

**NATIONAL Assessment Centre Services** (Ref: 12005) **MAY 180 28591**

Date In: 18/06/08 18:41	Job description: SAS e-filing	Date & Time Completed:	Done by:
Ref No: NBAR/MC/180/10204	E-mail (within 8hrs, AIC 2hrs):		
Veh No: SGZ 268K	i-Motor Claim Form: mlc999041-001		19/06/08
D.O.A: 17/06/08 18:00	i-Motor W/O (Within: OD 2hrs, TP 4hrs):		09:09
OD: 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 / QW: ( ) Tel: ( ) Fax: ( )

TP Particulars: Veh No: **SGZ 268K** 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	Amt (\$)	Amt (\$)
		1st Bill	Add Bill
Driver/Owner:	1) AR: Accident Reporting (\$30);		
Contact No:	2) DA: Damage Assessment (\$100); INC (\$80)		
Damaged Portion:	3) TP: Towing Fee \$40/\$45		
QC Checked by (Engr-In-Charge):	4) FT: Follow-Through Survey \$120		
Auditors' Comments :-	5) FT: Follow-Through Survey (Resurvey) \$30 For claiming against INC Only (wef 10 Jan 2005)		
Cat. 1:	6) TR: Re-inspection \$75		
Cat. 2/3:	7) N1: Idao DA + SMRT Survey \$160		
	8) NTUC Additional Services:-		
	Q11:		
	*N3: Courtesy Car / Tpt Allowance \$5		
	*N6: Repair Co-ordination \$10		
	*N7: Post Repair Inspection \$25		
	*N8: DV / Collect Excess Coordination \$5		
	TP (N11): TP (Non INC) against INC \$20		
	9) N12: Idao Mobile \$0		
	Invoice dated	Fee Charged	
	Invoice dated	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	18/06/2018 18:41
Date Of Accident	17/06/2018 18:00
Exact Location Of Accident	MALAYSIA JOHOR CAUSEWAY TOWARDS SINGAPORE
Country/State of Loss	MALAYSIA/JOHOR DARUL TAKZIM

### DETAILS OF OWN VEHICLE

Vehicle Registration Number	SJQ7601L
<b>Insured/Policyholder</b>	
Name Of Registered Owner	CHIA CHUE CHEE
NRIC No	S2508154D
Email Address	ZHENGUO1986@GMAIL.COM
Mobile Phone No	(LOCAL) +65-93442960
Alternative Phone No	OTHERS-91063505

### Vehicle Particulars

Manufacturer	TOYOTA
Model	VIOS
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	NTUC INCOME INSURANCE CO-OPERATIVE LTD
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	5050457287-07
Cover Note Number	

### Driver

Name of Driver	SEOW ZHEN KWOK (SHAO ZHENGUO)
NRIC No	S8632942E
Date Of Birth	10/11/1986
Occupation	INDOOR
Date Of Driving Pass	13/10/2006
Driving Experience	11 YEARS AND 8 MONTHS
Gender	MALE
Mobile Number	(LOCAL) +65-93442960
Fax Number	
Contact Number	OTHERS-91063505
EMail Address	ZHENGUO1986@GMAIL.COM

Address	BLK 163 STIRLING ROAD #11-1224
Postcode	140163
Was driver an employee of the Insured's Company	NO
If No, Relationship of the Driver with the Insured	CHILDREN
Vehicle Registration Number of Driver's Own Vehicle	-
Insurance Company of Driver's Own Vehicle	-

#### General Information of the Accident

Type Of Accident	SIDE SWIPE
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?	NO
Was any injured conveyed to hospital by ambulance?	NO
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: : GIRLFRIEND GENDER: : FEMALE

#### Details of Police Action

Was the accident reported to the police?	YES
If Yes, Please state which Police Station	
Police Station Name	CENTRAL POLICE DIVISIONAL HQ (A DIVISION)
Police Station Address	ROAD: 391 NEW BRIDGE ROAD #03-112 POLICE CANTONMENT COMPLEX BLOCK A , POSTCODE: 088762 , COUNTRY: SINGAPORE
Police Station Contact	TEL NO: 1800-2240000 - FAX NO: 62200877
Was notice of intended Prosecution given?	NO
If Yes, against whom?	

#### Circumstances of Accident

PLEASE REFER TO POLICE REPORT A/20180618/7020

#### 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	SGZ6268K
Vehicle Make/Model/Colour	MAZDA
Details Of Properties	
Vehicle Category	PRIVATE CAR
Name of Driver	
NRIC/Passport Number	
Contact Number	
Address	

Postcode

Insurance Company Name

Nature Of Damage

No. Of Passenger (Including Driver)



SKETCH PLAN

MALAYSIA DOOR CONSTRUCTION TOWARDS S'PORE

SGZ7601L

SGZ6268K



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

*PLS REFER TO POLICE REPORT?*  
*A/20180617/2020*

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.:

*Jan 19/6/18 1645H*

*18/06/2018*  
*Randi Wafar*



**POLICE REPORT (NP299)**

Report No. A/20180618/7020

Police Station Of Origin  
Central Police Divisional HQ  
A 391 New Bridge Road #03-112 Police  
Cantonment Complex SINGAPORE 088762  
Tel No:1800-2240000

Date/Time Report Made 18/06/2018 16:02	Vide Report No.	Station Diary No.
Name Of Informant SEOW ZHEN KWOK	Address APT BLK 163 STIRLING ROAD #11-1224 SINGAPORE 140163	
ID Type / ID No. NRIC NO / S8632942E	Contact No. Home/Office:	Mobile: 91063505
Nationality SINGAPORE CITIZEN	Email Address Zhenguo1986@gmail.com	
Occupation CIVIL SERVANT	Sex Male	Age 31
	Date of Birth 10/11/1986	Race Chinese
Institution/School Name	Language English	
Date/Time Of Incident 17/06/2018 18:00 - 17/06/2018 18:10	Location Of Incident Malaysia johor causeway towards singapore	

**Brief details.**

I was returning from Malaysia JB. After Johor custom check I proceeding out and ending up in a jam. While proceeding the jam slowly, i came into a merging lane and I signal to the right while slowly merging into the lane as i was merging to the right. While doing so i end up very near to a bus and i decided to allow the bus and 2 more vehical to procced first at the same time slowing merging into the lane. Than a sedan car (SGZ 6268K) came in even closer. I decided to give 2 short horn at the car very near to my right and alert him as i was already infront and half way into the lane . After doing so i checked and saw that i have space to procced and decided to proceed. However SGZ 6268K also proceeded causing the

Signature Of Officer Recording The Report: Not applicable	Signature Of Informant: The identity of the person making this report has been authenticated by SingPass. No signature is required.
Signature Of Interpreter: Not applicable	Date/Time: 18/06/2018 16:02
Officer In-Charge Of Case:	Classification Of Case:

Authentication Stamp



**SINGAPORE  
POLICE FORCE**



A/20180618/7020

2 of 2

POLICE REPORT (NP299)

CONTINUATION OF REPORT

Report No. A/20180618/7020

rear right door of my car to grain the left front of his car. After which he came down and knock at my car demanding me to get out. I got out of the car and told him to disscuss it at the singapore checkpoint and not abstract the jam further. We both drove our car to singapore checkpoint and was advice by the he custom officer to settle it peacefully on our own(I think the driver of SGZ 6268K informed the custom officer about the accident). We than exchange phone numbers and carry on driving to the car check area to settle the incident. We couldn't come to a conclusion and we left.

Signature Of Officer Recording The Report: Not applicable	Signature Of Informant: The identity of the person making this report has been authenticated by SingPass. No signature is required.
Signature Of Interpreter: Not applicable	Date/Time: 18/06/2018 16:02
Officer In-Charge Of Case:	Classification Of Case:

Authentication Stamp

**Claim Handling**

Accident MT/0999042

Policy No.	5050457287-07	Vehicle No.	5XQ7601L	GST Registration No.	
Policyholder Name	CHIA CHUE CHEE	Cover Type	drive CLASSIC	Policyholder NRIC	S2508154D
Product Code	PRIVATE CAR INSURANCE	Contact No.(Office)		Loading	0
Contact No.(Mobile)	93442950	Special Remark		Contact No.(Home)	
Email Address		TCA	+ No Yes	eCode	No *
KPK	+ No Yes	NCD Entitlement(%)	50	eCode Reason	
NCD Protection	Yes			Private Hire	no

▼ Accident Details

Report Date	18/06/2018 18:58	Accident Report Within 24 hrs.	Yes	Accident Type	Side Swipe
Date of Accident	17/06/2018	Time of Accident (h:m:m)	18:00	Country of Accident	Singapore
Reporting Centre		Orange Force		ICR No.	
Accident Location	MALAYSIA JOHOR CAUSEWAY TOWARDS SINGAPORE				

▼ Benefits

▼ Excess

Own damage Excess	600.00	Additional Excess	0	Windscreen Excess	100.00
Unnamed Driver Excess	0.00	Outside Singapore OD Excess	600.00		
Third Party Excess	0.00	Outside Singapore TP Excess	0.00		

▼ GST Registered Information

GST Registered	No	GST Registration Date	
GST Registration No.		GST Status Verified	Yes
Modification History			

▼ Policyholder Mailing Address

Address 1	BLK 163 #11-1224	Address 2	STERLING ROAD	Address 3	SINGAPORE 140163
Address 4		Address Type	Singapore address	Post Code	140163
Unit No.	11-1224	Related Policy Number	5050457287-07		

▼ Q1 Driver Info

Driver Name	SEOW ZHEN KWOK	Driver Type	Named Driver	Driver DOB	10/11/1986
Unnamed driver Name		Driver NRIC	S8632942E	Driving Experience	11
Register Date of Driver License	13/10/2005	Driver Age	31	Contact No.(Home)	
Contact No.(Mobile)	91063505	Contact No.(Office)		Address 3	
Address 1		Address 2		Post Code	
Address 4		Address Type	Foreign address		
Unit No.					
Does he own a Singapore Registered car?	Yes + No	Driver Vehicle No.	5XQ7601L	Driver Insurer Company	NTUC

Declaration					
Breathalyser or Blood Test Reading?	0 mg	Any injury?	Yes + No		

Notification History

Claims 001 OD-MX **NEW**

Claim Type *	OD-MX *	Insured Name	CHIA CHUE CHEE	Insured NRIC	S2508154D
Contact No.(Mobile)	93442950	Contact No.(Home)	64725806	Contact No.(Office)	
Email Address		Q1 Vehicle Number	5XQ7601L	TP Vehicle Number	SGT6288K
Claim Description	5XQ7601L / SGT6288K ON 17 Jun 2018				
Preferred Workshop Contact No.		Insured Liability *	Not at Fault *	Name of Preferred Workshop	
Require Finalisation	Yes *	Preferred Repair Option	Preferred Workshop, Name unknown *	GIA report	Received *
Date Registered	18/06/2018 19:01	Claim Close Date		Date Received	18/06/2018 19:01
Report Taken By	ROSLI WAHAB	Workshop Reparer		Total Loss but Repaired	

Print AK letter

Attachment

Accident No.	MT/0999041	Claim No.	001
Last Doc. Received	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Upload Date	18/06/2018 09:00

Path \*

Category *	Confidential	Urgency *	Description *
<input type="button" value="Clear"/> <input type="text" value="Please Select"/>	<input type="button" value="Clear"/> <input type="text" value="NO"/>	<input type="button" value="Clear"/> <input type="text" value="Normal"/>	
<input type="button" value="Clear"/> <input type="text" value="Please Select"/>	<input type="button" value="Clear"/> <input type="text" value="NO"/>	<input type="button" value="Clear"/> <input type="text" value="Normal"/>	
<input type="button" value="Clear"/> <input type="text" value="Please Select"/>	<input type="button" value="Clear"/> <input type="text" value="NO"/>	<input type="button" value="Clear"/> <input type="text" value="Normal"/>	
<input type="button" value="Clear"/> <input type="text" value="Please Select"/>	<input type="button" value="Clear"/> <input type="text" value="NO"/>	<input type="button" value="Clear"/> <input type="text" value="Normal"/>	
<input type="button" value="Clear"/> <input type="text" value="Please Select"/>	<input type="button" value="Clear"/> <input type="text" value="NO"/>	<input type="button" value="Clear"/> <input type="text" value="Normal"/>	
<input type="button" value="Clear"/> <input type="text" value="Please Select"/>	<input type="button" value="Clear"/> <input type="text" value="NO"/>	<input type="button" value="Clear"/> <input type="text" value="Normal"/>	

▼ Attachment List

Attachment	uploaded By/Date	Category	Urgency	Description	Flag Sent? (CO)	Action
 NAC_BUKIT_MERAH_800676( NATIONAL ASSESSMENT CENTRE SERVICES (B UKIT MERAH)) on 19 Jun 2018 09:09		SAS	Normal	SAS 2018-6-19		<a href="#">Edit</a>
 NAC_BUKIT_MERAH_800676( NATIONAL ASSESSMENT CENTRE SERVICES (B UKIT MERAH)) on 19 Jun 2018 09:09		NRIC/ Driving License	Normal	NRIC/ Driving License 2018-6-19		<a href="#">Edit</a>
 NAC_BUKIT_MERAH_800676( NATIONAL ASSESSMENT CENTRE SERVICES (B UKIT MERAH)) on 18 Jun 2018 19:01		Photos	Normal	Photos 2018-6-19		<a href="#">Edit</a>



NAC_BUKIT_MERAH_800676( NATIONAL ASSESSMENT CENTRE SERVICES (B UKIT MERAH)) on 18 Jun 2018 19:01	Photos	Normal	Photos 2018-6-18	<a href="#">Edit</a>
NAC_BUKIT_MERAH_800676( NATIONAL ASSESSMENT CENTRE SERVICES (B UKIT MERAH)) on 18 Jun 2018 19:01	Photos	Normal	Photos 2018-6-18	<a href="#">Edit</a>
NAC_BUKIT_MERAH_800676( NATIONAL ASSESSMENT CENTRE SERVICES (B UKIT MERAH)) on 18 Jun 2018 19:01	Photos	Normal	Photos 2018-6-18	<a href="#">Edit</a>
NAC_BUKIT_MERAH_800676( NATIONAL ASSESSMENT CENTRE SERVICES (B UKIT MERAH)) on 18 Jun 2018 19:01	Photos	Normal	Photos 2018-6-18	<a href="#">Edit</a>
NAC_BUKIT_MERAH_800676( NATIONAL ASSESSMENT CENTRE SERVICES (B UKIT MERAH)) on 18 Jun 2018 19:01	Photos	Normal	Photos 2018-6-18	<a href="#">Edit</a>
NAC_BUKIT_MERAH_800676( NATIONAL ASSESSMENT CENTRE SERVICES (B UKIT MERAH)) on 18 Jun 2018 19:01	Photos	Normal	Photos 2018-6-18	<a href="#">Edit</a>
NAC_BUKIT_MERAH_800676( NATIONAL ASSESSMENT CENTRE SERVICES (B UKIT MERAH)) on 18 Jun 2018 19:01	Photos	Normal	Photos 2018-6-18	<a href="#">Edit</a>
NAC_BUKIT_MERAH_800676( NATIONAL ASSESSMENT CENTRE SERVICES (B UKIT MERAH)) on 18 Jun 2018 19:01	Photos	Normal	Photos 2018-6-18	<a href="#">Edit</a>

[Video List](#)

Uploaded By/Date	Folder Data	File Name	Source	Action
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[Display in New Window](#) [Scan and uploading](#)

# ACCIDENT STATEMENT

ACCIDENT DATE: 17 / 06 / 2018 (DD/MM/YYYY), TIME: 19 : 00 (HH:MM)

LOCATION: Malaysia Johor causeway towards Singapore

## 1. DETAILS OF VEHICLE

- a) VEHICLE NUMBER: SJQ 7601L  
b) INSURANCE COMPANY: NTUC INCOME  
c) POLICY NUMBER: S050457287-07  
d) POLICY TYPE: COMPREHENSIVE / THIRD PARTY / THIRD PARTY FIRE & THEFT  
e) MAKE & MODEL: Toyota Vios  
f) TYPE: SALOON / COUPE / MPV / VAN / LORRY / MOTORCYCLE / OTHERS  
g) VEHICLE CATEGORY: PRIVATE / COMMERCIAL / MOTORCYCLE  
h) PURPOSE OF USING AT ACCIDENT TIME: Private use  
i) ARE YOU CLAIMING UNDER YOUR OWN INSURANCE (YES/NO)  
IF NO, PLEASE STATE (THIRD PARTY CLAIM / REPORTING ONLY)

## 2. INSURED / POLICY HOLDER

- A) NAME: Chia chui chia (MALE / FEMALE)  
b) NRIC/FIN/PASSPORT: S250915410 CONTACT: 93442460  
c) ADDRESS: Blk 163 Stirling Road # 11-1224 S140163

\* CONTINUE TO 3.d IF DRIVER ALSO POLICY HOLDER

## DRIVER

- a) NAME: Sean zhen kwok (MALE / FEMALE)  
b) NRIC/FIN/PASSPORT: S8632942E CONTACT: 91063505  
c) ADDRESS: Blk 163 Stirling Road # 11-1224 S140163

\*d) DATE OF BIRTH: 10 / 11 / 1986 (DD/MM/YYYY)

e) OCCUPATION: (INDOOR / OUTDOOR)

f) DATE OF DRIVING PASS: 13/10/2006

4. WAS DRIVER AN EMPLOYEE OF THE INSURED'S COMPANY? (YES / NO)  
IF NO, RELATIONSHIP OF THE DRIVER WITH INSURED: Son

5. a) WEATHER CONDITION: (CLEAR / RAINING / OTHERS)  
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 STATION: Queenstown Police Complex

## 8. THIRD PARTY VEHICLE

- a) VEHICLE NUMBER: SG2 6268K MODEL: MAZDA  
b) DRIVER'S NAME: \_\_\_\_\_  
c) NRIC/FIN/PASSPORT: \_\_\_\_\_ CONTACT: \_\_\_\_\_

## 9. THIRD PARTY VEHICLE

- d) VEHICLE NUMBER: \_\_\_\_\_ MODEL: \_\_\_\_\_  
e) DRIVER'S NAME: \_\_\_\_\_  
f) NRIC/FIN/PASSPORT: \_\_\_\_\_ CONTACT: \_\_\_\_\_

girl

10

# No of passengers  
(including driver)  
(2)

# No of passenger  
(including driver)

# No of passenger  
(including driver)

email = zhenguo1986@gmail.com

fax =

 **SINGAPORE ARMED FORCES**  
**IDENTITY CARD**

Name:  
**SEOW ZHEN KWOK**

LIKID No:  
**S8632942E**

This card is the property of the Singapore Armed Forces. Any person using this card is responsible to forward it without delay to Central Mailroom Base or any Police Station.

**REPUBLIC OF SINGAPORE** DRIVING LICENCE

Licence Number: **S 8 6 3 2 9 4 2 E**  
Name:  
**SEOW ZHEN KWOK**  
**(SHAO ZHENGUO)**

Birth Date: **10 Nov 1986**  
Issue Date: **13 Oct 2006**



 001452975A

ISSUAL TOSSUP'S WASTOP-188 0930060081247

NRIC No/Colour:  
**S8632942E/PINK**

Race:  
**CHINESE**

Date Of Birth:  
**10/11/1986**

Service Status:  
**REGULAR**

Address:  
**Blk 183 STIRLING ROAD**  
**#11-1224 SINGAPORE 140163**

Blood Group:  
**B (+)**

Sex:  
**M**

Country Of Birth:  
**SINGAPORE**

Class-2 Name Status:  
**PEDALIST 500013**



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

**Class 2** Motor Cars <= 3000kg with <= 7 passengers, exclusive of the driver; and other motor vehicles <= 2500kg

PASS DATE: **13 Oct 2006**

 Licence No: S8632942E

MP 425A

**Certificate of Insurance**

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)

**Certificate Number:** 5050457287-07**Cover :** drivo CLASSIC

1. Index mark and Registration Number of Vehicle : **SJQ7601L**  
 Chassis Number : MR053HY9305113682
2. Name of Policyholder : CHIA CHUE CHEE
3. Effective Date of Insurance : 26 May 2018
4. Expiry Date of Insurance : 25 May 2019
5. Persons 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.  
 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.
6. Limitations as to Use#  
 (a) Use for social domestic and pleasure purposes and in connection with the Policyholder's business or profession.

**This Policy does not cover**

- (a) Use for hire or reward.  
 (b) Use for racing, pace-making, reliability trial or speed-testing.  
 (c) Use for the carriage of goods (other than samples) in connection with any trade or business.  
 (d) Use for any purpose in connection with the Motor Trade.

# Limitations rendered inoperative by Section 8 of the Motor Vehicle (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.

EXCESS (SECTION 1)	: S\$600
EXCESS (SECTION 2)	: N/A
WINDSCREEN EXCESS	: S\$100
ADDITIONAL EXCESS	: N/A
UNNAMED DRIVER EXCESS	: PLEASE REFER OVERLEAF
REPAIR AT OWNER'S PREFERRED WORKSHOP	: NO
INSURE WITH COE	: YES
NCD PROTECTION	: YES (FREE)
TRANSPORT ALLOWANCE	: NO
EXCESS WAIVER	: NO
PRIMARY DRIVER	: SEOW ZHEN LIANG SAMUAL
NAMED DRIVER (1)	: SEOW ZHEN KWOK
NAMED DRIVER (2)	: N/A
HIRE PURCHASE COMPANY	: OCBC BANK LTD
SUM INSURED	: MARKET VALUE OF INSURED VEHICLE AT TIME OF LOSS

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)

Agency : KOH EE SWAN (00000537282)  
 Date of Issue : 23 Apr 2018 20:51 hrs

For NTUC INCOME INSURANCE CO-OPERATIVE LIMITED



Countersigned By:

Authorised Officer



Chief Executive