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	Assessment/St	nvey Report				
TP Insurer		Ass't Report by Fax / Hand to Owner/Wksp				
Preferred Wksp / INC Assign Wksp / QW: (Tol:	Fax:		1
The second secon	Cyclist.	INC () / Non-INC ()			
Owner / Driver: (Cychatt.		Tel)	
	rind ()	Cover Type. ()	
Confirmed by : (Date:	Time:)	
Insured/Driver Liability: (%) []	Note-Est Status (WO): N: 0-20	%; P. 21-79%. F. S	0-100%		
111011111111111111111111111111111111111	Warranty: YES (CONTRIVING STATE)			
Excess (\$) Loading: \$1,0	00()/\$2,000	()				
General Remarks			M. M. Albert I.			
() Walk-In Customer: Customer's info	rmation strictly Co	onfidential & St	rictly NO refer of repair	er.		
() Total Loss Case : to e-mail Insure						
Drive-In ()/ Towed-In (); Invoice		NO();T	owing Co. ()
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2) QC Check / Post Repair Inspection	()		-		
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Jaimant's Particulars :- Driver/Owner: Contact No: Damaged Portion:	A1803407	1) AR : Accider 2) DA : Dameg 3) TF : Towing 4) FT : Follow- 5) FT : Follow- For claiming 6) TR : Re-ing 7) N1 : Idae DA 8) NTUC Addi	eparation Checklist at Reporting (\$30); Assessment (\$100); Fee Through Survey (Resurvey) against JP3C Only (wef 10 Ja eotion 4 + SMRT Survey lional Services	\$40/\$45 \$120 \$30 n 2005) \$75 \$160	30.00	
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Claimant's Particulars :- Driver/Owner Contact No: Damaged Portion: Auditors' Comments :-	A1803407	1) AR : Accider 2) DA : Dameg 3) TF : Towing 4) FT : Follow- 5) FT : Follow- For eleining 6) TR : Re-ing 7) N1 : Idae DA 8) NTUC Addi QD: *N6: Repair *N6: Repair *N6: Repair *N6: Repair	cparation Checklist at Reporting (\$30); Assessment (\$100); Prese Through Survey (Resurvey) against JP3C Only (wef 10 Jacotion A + SMRT Survey lional Services. sy Car / Tpt Allowages Conordination apair Inspection collect Excess Contination	\$40/\$45 \$120 \$30 \$30 \$75 \$160	1st Hill 30.00	
	A1803497	1) AR : Accider 2) DA : Dameg 3) TF : Towing 4) FT : Follow- 5) FT : Follow- For eleining 6) TR : Re-ing 7) N1 : Idae DA 8) NTUC Addi QD: *N6: Repair *N6: Repair *N6: Repair *N6: Repair	cparation Checklist at Reporting (\$30); Assessment (\$100), Property Through Survey (Resurvey) against RIC Only (wef 10 Is cotion A + SMRT Survey lianal Services. sy Car / Tpt Allowages Co-ordination collect Excess Coordination TP (Fran INC) against EIC.	\$40/\$43 \$120 \$30 \$30 \$75 \$160 \$3 \$17 \$2 \$2 \$2	30.00	Amt (3)

SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

EMail Address

- 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 <u>truthful and accurate</u> 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.
- 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.

Carried State of Control of Control	ACCIDENT STATEMENT
Date Of Report	30/05/2018 14:47
Date Of Accident	29/05/2018 13:45
Exact Location Of Accident	JUNC OF XILIN AVE & UPP CHANGI RD EAST
Country/State of Loss	SINGAPORE
Control of the Contro	DETAILS OF OWN VEHICLE
Vehicle Registration Number	EZ811E
Insured/Policyholder	
Name Of Registered Owner	TAN JUI KWANG DENNIS
NRIC No	S0150081C
Email Address	NOEMAIL
Mobile Phone No	(LOCAL) +65-96189882
Alternative Phone No	OFFICE-96189882
Vehicle Particulars	
Manufacturer	MAZDA
Model	MAZDA5 5-DOOR WAGON 2.0L SP.6EAT SUNROOF
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
If No, Please state action to be taken	REPORTING ONLY
Vehicle Category	PRIVATE CAR
Insurance Company	
Name of Insurance Company	MSIG INSURANCE (SINGAPORE) PTE. LTD.
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	A 28696141 QMY
Cover Note Number	
Driver	
Name of Driver	MRS TAN GEOK CHOO NEE LAW
NRIC No	S0085038A
Date Of Birth	01/10/1950
Occupation	INDOOR
Date Of Driving Pass	29/04/1976
Driving Experience	42 YEARS AND 1 MONTH
Gender	FEMALE
Mobile Number	(LOCAL) +65-96802662
Fax Number	
Contact Number	
	NAME AND ADDRESS OF THE PROPERTY OF THE PROPER

CHERRYGCTAN@GMAIL.COM

Address 14 JALAN PARI KIKIS

Postcode 488540

Was driver an employee of the Insured's Company NO

If No, Relationship of the Driver with the Insured SPOUSE

Vehicle Registration Number of Driver's Own

Vehicle

Insurance Company of Driver's Own Vehicle

General Information of the Accident

Type Of Accident COLLIDED INTO BICYCLIST

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.

Number of Passengers (Including Driver)

Passenger 1

2

NO

NAME: : LAW CHWEE NEO

GENDER: : FEMALE

Details of Police Action

Was the accident reported to the police?

If Yes, Please state which Police Station

Police Station Name MARINE PARADE NEIGHBOURHOOD POLICE CENTRE

NO

YES

ROAD: 300 MARINE PARADE ROAD, POSTCODE: 449296, COUNTRY: Police Station Address

SINGAPORE

Police Station Contact TEL NO: 1800-4428999 - FAX NO: 62447678

Was notice of intended Prosecution given?

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 CYCLIST

Vehicle Make/Model/Colour

Details Of Properties

Vehicle Category MOBILE EQUIPMENT Name of Driver JORDAN TAY JIN JIE

NRIC/Passport Number S9501600F Contact Number 93291126

Address Postcode

Page 2 of 27

Insurance Company Name
Nature Of Damage
No. Of Passenger (Including Driver)

SKETCH PLAN

IMPORTANT NOTICE

- Please report <u>correctly</u> 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 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")
- 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's Signature Date & Time:

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

an Perkelias

Date & Time:

Reporting Centre Personnel's Signature

Name:

NRIC/FIN No .:

Please	Refer	+0	Police	Report
			/	

DECLARATION

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

Driver's Signature

(If driver is not the policyholder)

Date & Time:

Reporting Centre Personnel's Signature

Name:

NRIC/FIN No.:

Policyholder's Signature Date & Time:

SOURCE CONTRACTOR OF CH

ACCIDENT STATEMENT

- 55	DETAILS OF VEHICLE	£2 0. 5		
		EZ 811E		
		MSIG.		
	e)POLICY NUMBER:_	MPREHENSIVE / THIRD I	BARTY ATUIND BAS	TV CIDE & THEET!
	e)MAKE & MODEL:	MAKEHENZIAE / THIKD I	PARIT / IHIKU PAR	IT FIRE WINEFIL
		DUPE / MPV /V AN / LO	RRY / MOTORCYC	CLE / OTHERS)
		Y: (PRIVATE / COMME		
	h)PURPOSE OF USING	AT ACCIDENT TIME:_	Private Us	e
	67	UNDER YOUR OWN IN		20000
		(THIRD PARTY CLAIM)	REPORTING ONL	Y)
2.	INSURED / POLICY HO		3111	E / FENALEL
	AJNAME: DM	Jui Kwang Den T: 50150081 C	CONTACT:	96189882
	c)ADDRESS:	J 5130081 C	CONTACT	10.0100-
	O/MOOKLOO!		- 10 - 10 - 10 - 10 - 10 - 10 - 10 - 10	
		DRIVER ALSO POLICY	HOLDER	
-No of passengs.	DRIVER		T.	
(Including driver)		n Geok Choo N		
(2)	DIMMENTAL MOST ON	T:	CONTACT:_	4680 2662.
	cJADDRESS:			
chuee Neo	*ALD ATE OF RIPTH- /	/	D/MM/VVVVI	
	e)OCCUPATION: (IND		D/MM/TTTT	
< 1 (1)		EXPRERIENCE:		
4,		PLOYEE OF THE INSU		
		IP OF THE DRIVER W		Spouse
	a) WEATHER CONDITIO	DN: (CLEAR / RAINING	/ OTHERS	
5.	HIDOAD SUBEACE, ID			
	b)ROAD SURFACE: (D			
6.	WAS ANYBODY INJUR	ED (YES / NO)		
6.	WAS ANYBODY INJUR	ED (YES / NO)	ON: Manne	Yarade MP
6. 7. 8.	WAS ANYBODY INJUR	ED (YES / NO) CE (YES / NO)	ON: Marine	garade Mp
6. 7. 8. 40 of passenger	WAS ANYBODY INJURY a) REPORTED TO POLIC IF YES, PLEASE STATE THIRD PARTY VEHICLE a) VEHICLE NUMBER	ED (YES / NO) CE (YES / NO) WHICH POLICE STATIO	ON: Marne MODEL:	garade MP
6. 7. 8.	WAS ANYBODY INJURI a) REPORTED TO POLIC IF YES, PLEASE STATE THIRD PARTY VEHICLE a) VEHICLE NUMBER b) DRIVER'S NAME:_	ED (YES / NO) CE (YES / NO) WHICH POLICE STATIC CYC.1.11.	MODEL:	
6. 7. 8. No of passenger Including driver)	MAS ANYBODY INJURI a) REPORTED TO POLIC IF YES, PLEASE STATE THIRD PARTY VEHICLE a) VEHICLE NUMBER b) DRIVER'S NAME:_ c) NRIC/FIN/PASSPC	ED (YES / NO) CE (YES / NO) WHICH POLICE STATIC CYC.1.11.	Mara Septembri	
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1 of 4

Report No. T/20180530/2014

Police Station Of Origin: Marine Parade N.P.C 300 Marine Parade Road SINGAPORE 449296

Tel No: 1800-4428999

REPORT OF A TRAFFIC ACCIDENT

Date/Time Report Made: 30/05/2018 10:07		/lade:	Vide Report No.:	Station Diary No. 16	
Informan	t's Partice	ulars			
	nformant: I GEOK C	HOO NEE LAW	Address: 14 JALAN PARI KIKIS SI	NGAPORE 488540	
ID Type / ID No.: NRIC NO / S0085038A		38A	Contact No.: Home/Office:	Mobile: 96802662	
Nationalit SINGAPO	y: ORE CITIZ	ΈN	Email:		
Sex: Female			Type of Informant: Driver		
Race: Chinese			Language: Institution / School N		
Occupation:		<i>n</i>	Driving Licence Information	on: Date of Expiry:	

Type of	Non-Injury Pedestrian / Cyclist	Drink Drive:	Date/Time of Accident:	Type of Location X-Junction	
Accident: Pedestrian / Cyclist		No 29/05/2018 13			
Junction of Xi				Deed Constitution	
Weather: Road Clear Dry		Road Surface: Dry		Road Speed Limit:	
Traffic Flow: Traff		Traffic Control: Traffic Light - Working		Traffic Volume: Light	
Type of Collision: Moving Vehicle Against - Others				Anyone conveyed by ambulance:	

Details of Vehicle Involved							
Vehicle No.	Туре	Make	Model	Color	Condition	No of Passenger	
EZ811E	Car	MAZDA	5	Brown	Slightly Damaged	0	

Details of Vehicle Insurance						
Vehicle No.	Insurance Company	Insurance No	Effective	Expiry Date		
EZ811E	MSIG INSURANCE (SINGAPORE) PTE. LTD.	A28696141QMY	01/03/2018	29/01/2019		



T/20180530/2014

2 of 4

Report No. T/20180530/2014

Police Station Of Origin: Marine Parade N.P.C 300 Marine Parade Road SINGAPORE 449296

Tel No: 1800-4428999

CONTINUATION OF REPORT

Details of Perso						
Any Pedestrian Ir No. of Pedestrian			Use of Ped	estrian	Cross	ing: NA
Driver	S Injured. TVIE	Sec. 1986				
Name	MRS TAN GEOK CHOO NEE LAW			ID No.		S0085038A
Related Vehicle	EZ811E (Car)			Contact No.		96802662
Hospital/Clinic	NIL			Class Driving Licence Expiry	g ce &	Class: NIL Date of Expiry: NIL
Date Treatment	NIL Date Dis			arge	NIL	
	ted Medical Leave NIL	i i	Degree of	Injury	NIL	
Cyclist						
Name	JORDAN TAY JIN JIE			ID No		S9501600F
Related Vehicle	NIL			Contact No.		93291126
Hospital/Clinic	NIL			Class Driving Licent Expiry	g	Class: NIL Date of Expiry: NIL
Date Treatment	NIL		Date Disch		NIL	
No. of Days gran	ted Medical Leave NIL		Degree of	Injury	NIL	

Brief Details.

On the 29/05/2018 at about 1345hrs, I was driving my husband's car along Upper Changi Road East. My sister was in the car with me as a passenger. At the junction of Xilin Ave, I was slowly turning left from Upper Changi Road East into Xilin Ave. It was natural to slow down at any bend especially as there was a pedestrian crossing ahead. I slowed down, carefully approached and when almost into the crossing proper. I stopped when I saw a cyclist riding fast from the right at my driver's side of the car.

Unexpectedly, the cyclist headed straight towards the right side of my car. He may have tried to avoid my stationary car but he just clipped (hit) the front number plate of the car. There was a small glancing collison.

There was no damage to the bicycle but the front car number plate was slightly bent with a broken piece at the bottom right hand corner (driver's side) where the bicycle hit it. The name strip showing the car dealership (Eurokars Group) below my number plater broke off.

There was no injury to the cyclist as I asked the cyclist after I got out of my car. He picked himself up and walked normally to his bicycle to pick it up. He told me he was alright although having fallen off the bicycle, a side of his buttock hurt a little. He added he had an old injury on the same side of his buttock during his National Service days. There were no bruises or lacerations.

As a responsible, concerned driver and mother, I wanted to be completely safe and sure. I took him as a





3 of 4

Report No. T/20180530/2014

Police Station Of Origin: Marine Parade N.P.C 300 Marine Parade Road SINGAPORE 449296

Tel No: 1800-4428999

CONTINUATION OF REPORT

passenger and carried his bicycle in my car boot to Changi General A&E for his medical check-up. In fact whilst in my car, he apologized for all the trouble and inconvenience he caused. He later told me at the A&E-that the nurse there gave him a Panadol when he said his buttock hurt. This was whilst waiting for a doctor. He subsequently told me there was no pain after taking the Panadol and will wait to see the doctor.

I left him when his mother came and they both took photos of my car and his bicycle which was returned





4 of 4

Report No. T/20180530/2014

Police Station Of Origin: Marine Parade N.P.C 300 Marine Parade Road SINGAPORE 449296 Tel No: 1800-4428999

CONTINUATION OF REPORT

Sketch Plan

Informant is not able to provide sketch plan

IMPORTANT: Please attach a copy of your vehicle's Insurance Certificate to this report. If you don't have the certificate with you now, please fax a copy to 65474885 stating the **report number** as reference.

Staff Sgt SYED FAIZ BIN SYED SHAMSHUDIN	Cfaufertelivo
Signature Of Interpreter: Not applicable	Date/Time: 30/05/2018 10:07
Officer In Charge Of Case: TP / AEIT / Staff Sgt WONG SIEU LUI Contact No.: 65476151	Classification Of Case:
Authentication Stamp NP168	

Statement of Driver of Vehicle EZ 811 E

Date: Tuesday 29 May 2018

Time: on or about 1.45pm

Location: Xilin Ave just after junction with Upper Changi Road East

Road conditions and Weather: good and dry, visibility good and normal

Vehicles: Mazda 5 car no. EZ811E and blue Raleigh bicycle

Driver: Tan Geok Choo nee Law

Front passenger: Law Chwee Neo

Cyclist: Jordan Tay Jin Jie NRIC S9501600F. (Jordan)

Facts

On the above stated date, time and place I was slowly turning left from Upper Changi Road East into Xilin Ave. It was natural to slow down at any bend. Especially, when there was a pedestrian crossing ahead. I slowed down, carefully approached, and when almost into, the crossing proper, I stopped when I saw a cyclist riding fast from the right at my driver's side of the car.

Collison

Unexpectedly the cyclist headed straight towards the right side of my car. He may have tried to avoid my stationary car. But he just clipped (hit) the front number plate of the car. There was a small glancing collision.

Damage

There was no damage to the bicycle (see Picture 1 taken at Changi General Hospital). My front car number plate was slightly bent, with a broken piece at the bottom right hand corner (driver's side) where the bicycle hit it. (See Picture 2- taken outside my house) The name strip showing the car dealership (Eurokars Group) below my number plate broke off.

Injury

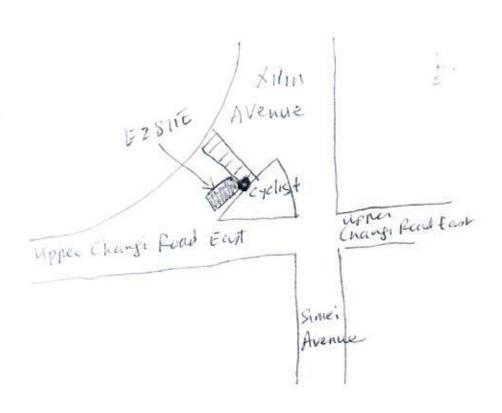
There was no injury to the cyclist. This was confirmed when I got out of my car and asked after the cyclist: Jordan. He picked himself up and walked normally to his bike to pick it. He told me he was alright although having fallen off the bicycle a side of his buttock hurt a little. He added he had an old injury on the same side of his buttock during his National Service days. There were no bruises or lacerations.

As a responsible, concerned driver and mother, I wanted to be completely safe and sure. I took him as a passenger, and carried his bicycle in my car boot, to Changi General A&E for his medical check -up. In fact whilst in my car, he apologized for all the trouble and inconvenience he had caused. He later told me at the A&E that the nurse there gave him a Panadol when he said his buttock hurt. This was whilst waiting for a doctor. He subsequently told me there was no pain after taking the Panadol and will wait to see the doctor.

I left him when his mother came and they both took photos of my car and his bicycle which was returned to him.

Observations

- My car was stationary.
 - The bicycle had fallen at the right front of the car. (Pic 1) There was no damage to the bicycle. If the car had hit the bicycle, it would have been, at least, twisted and bent with the forward momentum of the collision. But was no damage to the bicycle.
 - The cyclist got up and walked. It would not have been so if the car had hit the bicycle and him at his left side. There were no bruises or lacerations
- The cyclist hit my car.
 - The right bottom corner of my number plate broke. The name strip at the bottom of the number plate showing the car dealership was also ripped off (driver's side). The bicycle had clipped my car from the right side.
 - The cyclist admitted he was in a rush being late for an appointment.
 - He fell off his bicycle, there were no bruise or lacerations
- There was no injury to the cyclist.
 - He was got up talking and walking normally. No bruises or lacerations.



(1)

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Picture 1 - Raleigh Bicycle

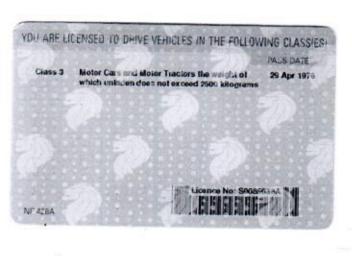


Picture 2

Files with bushen piece at bottom right hand corner and name 3 Fing shows:
(an aleasting (Eurobas group) below humber plate broken M.











MSIG Insurance (Singapore) Pte. Ltd. 4 Shenton Way, # 21-01, SGX Centre 2, Singapore 068807 Tel +65 6827 7888, Fax +65 6827 7800 Co. Reg. No. 200412212G GST Reg. No. 20-0412212G

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 RISK AND COMPENSATION) RULES, 1996 EDITION (REPUBLIC OF SINGAPORE) OR ANY AMENDMENT, ACT OR ACTS PASSED IN SUBSTITUTION THEREOF.

Form M.X.1

MOTOR MAX PLUS

Individual Ownership

Comprehensive

Certificate No. A 28696141 QMY

Excess: SGD700

Windscreen Excess: SGD100

Sertificate No. N 20030141 QMI

Index Mark and Registration Number of Vehicle
 EZ811E

2. Name of Policyholder

Tan Jui Kwang Dennis

 Effective Date of the Commencement of Insurance for the purposes of the Act 01/03/2018

4. Date of Expiry of Insurance

29/01/2019

5. Persons or Classes of Persons entitled to drive*

Tan Jui Kwang Dennis

Any other person provided he is driving on the Policyholder's order or with the Policyholder's permission.

* Provided that the person driving is permitted in accordance with the licensing or other laws or 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.

6. Limitations 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 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.

PLEASE NOTE ALL CLAIMS RELATED REPAIR CAN BE CARRIED OUT AT ANY WORKSHOP OF YOUR CHOICE OR AT ANY MSIG AUTHORISED WORKSHOP LISTED IN THE ATTACHED.

This Certificate is not transferable to a new owner of the vehicle. If for any reason the Policy is terminated during its currency, the Certificate must be returned to the Insurer within 7 days of the termination or if the Certificate 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. 189).

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 any Amendment, Act or Acts passed in substitution thereof.

MSIG Insurance (Singapore) Pte. Ltd. Approved Insurers

for Chief Executive Officer