



Zurich General Insurance Malaysia Berhad (1249516-V)
 11th Floor, Menara Zurich, No. 12, Jalan Dewan Bahasa, 50450 Kuala Lumpur, Malaysia
 Tel: 03-2146 8000 Fax: 03-2144 1622 Call Center: 1-300-888-622

**MOTORCYCLE
 MOTORSIKAL**

THE SCHEDULE

ORIGINAL COPY

JADUAL
 SALINAN ASAL

Agent Code (Kod Ejen) : D13430-000 (JOHOR BHARU) TAI SENG KOOI MOTORSPORTS SDN BHD	Date (Tarikh) : 16 JAN 2018														
Replacing Cover Note No. (Menggantikan Nota Lindung No.) : D13430-18000039	Receipt No. (No. Resit) :														
Policy No. (No. Polisi) : 501800009209-00	ACT (ACT) : RM 53.47														
The Policyholder (Yang Diinsuranskan) : LEE TED FUI	Basic Premium : RM 208.71														
Address (Alamat) : NO 88 JALAN JERAU 1, TAMAN PELANGI, 80400 JOHOR BAHRU, JOHOR DARUL TAKZIM	All Riders : RM 104.36														
Business Reg. No. (No. Sykt.) :	NCD: 15.00% : RM 46.96														
IC No. New (No. K/P Baru) : 870511-52-6207 Old IC No. (No. K/P Lama) :	Extra Cover : RM 0.00														
Business / Profession (Perniagaan / Pekerjaan) : OTHERS	Gross Premium : RM 266.11														
Hire Purchase Owners (Pemilik Sewa Beli) : -	GST: 6.00% : RM 15.97														
Employer / Lessors (Majikan / Pemajak) :	Stamp Duty (DUTI SETEM) : RM 10.00														
Period of Insurance (Tempoh Insurans) (a) From (Dari) : 17 JAN 2018 To (Hingga) : 16 JAN 2019 Time : 12:01AM To Midnight (Termasuk kedua - dua tarikh) (b) Any subsequent period for which you shall pay and we shall agree to accept a renewal premium <i>Sebarang tempoh selanjutnya untuk mana anda membayar dan kami bersetuju menerima premium pembaharuan</i>	Total Premium (JUMLAH) : RM 292.08														
The Motor Vehicle (Mana - mana daripada yang berikut):	Kenderaan Motor														
<table border="1"> <thead> <tr> <th>Registration No. <i>No. Pendaftaran</i></th> <th>Make <i>Buatan & Jenis Badan</i></th> <th>Type of Body <i>Jenis Badan</i></th> <th>Cubic Capacity <i>Keupayaan Enjin</i></th> <th>Year of Manufacture <i>Tahun Diperbuat</i></th> <th>Seating Capacity Including Driver <i>Muatan Tempat Duduk termasuk Pemandu</i></th> <th>Your Estimate of Value Including Accessories <i>Nilai Anggaran Anda termasuk Aksesori</i></th> </tr> </thead> <tbody> <tr> <td>JRX6476</td> <td>YAMAHA 135 LC</td> <td>MOTORCYCLE</td> <td>134.00 CC</td> <td>2017</td> <td>2</td> <td>RM6,500.00</td> </tr> </tbody> </table>	Registration No. <i>No. Pendaftaran</i>	Make <i>Buatan & Jenis Badan</i>	Type of Body <i>Jenis Badan</i>	Cubic Capacity <i>Keupayaan Enjin</i>	Year of Manufacture <i>Tahun Diperbuat</i>	Seating Capacity Including Driver <i>Muatan Tempat Duduk termasuk Pemandu</i>	Your Estimate of Value Including Accessories <i>Nilai Anggaran Anda termasuk Aksesori</i>	JRX6476	YAMAHA 135 LC	MOTORCYCLE	134.00 CC	2017	2	RM6,500.00	
Registration No. <i>No. Pendaftaran</i>	Make <i>Buatan & Jenis Badan</i>	Type of Body <i>Jenis Badan</i>	Cubic Capacity <i>Keupayaan Enjin</i>	Year of Manufacture <i>Tahun Diperbuat</i>	Seating Capacity Including Driver <i>Muatan Tempat Duduk termasuk Pemandu</i>	Your Estimate of Value Including Accessories <i>Nilai Anggaran Anda termasuk Aksesori</i>									
JRX6476	YAMAHA 135 LC	MOTORCYCLE	134.00 CC	2017	2	RM6,500.00									
Date of Signature of Proposal and Declaration (Tarikh Cadangan dan Perakuan Ditandatangani)	EXCESS : All Claims : RM 100.00 (LEBIHAN)														
Subject to the terms and conditions of the Policy and endorsement as numbered below : (Tertakluk kepada peraturan - peraturan dan syarat - syarat Polisi dan pengendaraan seperti disenaraikan di bawah :	Engine (Enjin) : G399E-557786 CHASSIS (CASIS) : PMYUG0420H0058686														
Named Driver : 1) ALL RIDERS Include Endorsement No : 03, 94, 107, FINANCIALSERVICESACT2013															
Additional Extra Coverage/Endorsements :-															
Code Description	Value														
03 ALL RIDERS	0.00														
	Premium 104.36														

LEGISLATION:-

Road Transport Act, 1987 (Malaysia) Motor Vehicles (Third Party Risks and Compensation) Act (Cap 189) Republic of Singapore Motor Vehicles (Third Party Risks and Compensation) Rules (Republic of Singapore) Motor Vehicles Insurance (Third Party Risks) Act (Cap 90) Negara Brunei Darussalam (the reference to legislation under the heading "Avoidance of Certain Terms and Right of Recovery" is limited to Section 94, 95 and 96 of the Road Transport Act 1987 (Malaysia) Section 7, 8 and 9 of the Motor Vehicles (Third Party Risks and Compensation) Act (Cap 189) Republic of Singapore and Section 7 of the Motor Vehicles Insurance (Third Party Risks) Act (Cap 90) Negara Brunei Darussalam.

UNDANG - UNDANG:-

Akta Pengangkutan Jalan Raya, 1987 Malaysia, Akta Kenderaan Motor (Risiko Dan Pampasan Pihak Ketiga) (Cap 189) Republik Singapura, Peraturan Kenderaan Motor (Risiko Dan Pampasan Pihak Ketiga) 1960 Republik Singapura, Akta Insurans Kenderaan Motor (Risiko Pihak Ketiga) (Cap 90) Negara Brunei Darussalam (rujukan kepada undang - undang di bawah tajuk "Pengelakan Peraturan - Peraturan Dan Hak Tuntutan Tertentu" adalah terhad kepada Seksyen 94, 95 dan 96 Akta Pengangkutan Jalan Raya, 1987 Malaysia, Seksyen 7, 8 dan 9 Akta Kenderaan Motor (Risiko Dan Pampasan Pihak Ketiga) (Cap 189) Republik Singapura, dan Seksyen 7 Akta Insurans Kenderaan Motor (Risiko Pihak Ketiga) (Cap 90) Negara Brunei Darussalam).

戴承貴摩托有限公司
TAI SENG KOOI MOTORSPORTS SDN BHD
 (Company No.: 408498-T)
 91 & 91A, Jalan Polisai, Taman Sri Tebrau,
 80060 Johor Bahru, Johor Darul Takzim.
 TEL: 07-3323993/8 Fax: 07-3326162

Limits of Liability:-

Had Tanggungan:

Limit of the amount of the Company's Liability under Section 1-3 <i>Had jumlah tanggungan Syarikat di bawah Seksyen 1-3</i>	RM50.00
Limit of the amount of the Company's Liability under Section 11-1(a) <i>Had jumlah tanggungan Syarikat di bawah Seksyen 11-1(a)</i>	Unlimited
Limit of the amount of the Company's Liability under Section 11-1(b) <i>Had jumlah tanggungan Syarikat di bawah Seksyen 11-1(b)</i>	RM3,000,000.00

For and on behalf of / Untuk dan bagi pihak
Zurich General Insurance Malaysia Berhad

Limitation as to Use
Had Penggunaan

As shown in the Certificate of Insurance
 Seperti ditunjukkan dalam Sijil Insurans

Geographical Area
Had Wilayah

Malaysia, Republic of Singapore and Negara Brunei Darussalam
 Malaysia, Republik Singapura dan Negara Brunei Darussalam

Authorized Driver
Pemandu Yang Dibenarkan

As shown in the Certificate of Insurance
 Seperti ditunjukkan dalam Sijil Insurans

David Fike
 Chief Executive Officer



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 11th Floor, Menara Zurich, No. 12, Jalan Dewan Bahasa, 50460 Kuala Lumpur, Malaysia
 Tel: 03-2146 8000 Fax: 03-2144 1822 Call Center: 1-300-888-822

Code / Kod 18 M

SIJIL INSURANS

CERTIFICATE OF INSURANCE

ROAD TRANSPORT ACT: 1987 (MALAYSIA)
 THE MOTOR VEHICLES (THIRD PARTY RISKS, RULES & 1989 (MALAYSIA)
 THE MOTOR VEHICLES (THIRD PARTY RISKS AND COMPENSATION ACT
 (CAP 189) (REPUBLIC OF SINGAPORE)
 THE MOTOR VEHICLES (THIRD PARTY RISKS AND COMPENSATION RULES) 1989 (REPUBLIC OF
 SINGAPORE)
 THE MOTOR VEHICLES INSURANCE (THIRD PARTY RISKS) ACT (CAP 90) NEGARA BRUNEI DARUSSALAM

AKTA PENGANGKUTAN JALAN RAYA, 1987 (MALAYSIA)
 PERATURAN KENDERAAN MOTOR (RISIKO PIHAK KETIGA) 1989 (MALAYSIA)
 AKTA KENDERAAN MOTOR (RISIKO DAN PAMPASAN PIHAK KETIGA) (CAP 189) (REPUBLIC SINGAPORE)
 PERATURAN KENDERAAN MOTOR (RISIKO DAN PAMPASAN PIHAK KETIGA) 1989 (REPUBLIC
 SINGAPORE)
 AKTA INSURANS KENDERAAN MOTOR (RISIKO PIHAK KETIGA) (CAP 90) NEGARA BRUNEI
 DARUSSALAM

D13430-000

Certificate No. (No. Sijil) : 501800009209-00

- | | | |
|---|------------------------------|---------------|
| 1. Index Mark and Registration Number of Vehicle
(Tanda Indeks dan Nombor Pendaftaran Kenderaan) | : JRX6476
: YAMAHA 135 LC | NCD : 15.00 % |
| 2. Name of Policyholder (Nama Pemegang Polisi) | : LEE TED FUI | |
| 3. Effective date of the Commencement of Insurance for the purposes of the Regulations, Ordinance of
Enactment | | 17 JAN 2018 |
| 4. Date of Expiry of the Insurance (Tarikh Insurans Tamat) | : 16 JAN 2019 | |
| 5. Persons or Classes of Persons entitled to drive* (Orang atau Kelas Orang yang berhak memandu) : | | |

a) Policyholder b) Any other person who is riding on the Policyholder's order or with his permission. Provided that the person riding 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 riding the Motorcycle.

Limitation on Usage

Use for social domestic and pleasure purposes and by the Policyholder in person in connection with his business or profession. The policy does not cover :- Use for hire or reward, racing, pace-making, reliability trial, speed- testing or 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 95 of the Road Transport Act 1987 (Malaysia) or Section 8 of the Motor Vehicles (Third Party Risks and Compensation) Act (Cap 189) Republic of Singapore or Section 7 of the Motor Vehicles Insurance (Third Party Risks) Act (Cap 90) Negara Brunei Darussalam are not to be included under these heading.

* Had - had yang tidak lagi berkuatkuat kerana Seksyen 95 Akta Pengangkutan Jalan Raya, 1987 (Malaysia) atau Seksyen 8 Akta Kenderaan Motor (Risiko Dan Pampasan Pihak Ketiga) (Cap 189) Republik Singapura atau Seksyen 7 Akta Insurans Kenderaan Motor (Risiko Pihak Ketiga) (Cap 90) Negara Brunei Darussalam tidak boleh dimasukkan di bawah tajuk ini.

Insured in pursuance to cover Note No : D13430-18000039
 Dikeluarkan mengikut Nota Lindungan No

I / We hereby certify that the Policy to which the Certificate is issued in accordance with the provisions of Part IV of the Road Transport Act, 1987 (Malaysia), Motor Vehicles (Third Party Risks & Compensation) Act (Cap 189) Republic of Singapore and the Motor Vehicles Insurance (Third Party Risks) Act (Cap 90) Negara Brunei Darussalam.

For and on behalf of / Untuk dan bagi pihak
ZURICH GENERAL INSURANCE MALAYSIA BERHAD

David Fike
 Chief Executive Officer

Saya / Kami dengan ini mengesahkan bahawa Polisi yang berkaitan dengan Sijil ini dikeluarkan selaras dengan peruntukan - peruntukan Bahagian IV Akta Pengangkutan Jalan Raya, 1987 (Malaysia), Akta Kenderaan Motor (Risiko Dan Pampasan Pihak Ketiga) (Cap 189) Republik Singapura dan Akta Insurans Kenderaan Motor (Risiko Pihak Ketiga) (Cap 90) Negara Brunei Darussalam



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CERTIFICATE OF INSURANCE

CyclePAC - Certificate
Class : PAMI

Agent Code	: D13430-000	Premium	: RM	26.00
		Extra Premium	: RM	0.00
		GST (6.00%)	: RM	1.56
		Total	: RM	27.56

Master Policy No. : 011700048448-00
Name of Insured : TAI SENG KOOI MOTORSPORTS SDN BHD
Insured Address : 33 JALAN BENTARA 5 TAMAN ISKANDAR
80050 JOHOR BAHRU JOHOR DARUL TAKZIM

Certificate No. : 501800009210-00
Insured Person/Company : LEE TED FUI (870511-52-6207)
Insured Person/Company Address : NO 88 JALAN JERAU 1, TAMAN PELANGI,
80400 JOHOR BAHRU JOHOR DARUL TAKZIM
Insured Person : LEE TED FUI (870511-52-6207)
Additional Insured Person :
Number of units : 2

Insured Vehicle's Registration No : JRX6476 Model/ Serial No. : YAMAHA

Period of Coverage (a) From 17 Jan 2018 To 16 Jan 2019 (both dates inclusive)
(b) Any subsequent period for which the Insured shall pay and the Company shall agree to accept a renewal premium.

	<u>Coverage Description</u>	<u>Sum Insured (RM)</u>
Basic Coverage	: MOTORCYCLIST'S PERSONAL ACCIDENT COVER	5,500 per unit

SPECIAL CONDITIONS

1. The Rider PA and Pillion Rider respectively only provide coverage for accidental death and permanent disablement of the Additional Insured Person and pillion rider for the Sum Insured stated above.

In consideration of the motorcycle owners agreeing to hire the motorcycle under a Hire Purchase Agreement with the Insured 2. it is hereby declared and agreed that all monies payable under this insurance shall be made direct to the Insured whose receipt shall be full and final discharge of the Company. Provided that in the event of the monies paid shall exceed the balance due under the Hire Purchase Agreement, the Insured shall refund the balance to the Insured Person, his /her beneficiaries or nominees as the case may be.

3. On the happening of an accident giving rise to a claim in respect of the Basic Coverage, all coverage under this Certificate of Insurance shall cease to be in force.

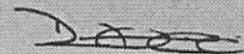
4. Basic Coverage, Rider PA and Pillion Rider are only valid on the happening of an accident involving the Insured Vehicle whilst riding on the Insured Vehicle

Goods And Services Tax ('GST')

Please be informed that Goods And Services Tax (GST) has been implemented by the Government of Malaysia with effect from 1 April 2015 at a rate of six (6) per centum.

Zurich Insurance Malaysia Berhad reserves the right to collect from you an amount equivalent to the GST payable on the applicable premium for the policy period.

Your obligation to pay GST shall form part of the terms and conditions in your insurance policy.



David Fike
Chief Executive Officer

Coverage under this Certificate of Insurance is subject to the terms conditions and exclusions of the Master Policy issued under the name of the Insured. The Master Policy, Policy Schedule and Certificate of Insurance must be referred together should there be any subsequent changes or renewal of Master Policy. The Master Policy is kept at the premises of the Insured and can be viewed by the Insured Person upon request.