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Certificate Of Insurance / Sijil Insurans

Road Transport Act, 1987(Malaysia) / Akta Pengangkutan Jalan, 1987(Malaysia)
 Motor Vehicles(Third Party Risks)Rules, 1959(Malaysia) / Peraturan Kenderaan Bermotor(Risiko Pihak Ketiga) 1959(Malaysia)
 Motor Vehicles(Third Party Risks And Compensation)Act(Cap 189)(Republic of Singapore) / Akta Kenderaan Bermotor(Gantirugi dan Risiko Pihak Ketiga)(Cap 189)(Republik Singapura)
 Motor Vehicles(Third Party Risks And Compensation)Rules, 1960(Republic of Singapore) / Peraturan Kenderaan Bermotor(Gantirugi dan Risiko Pihak Ketiga)(1960)(Republik Singapura)
 Motor Vehicles Insurance(Third Party Risks)Act(Cap 90)(Negara Brunei Darussalam) / Akta Insurans Kenderaan Bermotor(Risiko Pihak Ketiga)(Cap 90)(Negara Brunei Darussalam)

Form MX1

Certificate No / No. Sijil: SG-V5599829-VMP

1. **Indek Mark and Registration No. of Vehicle**
Tanda indeks dan nombor pendaftaran kenderaan
 JLS7373
2. **Name of Policyholder**
Nama Pemegang Polisi
 GUOK CHONG MING
3. **Effective date of Commencement of Insurance for the purposes of the Ordinance**
Tarikh efektif permulaan insuran untuk kegunaan Ordinan
 28-12-2017
4. **Date of Expiry of Insurance**
Tarikh Luput Insuran
 27-12-2018
5. **Persons or Classes of Persons entitled to drive***
Pihak atau kelas pihak yang dibenarkan memandu
 (a) The Policyholder
 (b) Any other person who is driving on the Policyholder's order or with his 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.

Dengan syarat orang yang memandu itu menurut perlesenan atau undang-undang atau peraturan lain bagi memandu Kenderaan Bermotor dan telah dibenarkan dan tidak hilang kelayakan atas Perintah mahkamah Undang-undang atau atas sebab mana-mana enakmen atau peraturan berkenaan pemanduan Kenderaan bermotor.

6. **Limitations as to use***
Had Penggunaan
 Use only for social, domestic and pleasure purposes and for the Policyholder's business.

The policy does not cover

Polisi ini tidak termasuk

The 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 95 of 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 included under this heading.

Had yang tidak beroperasi oleh Seksyen 95 Akta Pengangkutan Jalan 1987 (Malaysia) atau Seksyen 8 Akta Kenderaan Bermotor (Gantirugi dan Risiko Pihak Ketiga) (Cap 189) Republik Singapura atau Seksyen 7 Akta Singapura atau Seksyen 7 Akta Insurans Kenderaan Bermotor (Risiko Pihak Ketiga)(Cap 90) Negara Brunei Darussalam adalah tidak termasuk di bawah rajuk ini.

I/We certify that the policy to which this certificate relates 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.
 Saya/Kami berseru bahwa polisi di mana sijil ini dikeluarkan tertakluk di bawah proviso bahagian IV Akta Pengangkutan Jalan 1987, (Malaysia) Akta Kenderaan Bermotor (Risiko Pihak Ketiga & Gantirugi)(Cap 189) Republik Singapura dan Akta Kenderaan Bermotor (Risiko Pihak Ketiga)(Cap 90) Negara Brunei Darussalam.

Signed for and on behalf of the Insurer
 Bagi pihak Penginsuran

Authorized Signature
 Tandatangan yang dibenarkan

Schedule / Jadual

Policy No. / No. Polisi: SG-V5599829-VMP

Vehicle Private Car
 Kereta Persendirian

Insured Pihak Diinsurankan:		Policy Period Tempoh Polisi	28-12-2017 to 27-12-2018
GUOKCHONG MING NO 21 JALAN BAKTI 9 TAMAN MUTIARA RINI SKUDAI 81300 Johor Darul Ta'zim		Date Of Issue Tarikh Dikeluarkan	18-12-2017
		Producer Code Kod Producer	V0034ASG
		I/C or B/Regn No. KP atau No. Perniagaan	620827085477
Vehicle Registration No. Kenderaan	JLS7373	Prof. / Business Prof. / Bisnes	Others-Businessman/Women
Type of Cover Jenis Polisi	Comprehensive Cover	Reg Card No. No. Sijil Pendaftaran	A8003030
Body Type Jenis Badan	Saloon	Make & Model Buatan & Model	TY108 TOYOTA VIOS 1.5G
Class of Vehicle Kenderaan Kelas	Private Car	Engine No. No. Enjin	1NZX943350
Chassis No. No. Chasis	PM153HY9307057239	Cubic Capacity Kapasiti	1497
Year of Manufacture Tahun Dibuat	2009	Seating Capacity Kapasiti Tempat Duduk	5
Sum Insured (incl Air Con) Jumlah Diinsurankan (Termasuk A/Con)	RM 30,000.00	Excess Applicable Lebihan Terpakai	0.00
Use of Vehicle Kegunaan Kenderaan	Private Car-Daily Use		

Description / Deskripsi	Premium (Annual) / (Tabunan)
Basic Premium / Premium Asas	RM 1,144.24
NCB / DTT 55.00 %	RM 629.33
Amount Due / Amaun Berbayar	RM 514.91
Tax / Cukai	RM 30.89
Stamp Duty / Duti Setem	RM 10.00
Total Payable / Jumlah Berbayar	RM 555.80
Act Premium / Premium Akta	RM 183.95

Authorised drivers / Pemandu yang dibenarkan:

01. THE POLICYHOLDER
02. TING SENG NGOK

Subject to the Clauses, Warranties and Endorsements applicable and attached hereto :-
Tertakluk kepada fasal fasal, waranti dan endorsemn tertera dan dikepil disini:-

2C - Compulsory Excess

3O - Replacement Parts

1O6 - Insurer's Authorised Workshop

113 - Reference to Motor Vehicle Market Valuation System

BNM - Bank Negara Malaysia Customer Services Bureau

TES - Trade & Economic Sanctions Clause

1. Does your vehicle have any anti-theft devices? *Adakah kenderaan anda dilengkapi dengan alat anti-kecurian?*

A. With Mechanical Device (steering lock, gear lock etc) / *Dengan alat mekanikal (kekunci stering, kekunci gear dan lain-lain)*

☒ 13 Factory fitted alarm / *Alat penggera disertakan dari kilang*

B. Without Mechanical Device (steering lock, gear lock etc) / *Tanpa Alat Mekanikal (kekunci stering, kekunci gear dan lain-lain)*

☒ Not Available

2. Does your vehicle have the following features? / *Adakah kenderaan anda mempunyai ciri ciri keselamatan berikut?*

☒ 05 ABS & 1 Airbags / *ABS & 1 Beg Udara*

3. Where is your vehicle garaged? / *Di manakah anda meletakkan kenderaan?*

☒ 03 Within compound of residence / *Di dalam kawasan kediaman*

4. Performance & Aesthetic Modification / *Prestasi & Aesthetic Pengubahsuaian*

☒ 00 None / *Tiada*

5. Functional Modification / *Pengubahsuaian Fungsi*

☒ 00 None / *Tiada*

6. Local / Imported Vehicle / *Tempatan / Kenderaan Diimport*

☒ 01 Locally Assembled (Local Manufacturer, eg: Proton, Perodua) / *Pasangan Tempatan (Pengeluar Tempatan, contohnya: Proton, Perodua)*

7. Traffic Violations / *Pelanggaran Trafik*

☒ 00 None / *Tiada*

8. Length of Driving Experience / *Tempoh Pengalaman Memandu*

☒ 06 10 to 15 years / *10 to 15 tahun*