

1997-1998

1947-1948

## 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	27/08/2018 15:32
Date Of Accident	25/08/2018 10:35
Exact Location Of Accident	MCE MERGING INTO KPE
Country/State of Loss	SINGAPORE

### DETAILS OF OWN VEHICLE

Vehicle Registration Number	FBL7825D
<b>Insured/Policyholder</b>	
Name Of Registered Owner	ARIF BIN ABDUL KARIM
NRIC No	S9242082E
Email Address	ARIFBINABDULKARIM@GMAIL.COM
Mobile Phone No	(LOCAL) +65-87117656
Alternative Phone No	OTHERS-87117656

### Vehicle Particulars

Manufacturer	BAJAJ
Model	PULSAR 200 NS-200CC
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	MOTORCYCLE

### Insurance Company

Name of Insurance Company	NTUC INCOME INSURANCE CO-OPERATIVE LTD
Type Of Coverage	THIRD PARTY
Fleet Policy	NO
Policy Number	5094653652
Cover Note Number	

### Driver

Name of Driver	ARIF BIN ABDUL KARIM
NRIC No	S9242082E
Date Of Birth	13/11/1992
Occupation	INDOOR
Date Of Driving Pass	08/02/2017
Driving Experience	1 YEAR AND 6 MONTHS
Gender	MALE
Mobile Number	(LOCAL) +65-87117656
Fax Number	
Contact Number	OTHERS-87117656
Email Address	ARIFBINABDULKARIM@GMAIL.COM

Address	BLK 210A COMPASSVALE LANE #02-160
Postcode	541210
Was driver an employee of the Insured's Company	NO
If No, Relationship of the Driver with the Insured	OWNER
Vehicle Registration Number of Driver's Own Vehicle	-
	-
	-
Insurance Company of Driver's Own Vehicle	-
	-
	-

#### General Information of the Accident

Type Of Accident	COLLISION - HEAD TO REAR
Weather Conditions	CLEAR
Road Surface	DRY

#### Other Information

Was any foreign vehicle involved in this accident?	NO
Number of vehicles involved in the accident	3
Was any body injured in the Accident?	YES
Was any injured conveyed to hospital by ambulance?	YES
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)	1

#### Details of Police Action

Was the accident reported to the police?	YES
If Yes, Please state which Police Station	
Police Station Name	HOUGANG NEIGHBOURHOOD POLICE CENTRE
Police Station Address	ROAD: 60 HOUGANG AVE 9 , POSTCODE: 538775 , COUNTRY: SINGAPORE
Police Station Contact	TEL NO: 1800-4890999 - FAX NO: 63128989
Was notice of intended Prosecution given?	NO
If Yes, against whom?	

#### Circumstances of Accident

PLEASE REFER TO POLICE REPORT T/20180826/2093

#### Attachment(s)

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

#### DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	UNKNOWN
Vehicle Make/Model/Colour	AUDI
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)

#### DETAILS OF OTHER VEHICLE PROPERTY 2

Vehicle Registration Number SFD9218M  
Vehicle Make/Model/Colour BMW  
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)

#### DETAILS OF INJURED PERSON 1

Name ARIF BIN ABDUL KARIM  
Approximate Age  
Injuries Sustain SLIGHT INJURY  
Injured person in which vehicle? FBL7825D  
Were seat belts worn?  
Was this injured conveyed to hospital by ambulance? YES  
Address  
Postcode

## 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**.
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 liability**.
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. 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.
7. 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:
  - (i) 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:
  - (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.



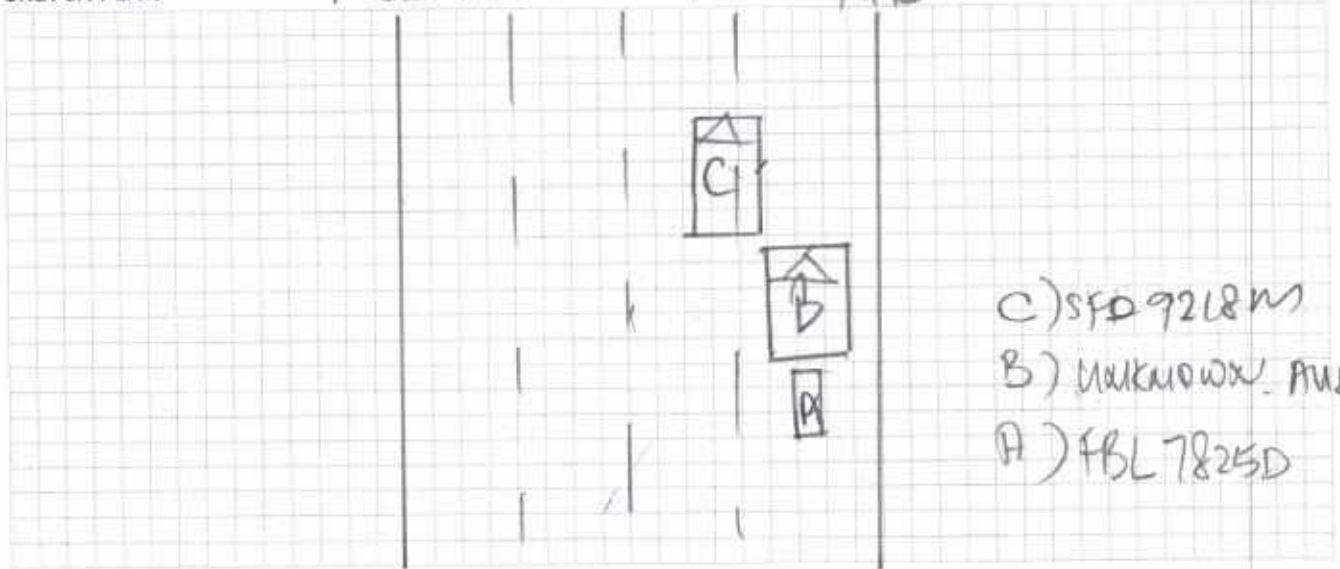
Policyholder's Signature  
Date & Time:

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

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

SKETCH PLAN

MCE MERGING INTO KPE



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

*AS REPORTED TO POLICE REPORT 7/20180826/2093*

DECLARATION

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

*[Signature]*  
Policyholder's Signature  
Date & Time:

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

*[Signature]* 27/08/2018  
Reporting Centre Personnel's Signature  
Name: *[Signature]*  
NRIC/FIN No.:



# SINGAPORE POLICE FORCE



T/20180826/2093

1 of 3

Police Station Of Origin:  
Hougang N.P.C  
60 Hougang Avenue 9 SINGAPORE 538775  
Tel No: 1800-4890999

Report No. T/20180826/2093

**REPORT OF A TRAFFIC ACCIDENT**

Date/Time Report Made: 26/08/2018 19:35		Vide Report No.:		Station Diary No.: 178	
<b>Informant's Particulars</b>					
Name of Informant: ARIF BIN ABDUL KARIM		Address: APT BLK 210A COMPASSVALE LANE #02-160 SINGAPORE 541210			
ID Type / ID No.: NRIC NO / S9242082E		Contact No.: Home/Office:		Mobile: 87117656	
Nationality: SINGAPORE CITIZEN		Email:			
Sex: Male	Age: 25	Date of Birth: 13/11/1992		Type of Informant: Rider	
Race: Malay		Language: English		Institution / School Name:	
Occupation: CONTAINER HANDLING SPECIALIST		Driving Licence Information: Class:		Date of Expiry:	

**General Information of the Accident**

Type of Accident:	Injury Conveyed By Ambulance	Drink Drive: No	Date/Time of Accident: 25/08/2018 10:35	Type of Location:
Location:  MARINA COASTAL DRIVE  MCE merging into KPE				
Weather: Clear		Road Surface: Dry		Road Speed Limit:
Traffic Flow:		Traffic Control:		Traffic Volume: Moderate
Type of Collision: Between Moving Vehicles - Head To Side				Anyone conveyed by ambulance: Yes

**Details of Vehicle Involved**

Vehicle No.	Type	Make	Model	Color	Condition	No of Passenger
FBL7825D	Motorcycle	BAJAJ CHETAK	PULSAR 200 NS MANUAL	Yellow		0

**Details of Vehicle Insurance**

Vehicle No.	Insurance Company	Insurance No	Effective	Expiry Date
FBL7825D	NTUC Income Insurance Co-Operative Limited	5094653652	02/10/2017	01/10/2018



**SINGAPORE  
POLICE FORCE**



T/20180826/2093

Police Station Of Origin:  
Hougang N.P.C  
60 Hougang Avenue 9 SINGAPORE 538775  
Tel No: 1800-4890999

2 of 3

Report No. T/20180826/2093

**CONTINUATION OF REPORT**

<b>Details of Person Involved</b>			
Any Pedestrian Involved: No			
No. of Pedestrians Injured: NIL		Use of Pedestrian Crossing: NA	
<b>Rider</b>			
Name	ARIF BIN ABDUL KARIM	ID No.	S9242082E
Related Vehicle	FBL7825D (Motorcycle)	Contact No.	87117656
Hospital/Clinic	CHANGI GENERAL HOSPITAL	Class of Driving Licence & Expiry Date	Class: NIL Date of Expiry: NIL
Date Treatment	25/08/2018	Date Discharge	25/08/2018
No. of Days granted Medical Leave	07	Degree of Injury	Slight

**Brief Details.**

On 25/8/2018 at about 1037hrs, I am riding along MCE towards KPE. Suddenly this bmw car bearing SFD9218M jam break, the audi car following behind the bmw also managed to jam brake. However, I was unable to react in time and the front of my motorcycle knock into the left passenger side door of the audi car. I flew out of my motorcycle but was still conscious at that point of time.

A traffic police attended to me and I was conveyed to Changi general hospital and was subsequently discharge on the day. I was given a 7 days of MC.

I wish to inform that there is a dash camera inside the audi car and I have a copy of the video clip.

I do not have any of the car driver particulars.



# SINGAPORE POLICE FORCE



T/20180826/2093

3 of 3

Report No. T/20180826/2093

Police Station Of Origin:

Hougang N.P.C

60 Hougang Avenue 9 SINGAPORE 538775

Tel No: 1800-4890999

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.

Signature Of Officer Recording The Report:

F /

Sgt 2 LEE JIA YI

Signature Of Informant:

Signature Of Interpreter:

Not applicable

Date/Time:

26/08/2018 19:35

Officer In Charge Of Case:

TP / GIT /

Sr Staff Sgt SHAHRUL NIZAM BIN SAMARRI

Contact No.: 65476904

Classification Of Case:

SN 1235

Authentication Stamp

NP168



## Claim Handling

Accident HT/1008973

Policy No.	5094653652	Vehicle No.	FBL78250	GST Registration No.	
Certificate No.					
Policyholder Name	ARIF BIN ABDUL KARIM	Cover Type	Third Party	Policyholder NRIC	59242092E
Product Code	MOTORCYCLE INSURANCE	Contact No.(Office)		Loading	0
Contact No.(Mobile)	87117656	Special Remark		Contact No.(Home)	
Email Address		TCA	Yes	eCode	No
KPK	No	NCD Endorsement(%)	0	eCode Reason	
NCD Protection	No			Private Hire	No

▼ Accident Details

Report Date	27/08/2018 17:12	Accident Report Within 24 hrs	Yes	Accident Type	Collision - Head to Rear
Date of Accident	25/08/2018	Time of Accident hh:mm	10:35	Country of Accident	Singapore
Reporting Centre		Orange Force		ICM No.	
Accident Location	MCE MERGING INTO KPE				

▼ Excess

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

▼ Benefits

▼ GST Registered Information

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

▼ Policyholder Mailing Address

Address 1	BLK 137 #04-112	Address 2	SOMEI STREET 1	Address 3	SINGAPORE 520137
Address 4		Address Type	Singapore address	Post Code	520137
Unit No.	04-112	Related Policy Number	5094653652-01		

▼ OI Driver Info

Driver Name	ARIF BIN ABDUL KARIM	Driver Type	Ham Driver	Driver DOB	13/11/1992
Unnamed driver Name		Driver NRIC	59242092E	Driving Experience	1
Register Date of Driver License	08/02/2017	Driver Age	25	Contact No.(Home)	
Contact No.(Mobile)	87117656	Contact No.(Office)		Address 3	SINGAPORE 520137
Address 1	BLK 137 #04-112	Address 2	SOMEI STREET 1	Post Code	520137
Address 4		Address Type	Singapore address		
Unit No.	04-112			Driver Insurer Company	NTUC
Does he own a Singapore Registered car?	Yes + No	Driver vehicle No.	FBL78250		

Declaration

Breathalyzer or Blood Test Reading?	0 mg	Any injury?	Yes + No
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Modification History

Claim 001

Claim Type *	OO-HX	Insured Name	ARIF BIN ABDUL KARIM	Insured NRIC	59242092E
Contact No.(Mobile)	83250345	Contact No.(Home)		Contact No.(Office)	
Email Address	ARIFBINABDULKARIM@GMAIL.COM	Vehicle Number	FBL78250	TP Vehicle Number	UNKN
Claim Description	FBL78250 / UNKNOWN CAR ON 25 Aug 2018				
Preferred Workshop	Specialty No. Finalisation	Insured Liability	Tully at Fault	GLT report	Received
Date Registered	27/08/2018 17:14	Claim Close Date		Date Received	27/08/
Report Taken By	BOSLI WAHAB				

Print AK letter

Save Submit

## Attachment

▼

Accident No.	HT/1008973	Claim No.	001
Last Doc. Received	Yes No	Upload Date	27/08/2018 17:16

Path \*

Choose File	No file chosen	Clear	Please Select	Category *	Confidential	Urgency *	Desc
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Message Send

▼ Attachment List

Attachment	Uploaded By/Date	Category	Urgency	Description
NAC_BUKIT_MERAH_800676 NATIONAL ASSESSMENT CENTRE SERVICE S (BUKIT MERAH) on 27 Aug 2018 17:16		Photos	Normal	Photos 2018-8-27



NAC_BUKIT_MERAH_800676( NATIONAL ASSESSMENT CENTRE SERVICE S (BUKIT MERAH)) on 27 Aug 2018 17:16	Photos	Normal	Photos 2018-8-27
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NAC_BUKIT_MERAH_800676( NATIONAL ASSESSMENT CENTRE SERVICE S (BUKIT MERAH)) on 27 Aug 2018 17:15	NAC/ Driving License	Normal	NRIC/ Driving License 2018-8-27
NAC_BUKIT_MERAH_800676( NATIONAL ASSESSMENT CENTRE SERVICE S (BUKIT MERAH)) on 27 Aug 2018 17:15	SAE	Normal	SAS 2018-8-27

Video List

Uploaded By/Date	Folder Date	File Name	Source
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Display in New Window

Scan and uploading

# ACCIDENT STATEMENT

ACCIDENT DATE: 25 / 08 / 2018 (DD/MM/YYYY), TIME: 10 : 37 (HH:MM)

LOCATION: MCE - KPE

## 1. DETAILS OF VEHICLE

- a) VEHICLE NUMBER: FBL 7825D  
 b) INSURANCE COMPANY: NTC Income  
 c) POLICY NUMBER: 5094653652  
 d) POLICY TYPE: (COMPREHENSIVE / THIRD PARTY / THIRD PARTY FIRE & THEFT)  
 e) MAKE & MODEL: Bajaj Pulsar  
 f) TYPE: (SALOON / COUPE / MPV / VAN / LORRY / MOTORCYCLE / OTHERS)  
 g) VEHICLE CATEGORY: (PRIVATE / COMMERCIAL / MOTORCYCLE)  
 h) PURPOSE OF USING AT ACCIDENT TIME: Private usage / casual  
 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: Arif Bin Abdul Karim (MALE / FEMALE)  
 b) NRIC/FIN/PASSPORT: S9242082E CONTACT: \_\_\_\_\_  
 c) ADDRESS: 210A Compassvale Lane #02-160  
S 541210

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

## DRIVER

- a) NAME: Arif Bin Abdul Karim (MALE / FEMALE)  
 b) NRIC/FIN/PASSPORT: \_\_\_\_\_ CONTACT: \_\_\_\_\_  
 c) ADDRESS: \_\_\_\_\_

\* d) DATE OF BIRTH: 13 / 11 / 1992 (DD/MM/YYYY)

e) OCCUPATION: INDOOR / OUTDOOR

f) DATE OF DRIVING PASS: 08 / 02 / 2017

## 4. WAS DRIVER AN EMPLOYEE OF THE INSURED'S COMPANY? (YES / NO)

IF NO, RELATIONSHIP OF THE DRIVER WITH INSURED: \_\_\_\_\_

## 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: Huangang Police station

## 8. THIRD PARTY VEHICLE

- a) VEHICLE NUMBER: UNKNOWN AUD1 MODEL: \_\_\_\_\_  
 b) DRIVER'S NAME: \_\_\_\_\_  
 c) NRIC/FIN/PASSPORT: \_\_\_\_\_ CONTACT: \_\_\_\_\_

## 9. THIRD PARTY VEHICLE

- d) VEHICLE NUMBER: SFD 9218 M MODEL: \_\_\_\_\_  
 e) DRIVER'S NAME: \_\_\_\_\_  
 f) NRIC/FIN/PASSPORT: \_\_\_\_\_ CONTACT: \_\_\_\_\_

Email = arifbinabdulkarim@gmail.com

fax = \_\_\_\_\_

REPUBLIC OF SINGAPORE  
IDENTITY CARD NO. S9242082E



Name

ARIF BIN ABDUL KARIM

Race

MALAY

Date of birth

13-11-1992

Country of birth

SINGAPORE

Sex

M

S9242082E

REPUBLIC OF SINGAPORE DRIVING LICENCE



Licence Number

S9242082E

Name

ARIF BIN ABDUL KARIM

Birth Date: 13 Nov 1992

Issue Date: 03 Dec 2015



002499373F



4102140

NRIC No. S9242082E



Date of issue

19-11-2007

APT BLK 210A COMPASSVALE LANE #02-160  
SINGAPORE 641210

NRIC No: S9242082E

Date: 12/10/2017

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

C Class 2B  
Class 3

Motorcycles  $\leq$  200 CC  
Motor cars  $\leq$  2000 kg with  $\leq$  7 passengers, exclusive of the driver; and motor tractors/vehicles  $\leq$  2500 kg

EFFECTIVE DATE

08 Feb 2017  
03 Dec 2015

S9242082E

S / No 9000238329

NP 428A



Licence No: S9242082E

## 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 : SC94653652

- |   |                        |
|---|------------------------|
| 1. Index mark and Registration Number of Vehicle    | Cover : Third Party    |
| Chassis Number                                      | : FBL7825D             |
| 2. Name of Policyholder                             | : MD2A36FZ7DC000849    |
| 3. Effective Date of Insurance                      | : ARIF BIN ABDUL KARIM |
| 4. Expiry Date of Insurance                         | : 02 Oct 2017          |
| 5. Persons or Classes of Persons entitled to drive* | : 01 Oct 2018          |

(a) Named Driver(s) Only.

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)	: N/A
EXCESS (SECTION 2)	: N/A
INSURE WITH COE	: N/A
NAMED DRIVER (1)	: ARIF BIN ABDUL KARIM
NAMED DRIVER (2)	: N/A
HIRE PURCHASE COMPANY	: N/A
SUM INSURED	: N/A

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)

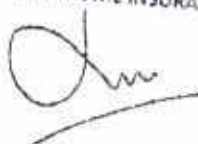
Agency : TELESales-DIRECT MARKETING (00000601661)  
Date of issue : 28 Sep 2017 18:12 hrs  
Reprint : 27 Aug 2018 13:08 hrs

For NTUC INCOME INSURANCE CO-OPERATIVE LIMITED

Countersigned By:



Authorised Officer



Chief Executive