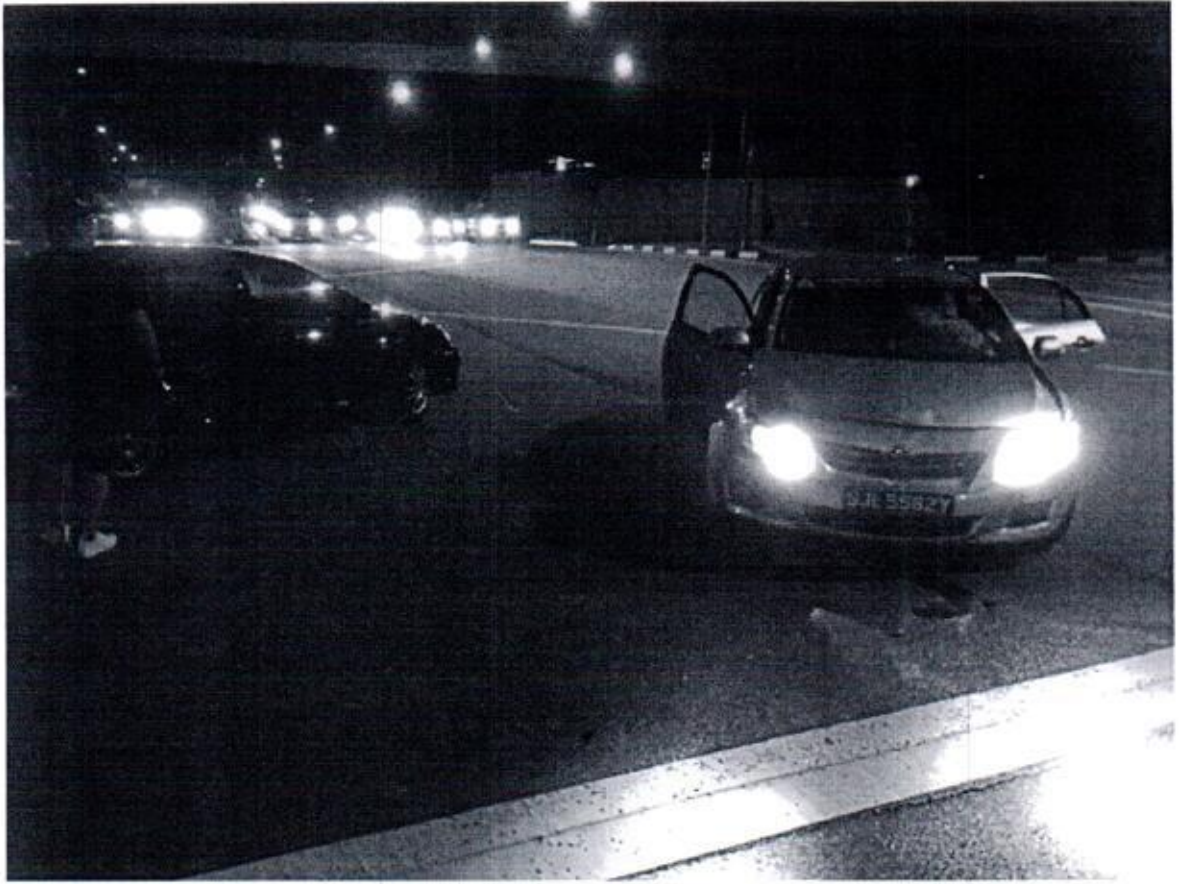
Signature Of Informant:

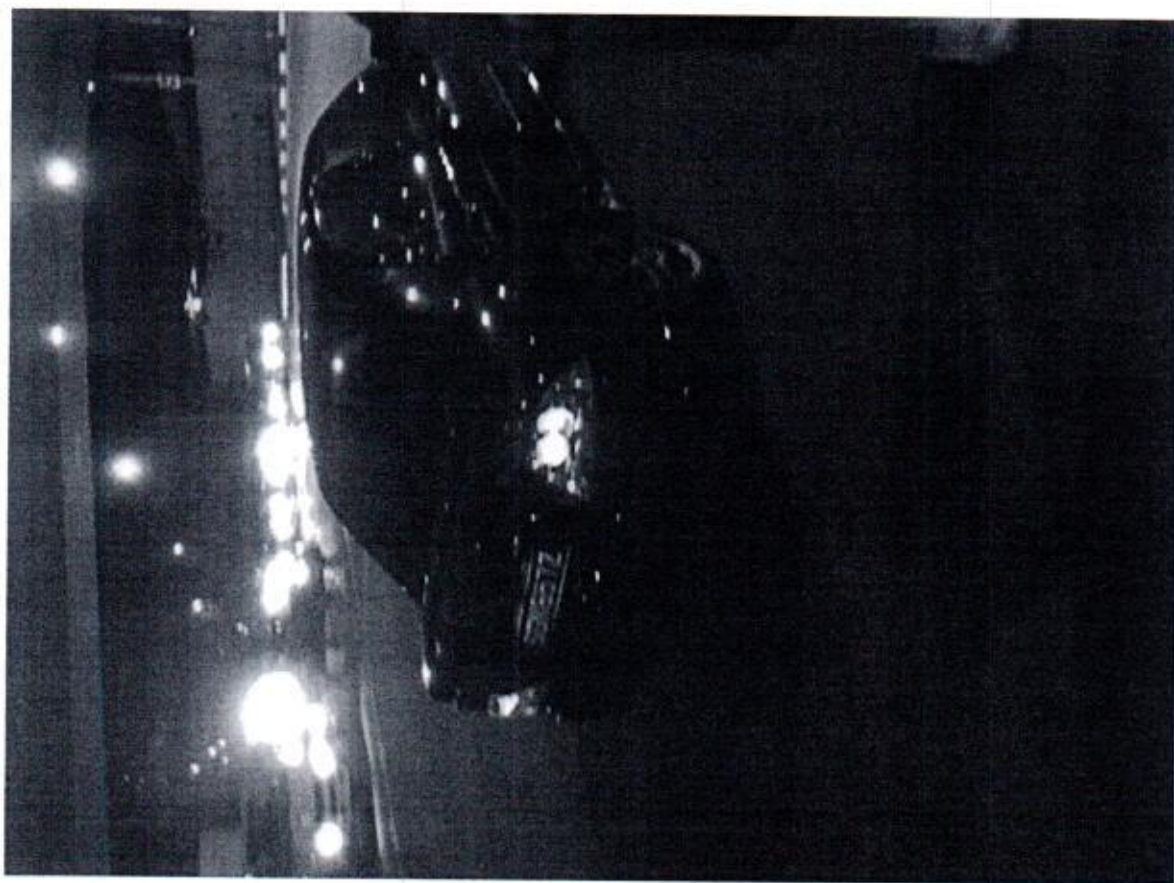
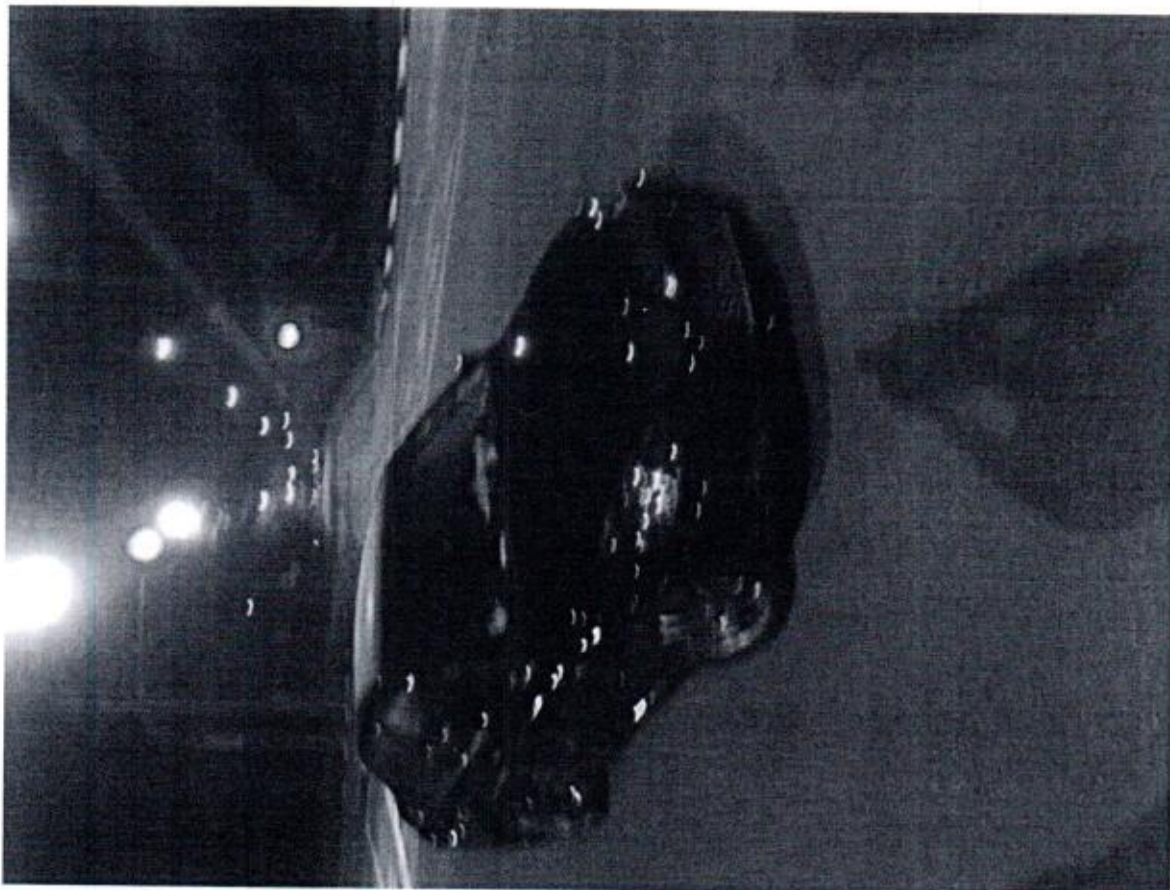
The identity of the person making this report has been authenticated by SingPass. No signature is required.

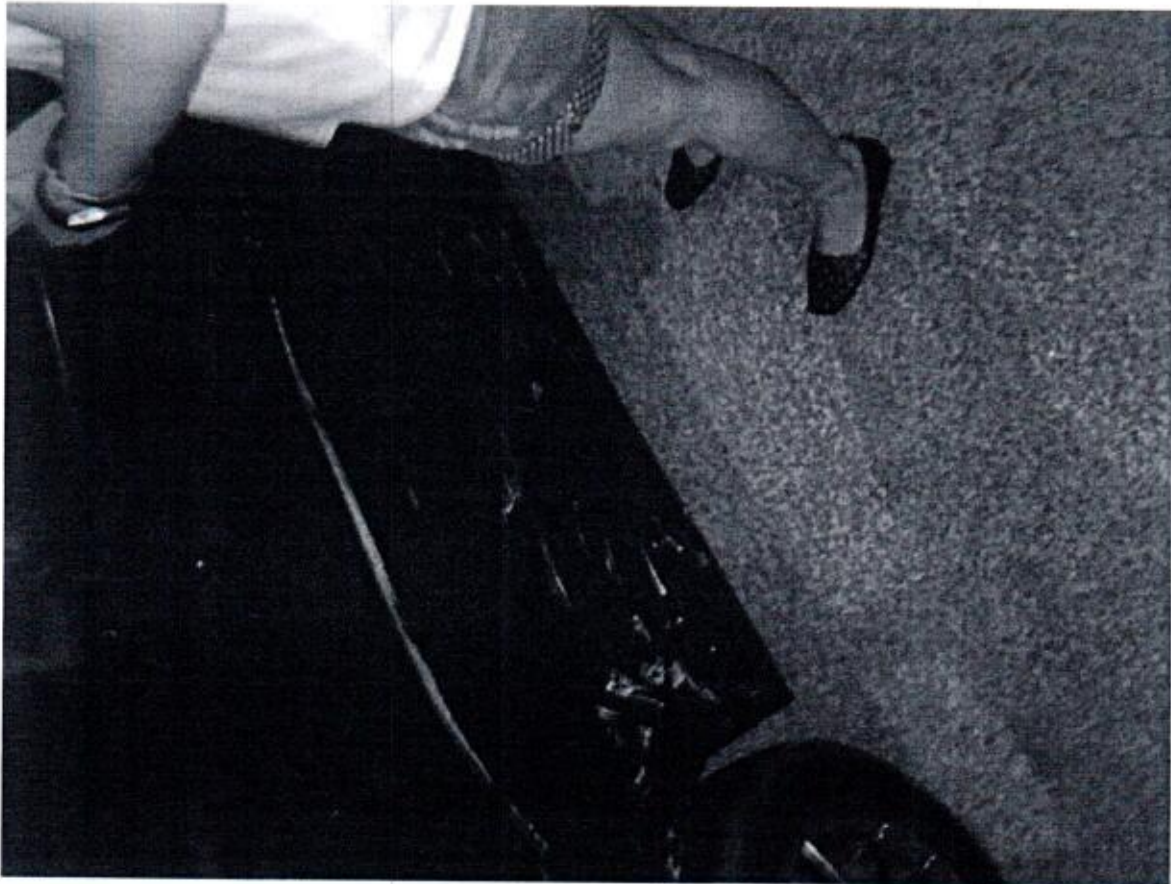
Date/Time:

23/05/2018 12:53

Classification Of Case:







BRgds. MTee

On 21 May 2018, at 06:30, TEE Giam Eng, Michael (M) <[teegem63@gmail.com](mailto:teegem63@gmail.com)> wrote:

1. Date of accident and time: 20 May 2018 at or around 2110 to 2115hrs.
2. Cars - One Toyota Altis Silver SJL 5582 Y (Tribecar) / One black Mitsubishi Lancer SGL 657 Z
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  - 3.2 Lancer - Driver TERRY CHENG (Female) / One Passenger (male Unknown)
4. Injury- No injury as reported in presence of TP
5. Direction of Travel
  - 5.1 Toyota - Towards KPE (TPE) Airport Road
  - 5.2 Lancer - across junction Bartley Road East Left to Right
6. Car Damages -
  - 6.1 Toyota - Front Moderate damage
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7. Description of Event;
  - 7.1 Green light in my favour. Moderate speed 50-60kph. Good visibility
  - 7.2 Toyota in third lane towards KPE
  - 7.3 Lancer crossing from left to right at last lane.
  - 7.4 Impact at third way past junction of Toyota Direction. Light still green after impact.
  - 7.5 After Impact Toyota close to end of junction. Lancer at RHS of Toyota.
8. TP advised that Traffic cam available at junction for retrieval.

On 20 May 2018, at 9:33 PM, Tribecar Support  
<[support@tribecar.com](mailto:support@tribecar.com)> wrote:

Hello,

Thank you for writing to Tribecar! We have received your message.

For urgent requests during your booking,  
Press on the "Need Help > Breakdown/Emergency" button to reach us.  
Otherwise, we will respond within 1 - 2 business days.

For general enquiries, you will receive a response within 3 - 5  
working days.

Our office hours (business days) are Monday - Friday (10AM to  
6PM). We are closed on weekends and public holiday.

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*Thanks & Regards,*  
**Support Team @ Tribecar**

web: [www.tribecar.com](http://www.tribecar.com)

facebook: [www.facebook.com/tribecar](https://www.facebook.com/tribecar)

[Have a feedback? Leave us a review on Google!](#)

**REPUBLIC OF SINGAPORE DRIVING LICENCE**

License Number: **S15942781**

Name: **TEE GIAM ENG, MICHAEL**

Birth Date: **16 Nov 1963**

Issue Date: **06 Oct 2003**

Barcode: **000862280F**

**REPUBLIC OF SINGAPORE**

IDENTITY CARD NO. **S15942781**

Name: **TEE GIAM ENG, MICHAEL**

Chinese Name: **郑 严 英**

Race: **CHINESE**

Date of Birth: **16-11-1963**

Sex: **M**

Country of Birth: **SINGAPORE**

**YOU ARE LICENSED TO DRIVE VEHICLES IN THE FOLLOWING CLASSIES**

Class	Description	PASS DATE
Class 2B	Motorcycles not exceeding 200 cc	00 Sep 1999
Class 2A	Motorcycles between 201 cc and 400 cc	30 Oct 1991
Class 3	Motor Cars and Motor Tractors the weight of which unladen does not exceed 2500 kilograms	21 Oct 1991
Class 4	Heavy Motor Cars and Motor Tractors the weight of which unladen exceeds 2500 kilograms	14 Feb 1991

Barcode: **License No: S15942781**

NP 428A

Barcode: **000862280F**

License No: **S15942781**

Signature: 

Blood Group: **O+**

Class of License: **29-03-2001**

Address: **71 ALMOND CRESCENT SINGAPORE 677825**

NRIC No: **S15942781**

Date: **02-10-2001**

No: **3711800**

**EQ Insurance Company Limited**

5 Maxwell Road #17-00 Tower Block MND Complex Singapore 069110  
tel 65 6223 9433 | fax 65 6224 3903 | www.eqinsurance.com.sg  
reg no. 1978-00490-N

**CERTIFICATE OF INSURANCE**

ROAD TRANSPORT ACT 1987 (MALAYSIA)  
THE MOTOR VEHICLES (THIRD-PARTY RISKS) RULES, 1959 (FEDERATION OF MALAYSIA)  
THE MOTOR VEHICLES (THIRD-PARTY RISKS AND COMPENSATION) ACT (CAP. 189 OF THE REVISED EDITION)  
(REPUBLIC OF SINGAPORE)  
THE MOTOR VEHICLES (THIRD-PARTY RISKS AND COMPENSATION) RULES, 1996 EDITION (REPUBLIC OF SINGAPORE)  
OR ANY AMENDMENT, ACT OR ACTS PASSED IN SUBSTITUTION THEREOF.

**COMMERCIAL VEHICLE FLEET  
Comprehensive**

Certificate No.: DMCFHQ17-000185

## 1. Index Mark and Registration Number of Vehicles

SJL5582Y

## 2. Name of Policyholder

ROSET LIMOUSINE SERVICES PTE. LTD.

## 3. Effective Date of the Commencement of Insurance for the purpose of the Act

01/11/2017

## 4. Date of Expiry of Insurance

31/10/2018

## 5. Person or Classes of Persons entitled to drive\*

Any person who is Authorised to drive on the Insured'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 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. And provided further that the Motor Vehicle is registered under the Road Traffic Act has not been cancelled at the time of accident loss or damage.

## 6. Limitations as to use\*

LIMITATIONS AS TO USE

Use for social domestic and pleasure purposes and business purposes of any person whom the vehicle is hired

THE POLICY DOES NOT COVER

- (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

\*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) or and Amendment, Act or Acts passed in substitution thereof.

Form: LCVH

Excess:

Section 1 SGD1,500.00

Outside Singapore SGD1,500.00

Section 2 SGD2,000.00

Outside Singapore SGD2,000.00

YEIDR (Section 2) SGD4,000.00

unwjt/HO/B000042/NEWSTATE STENHOUSE (



A Member of Citystate

Authorised Signatory  
EQ Insurance Company Limited