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Veh No: 688 5693 H	E-mail (within				18
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TP Insurer:	Ass't Report l	y Fax / Hand	to Owner/Wksp		
Preferred Wksp / INC Assign Wksp / QW: (Telt	Fax:	
TP Particulars: Veh No: 51	FZ 123 X.	INC ()/Non-INC()		
Owner / Driver: (Tel:)	
Policy No: () Perio	od: ()	Cover Type: ()	
Confirmed by : (Date:	Time:)	
Insured/Driver Liability: (%) [No	te-Est. Status (WO): N: 0-2	10%; P: 21-79%. F: 80-	100%]	
Year of Registration: () Wa	arranty: YES ()/NO()		
Excess: (\$) Loading: \$1,000)()/\$2,000)()			
General Remarks:- () Walk-In Customer: Customer's inform	SAME CHARACTE		y attack to the property of a co	112.00	
Remarks: (INC horline: 6788 6616) 1) Apply for Transport Allowance () / Con	urtesy Car ()	Date&Time Completed	Done	by
1) Apply for Transport Allowance ()/ Con	urtesy Car ()			
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2) QC Check / Post Repair Inspection	()			
QC Check / Post Repair Inspection Upload Resurvey Photo [Repair Cost > \$300]	00] ()		-	
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3) Upload Resurvey Photo [Repair Cost > \$300 Injury :	00] ()			
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3) Upload Resurvey Photo [Repair Cost > \$300 Injury: Date/Time Actions Maintiment's Particulars:-	1	Invoice Pr 1) AR: Accide 2) DA: Damag 3) TF: Towing 4) FT: Follow- 5) FT: Follow-	nt Reporting (\$30); c Assessment (\$100); INC (Fee S Through Survey Through Survey (Resurvey)	\$150 Bill \$100 \$300 \$120 \$30	
3) Upload Resurvey Photo [Repair Cost > \$300 Injury : Date/Time Actions Maintenant's Particulars :- river/Owner: ontact No:	1	Invoice Pr 1) AR: Accide 2) DA: Damag 3) TF: Towing 4) FT: Follow For claiming 6) TR: Re-inst	nt Reporting (\$30); c Assessment (\$100); INC (Fee S Through Survey Through Survey (Resurvey) against INC Only (wef 10 Jan 20) ection	\$80) \$40/\$45 \$120 \$30 05) \$75	
3) Upload Resurvey Photo [Repair Cost > \$300 Injury : Date/Time Actions Numant's Particulars :- river/Owner: ontact No:	1	Invoice Pr 1) AR: Accide 2) DA: Damag 3) TF: Towing 4) FT: Follow For claiming 6) TR: Re-insp 7) N1: Idae D	nt Reporting (\$30); c Assessment (\$100); INC (Fee S Through Survey Through Survey (Resurvey) against JNC Only (wef 10 Jan 20	30.00 \$80) \$40/\$45 \$120 \$30 05)	
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July: Date/Time Actions Actions	1	Invoice Pr 1) AR: Accide 2) DA: Damag 3) TF: Towing 4) FT: Follow For elaiming 6) TR: Re-inst 7) N1: Idae D 8) NTUC Addi OD.* *N5: Courte *N6: Repair	nt Reporting (\$30); e Assessment (\$100); INC (Fee S Through Survey Through Survey (Resurvey) egainst INC Only (wef 10 Jan 20) ection A + SMRT Survey tional Services sy Car / Tpt Allowance Co-ordination	\$100 \$30 \$30 \$30 \$30 \$30 \$30 \$35 \$150 \$310	
3) Upload Resurvey Photo [Repair Cost > \$300 Injury : Date/Time Actions Actions	1	Invoice Pr 1) AR: Accide 2) DA: Damag 3) TF: Towing 4) FT: Follow- For claiming 6) TR: Re-insp 7) N1: idae Di 8) NTUC Addi OD* *N5: Courte *N6: Repair *N7: Post R	nt Reporting (\$30); c Assessment (\$100); INC (Fee S Through Survey Through Survey (Resurvey) against INC Only (wef 10 Jan 20) cetion A + SMRT Survey lional Services - sy Car / Tpt Allowance Co-ordination epair Inspection	\$100 \$30.00 \$100 \$30 \$120 \$30 \$75 \$160	
3) Upload Resurvey Photo [Repair Cost > \$300 Injury : Date/Time Actions Laimant's Particulars :- river/Owner: ontact No: amaged Portion: C Checked by (Engr-In-Charge):	1	Invoice Pr 1) AR: Accide 2) DA: Damag 3) TF: Towing 4) FT: Follow- For claiming 6) TR: Re-insp 7) N1: idae D/ 8) NTUC Addi OD* *N5: Courte *N6: Repair *N7: Fost R *N8: DV / C TP (N11):	nt Reporting (\$30); c Assessment (\$100); INC (Fee S Through Survey Through Survey (Resurvey) against INC Only (wef 10 Jan 20 cetion A + SMRT Survey lional Services: sy Car / Tpt Allowance Co-ordination cpair Inspection ollect Excess Coordination TP (Non INC) against INC	\$10 \$30 \$30 \$30 \$30 \$30 \$30 \$30 \$30 \$30 \$3	
3) Upload Resurvey Photo [Repair Cost > \$300 Injury: Date/Time Actions	1	Invoice Pr 1) AR: Accide 2) DA: Damag 3) TF: Towing 4) FT: Follow- For claiming 6) TR: Re-insp 7) N1: Idae Di 8) NTUC Addi OD* *N5: Courte *N6: Repair *N7: Post R *N8: DV / C	nt Reporting (\$30); c Assessment (\$100); INC (Fee S Through Survey Through Survey (Resurvey) against INC Only (wef 10 Jan 20 cetion A + SMRT Survey lional Services: sy Car / Tpt Allowance Co-ordination cpair Inspection ollect Excess Coordination TP (Non INC) against INC	\$100 \$30 \$30 \$30 \$30 \$30 \$30 \$30 \$30 \$30 \$	Amt (3)

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 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.

- 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.

Market Market State of the Control o	ACCIDENT STATEMENT
Date Of Report	17/07/2018 11:30
Date Of Accident	12/07/2018 15:30
Exact Location Of Accident	TANGLIN RD INFRONT ESSO
Country/State of Loss	SINGAPORE
D	ETAILS OF OWN VEHICLE
Vehicle Registration Number	GBB5693H
Insured/Policyholder	
Name Of Registered Owner	SIANG HOCK HOLDING PTE LTD
Co Reg No	*
Email Address	NOEMAIL
Mobile Phone No	
Alternative Phone No	OFFICE-68482002
Vehicle Particulars	
Manufacturer	NISSAN
Model	5
Exact Purpose for which vehicle was being used at time of accident	WORKING
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	COMMERCIAL VEHICLE
Insurance Company	
Name of Insurance Company	MS FIRST CAPITAL INSURANCE LTD
Type Of Coverage	THIRD PARTY
Fleet Policy	NO
Policy Number	D-18090241MFCV/101
Cover Note Number	
Driver	
Name of Driver	SAZALI BIN SUJAK
NRIC No	S7701300H
Date Of Birth	19/01/1977
Occupation	OUTDOOR
Date Of Driving Pass	26/05/2005
Driving Experience	13 YEARS AND 1 MONTH
Gender	MALE
Mobile Number	(LOCAL) +65-84053051
Fax Number	
Contact Number	
EMail Address	NOEMAIL
	Page 1 of 1

BLK 339D KANG CHING RD #02-360 Address

614339 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

Vehicle

Insurance Company of Driver's Own Vehicle

General Information of the Accident

COLLISION - HEAD TO REAR 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?

I have been approached by unknown person(s) soliciting/offering accident claims assistance.

Number of Passengers (Including Driver)

Details of Police Action

Was the accident reported to the police?

NO

1

YES

NO

If Yes, Please state which Police Station

Was notice of intended Prosecution given?

NO

If Yes, against whom?

Circumstances of Accident

PLEASE REFER TO ATTACHED STATEMENT.

Attachment(s)

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

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number SFZ123X

Vehicle Make/Model/Colour

Details Of Properties

PRIVATE CAR Vehicle Category SYU DAISY Name of Driver S0125253D NRIC/Passport Number

Contact Number

Address Postcode

Insurance Company Name

Nature Of Damage

No. Of Passenger (Including Driver)

SKETCH PLAN

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
- 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.
- 5 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)

Lunderstand, 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")
- (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

Policyholder's Signature Date & Time: 22

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

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

troffic light	1
740.	
A	3
Esso	Tonglin Rol

A = GBB 5693H B = SFZ 123x.

DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

7	was	trav	elling	glong	Tav	aglin	Rol	while	
appr	oaching	the	e tra	ffic	light	,	Sudo	lenly	Veh
Whit	ch w	as In	front	of	me	jam	med	bro	Ke.
I	man	ase	my b	rake	6uf	car	1004	Stop	In t
As	the	res ult	, my	veh	collin	deel	onto	the	Vel
В	tear	porti	on.						

DECLARATION

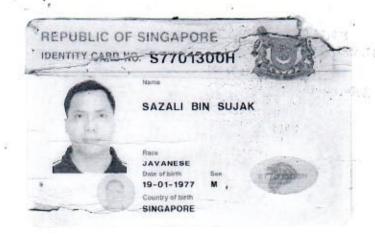
I/We declare the foregoing particulars are true in every respect.

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

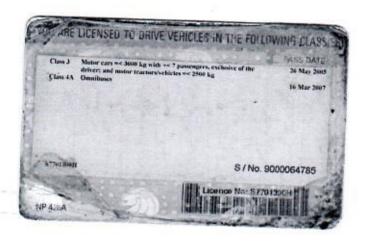
ACCIDENT STATEMENT

	- 0 / lut - 555
LOCA	TION: Tangling Rd. Infront Essa
1.	DETAILS OF VEHICLE
	a) VEHICLE NUMBER: GBB 56 93 H
	b)INSURANCE COMPANY:
	C)POLICY NUMBER:
	d)POLICY TYPE: (COMPREHENSIVE / THIRD PARTY / THIRD PARTY FIRE &THEFT
	e/MAKE & MODEL:
	f)TYPE:(SALOON / COUPE / MPV /V AN / LORRY / MOTORCYCLE / OTHERS)
	g) VEHICLE CATEGORY: (PRIVATE / COMMERCIAL / MOTORCYCLE)
	h)PURPOSE OF USING AT ACCIDENT TIME: WORKING
	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: Sinna Hock Holding (MALE / FEMALE)
	binric/fin/passport:
	c)ADDRESS:
20 19 10	O/ADDINGS.
	* CONTINUE TO 3.d IF DRIVER ALSO POLICY HOLDER
He of passenga.	DRIVER
ing of harzengles	a) NAME: Sazali Bin Swak. (MALE / FEMALE) b) NRIC/FIN/PASSPORT: CONTACT: 8405305
Including driver)	b)NRIC/FIN/PASSPORT:CONTACT: 8405305
(T)	c)ADDRESS:
	*d)DATE OF BIRTH: (/)(DD/MM/YYYY)
	*d)DATE OF BIRTH: (/)(DD/MM/YYYY) e)OCCUPATION: (INDOOR / OUTDOOR)
	e)OCCUPATION: (INDOOR / OUTDOOR) f)YEARS OF DRIVING EXPRERIENCE:
4.	e)OCCUPATION: (INDOOR / OUTDOOR)
	e)OCCUPATION: (INDOOR / OUTDOOR) f)YEARS OF DRIVING EXPRERIENCE:
	e)OCCUPATION: (INDOOR / OUTDOOR) f)YEARS OF DRIVING EXPRENENCE: WAS DRIVER AN EMPLOYEE OF THE INSURED'S COMPANY? (YES / NO)
5.	e)OCCUPATION: (INDOOR / OUTDOOR) f)YEARS OF DRIVING EXPRENENCE: WAS DRIVER AN EMPLOYEE OF THE INSURED'S COMPANY? (YES / NO) IF NO, RELATIONSHIP OF THE DRIVER WITH INSURED: A)WEATHER CONDITION: (CLEAR / RAINING / OTHERS b)ROAD SURFACE: (DRY / WET / OTHERS
5. 6.	e)OCCUPATION: (INDOOR / OUTDOOR) f)YEARS OF DRIVING EXPRENENCE: WAS DRIVER AN EMPLOYEE OF THE INSURED'S COMPANY? (YES / NO) IF NO, RELATIONSHIP OF THE DRIVER WITH INSURED: H:rer. a)WEATHER CONDITION: (CLEAR / RAINING / OTHERS b)ROAD SURFACE: (DRY / WET / OTHERS WAS ANYBODY INJURED (YES / NO)
5. 6.	e)OCCUPATION: (INDOOR / OUTDOOR) f)YEARS OF DRIVING EXPRENENCE: WAS DRIVER AN EMPLOYEE OF THE INSURED'S COMPANY? (YES / NO) IF NO, RELATIONSHIP OF THE DRIVER WITH INSURED: Q)WEATHER CONDITION: (CLEAR / RAINING / OTHERS b)ROAD SURFACE: (DRY / WET / OTHERS WAS ANYBODY INJURED (YES / NO) Q)REPORTED TO POLICE (YES / NO)
5. 6. 7.	e)OCCUPATION: (INDOOR / OUTDOOR) f)YEARS OF DRIVING EXPRENENCE: WAS DRIVER AN EMPLOYEE OF THE INSURED'S COMPANY? (YES / NO) IF NO, RELATIONSHIP OF THE DRIVER WITH INSURED: WEATHER CONDITION: (CLEAR / RAINING / OTHERS b)ROAD SURFACE: (DRY / WET / OTHERS WAS ANYBODY INJURED (YES / NO) a)REPORTED TO POLICE (YES / NO) IF YES, PLEASE STATE WHICH POLICE STATION:
5. 6. 7.	e)OCCUPATION: (INDOOR / OUTDOOR) f)YEARS OF DRIVING EXPRENENCE: WAS DRIVER AN EMPLOYEE OF THE INSURED'S COMPANY? (YES / NO) IF NO, RELATIONSHIP OF THE DRIVER WITH INSURED: WEATHER CONDITION: (CLEAR / RAINING / OTHERS b)ROAD SURFACE: (DRY / WET / OTHERS WAS ANYBODY INJURED (YES / NO) a)REPORTED TO POLICE (YES / NO) IF YES, PLEASE STATE WHICH POLICE STATION: THIRD PARTY VEHICLE
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5. 6. 7. 8.	e)OCCUPATION: (INDOOR / OUTDOOR) f)YEARS OF DRIVING EXPRENENCE: WAS DRIVER AN EMPLOYEE OF THE INSURED'S COMPANY? (YES / NO) IF NO, RELATIONSHIP OF THE DRIVER WITH INSURED: WEATHER CONDITION: (CLEAR / RAINING / OTHERS b)ROAD SURFACE: (DRY / WET / OTHERS WAS ANYBODY INJURED (YES / NO) a)REPORTED TO POLICE (YES / NO) IF YES, PLEASE STATE WHICH POLICE STATION: THIRD PARTY VEHICLE a) VEHICLE NUMBER: SYLL Daisy
5. 6. 7. 8. In of passenger Including driver)	e)OCCUPATION: (INDOOR / OUTDOOR) f)YEARS OF DRIVING EXPRENENCE: WAS DRIVER AN EMPLOYEE OF THE INSURED'S COMPANY? (YES / NO) IF NO, RELATIONSHIP OF THE DRIVER WITH INSURED: WEATHER CONDITION: (CLEAR / RAINING / OTHERS b)ROAD SURFACE: (DRY / WET / OTHERS WAS ANYBODY INJURED (YES / NO) a)REPORTED TO POLICE (YES / NO) IF YES, PLEASE STATE WHICH POLICE STATION: THIRD PARTY VEHICLE a) VEHICLE NUMBER: ST2 123 X MODEL: b) DRIVER'S NAME: SYLL Daisy c) NRIC/FIN/PASSPORT: SOL25253D. CONTACT:
5. 6. 7. 8. In of passenger	e)OCCUPATION: (INDOOR / OUTDOOR) f)YEARS OF DRIVING EXPRENENCE: WAS DRIVER AN EMPLOYEE OF THE INSURED'S COMPANY? (YES / NO) IF NO, RELATIONSHIP OF THE DRIVER WITH INSURED: WEATHER CONDITION: (CLEAR / RAINING / OTHERS b)ROAD SURFACE: (DRY / WET / OTHERS WAS ANYBODY INJURED (YES / NO) a)REPORTED TO POLICE (YES / NO) IF YES, PLEASE STATE WHICH POLICE STATION: THIRD PARTY VEHICLE a) VEHICLE NUMBER: SYLL Daisy
5. 6. 7. 8. In of passenger Including driver) 9.	e)OCCUPATION: (INDOOR / OUTDOOR) f)YEARS OF DRIVING EXPRENENCE: WAS DRIVER AN EMPLOYEE OF THE INSURED'S COMPANY? (YES / NO) IF NO, RELATIONSHIP OF THE DRIVER WITH INSURED: WEATHER CONDITION: (CLEAR / RAINING / OTHERS b)ROAD SURFACE: (DRY / WET / OTHERS WAS ANYBODY INJURED (YES / NO) a)REPORTED TO POLICE (YES / NO) IF YES, PLEASE STATE WHICH POLICE STATION: THIRD PARTY VEHICLE a) VEHICLE NUMBER: ST2 123 X MODEL: b) DRIVER'S NAME: SYLL Daisy c) NRIC/FIN/PASSPORT: SOL25253D. CONTACT:
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MS First Capital Insurance Limited Co. Reg. No. 195000106C GST Reg. 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-D1 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.

COMMERCIAL VEHICLE - FLEET

Type of Cover.

: Third Party

Certificate No.

D-18090241MFCV/101

Vehicle No / Chassis No

GBB5693H / JN1MG4E25Z0792711 SIANG HOCK HOLDING PTE LTD

Name of Insured

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*

(1) Whilst the vehicle is being used in connection with the Insured's business:-

- (a) Any person provided he is in the Insured's employ and is driving on their order or with their permission.
- (2) Whilst the vehicle is being used for social, domestic or pleasure purposes:-
- (a) 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)

Limitations as to use

Use in connection with the Insured's business.

Use for the carriage of passengers (other than for hire or reward) in connection with the Insured's business.

Use for social, domestic and pleasure purposes.

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 of any one disabled mechanically propelled vehicle.

(3) Use for the carriage of passengers for hire or reward.

* 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/MZ301A10

Issued at Singapore on 31.03.2018

Authorised Signature

A Member of MS&AD INSURANCE GROUP

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