62244(74

### Enquire Vehicle & Owner Information (Vehicle No. 5HD4162Z As At 28 Sep 2018 / 13:30:00)

Law Firm Search Details

Search Reason:

Insurance claim in relation to traffic accident

Law Firm Case No.:

17926,2018.MA

Current Owner Details

Owner 1D Type:

Company

Owner ID:

199303821R

Owner Name:

COMFORT TRANSPORTATION PTE LTD

Registered Address Type: Private Residential (Condo Apt or House) / Shopping / Office Complexes

Registered Block/House

Registered Street Name: SIN MING DRIVE

Registered Unit No.:

Registered Building Name: GAS BUILDING

Registered Postal Code:

Current Vehicle Details

Vehicle No.:

SHD4162Z

Make Description/Model: HYUNDAI/140 1.7 CRDI F/L AT ABS AIRBAG 4DR

Insurance Company Name: INDIA INT'L INS PTE LTD



# **EROFIA MOTOR TRADING PTE LTD**

1 Kaki Bukit Avenue 6 #02-62 AutoBay @ Kaki Bukit Singapore 417883

E-Mail: erofia@singnet.com.sg / erofia2@gmail.com

Tel: 67527740 Fax: 67528669

TO ARRANGE PRE-REPAIR SURVEY **BIKE IS IN / NOT IN WORKSHOP** TEL: 90696165 - MR TEO

# EROFIA MOTOR TRADING PTE LTD

No 1 Kaki Bukit Avenue 6 #02-62 AutoBay @ Kaki Bukit Singapore 417883 Tel: 67527740 / 97761091 Fax: 67528669 Co. Reg No. 201202259N

Owner: Mohammad Salihan

Vehicle No: FU 9448 B

Accident Date:

28-Sep-18

Bin Mohamed Kairudin

Vehicle Model: Honda CB400

## **Estimated Repair Costs**

| <u>Oty</u> | <u>Description</u>     |    | Amount S(\$)       |
|------------|------------------------|----|--------------------|
|            | <u>List Items</u>      |    |                    |
| 1          | Front fender           | 9  |                    |
| 1          | Headlamp               | 9  |                    |
| 1          | Headlamp bracket       | 9  |                    |
| 1          | Headlamp rear bracket  | 4  |                    |
| 2          | Fork inner tubes       | \$ |                    |
| 2          | Fork outer tubes       | \$ |                    |
| 2          | Front brake discs      | \$ |                    |
| 1          | Front rim shaft        | \$ |                    |
| 1          | Front sport rim        | \$ |                    |
| 1          | Meter                  | \$ |                    |
| 1          | Handle bar             | \$ | 145.00             |
| 1          | Handle bar end         | \$ | 30.00              |
| 1          | Hand grip (1 set)      | \$ | 100.00             |
| 1          | Side mirror (1 set)    | 4  | 150.00             |
| 1          | Clutch lever           | \$ | 58.00              |
| 1          | Front signal -L/H      | 5  |                    |
| 1          | Fuel tank              | \$ | 950.00             |
| 1          | Front footrest -L/H    | 5  |                    |
| 1          | Front footrest bracket | 9  | 245.00             |
| 1          | Gear pedal             | 5  |                    |
| 2          | Rear footrests         | 5  |                    |
| 1          | Radiator               |    | 650.00             |
| 1          | Radiator side cover    |    | 58.00              |
| 1          | Side board - L/H       |    | 130.00             |
| 1          | Rear absorber          |    | 960.00             |
| 1          | Rear signal -L/H       |    | 85.00              |
| 1          | Rear tailboard         |    | 335.00             |
| 1          | Rear taillamp          |    | 280.00             |
|            |                        |    | 280.00<br>9,365.00 |
|            | Less 1                 |    |                    |
|            |                        |    | 936.50<br>8,428.50 |

Vehicle No: FU 9448 B

# EROFIA MOTOR TRADING PTE LTD

No 1 Kaki Bukit Avenue 6 #02-62 AutoBay @ Kaki Bukit Singapore 417883 Tel: 67527740 / 97761091 Fax: 67528669 Co. Reg No. 201202259N

Owner: Mohammad Salihan

Accident Date:

28-Sep-18

Bin Mohamed Kairudin

Vehicle Model:

Honda CB400

|              | Estimated Repair Costs                       |     |          |          |
|--------------|--|-----|----------|----------|
|              | C  | /f: | \$       | 8,428.5  |
|              | Special Nett Items                           |     |          |          |
| 1            | Number plate (1 set)                         |     | \$       | 28.0     |
| 2            | Fork oils                                    |     | \$       | 30.0     |
| 2            | Fork oil seals                               |     | \$       | 56.0     |
| 1            | Steering cone (1 set)                        |     | \$       | 80.0     |
| 1            | ERP cover                                    |     | \$       | 38.0     |
| 1            | "YOSHIMURA" exhaust pipe                     |     | \$       | 1,850.0  |
| 1            | ERP IU                                       |     | \$       | 175.0    |
| 1            | Sticker (1 set)                              |     | \$       | 350.0    |
| 1            | Rear box                                     |     | \$       | 250.0    |
| 1            | Rear box bracket                             |     | \$       | 100.0    |
| 1            | Crash bar (1 set)                            |     | \$       | 250.0    |
|              |  |     | \$       | 3,207.0  |
| <u>S/No.</u> | Labour                                       |     |          |          |
| 1            | To provide towing service.                   |     | \$       | 50.0     |
| 2            | To check wiring and reset headlamp focusing. |     | \$       | 80.0     |
| 3            | To provide labour.                           |     | \$       | 480.0    |
| 4            | To respray painting.                         |     | \$       | 500.0    |
|              |  |     | \$       | 1,110.0  |
|              |  |     |          |          |
|              | Grand Total                                  |     | <u> </u> | 12,745.5 |

Dollars: Twelve Thousand Seven Hundred Forty-Five And Fifty Cents Only.

**EROFIA MOTOR TRADING PTE LTD** 

MVA318127158 / VAC - Kaki Bukë ENYRY DATE & TIME: 01/10/2018 15:42 SUBMITTED BY: Norhaini Bte Abdul Majid

#### 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 misroprosontation 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.
- 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 contro and to copies of the report being made available aforesaid.

| aforesaid.   |  |
|--|--|
|  | ACCIDENT STATEMENT   |
| Date Of Report   | 01/10/2018 15:42   |
| Date Of Accident   | 28/09/2018 13:30   |
| Exact Location Of Accident   | CIRCUIT ROAD   |
| Country/State of Loss  | SINGAPORE  |
|  | DETAILS OF OWN VEHICLE   |
| Vehicle Registration Number  | FU9448B  |
| Insured/Policyholder   |  |
| Name Of Registered Owner   | MOHAMMAD SALIHIN BIN MOHAMED KAIRUDIN  |
| NRIC No  | S9123892F  |
| Email Address  | NOEMAIL  |
| Mobile Phone No  | (LOCAL) +65-90080134   |
| Alternative Phone No   | OTHERS-90080134  |
| Vehicle Particulars  | And a supplication of the  |
| Manufacturer   | HONDA  |
| Model  | CB400SF H.V.   |
| Exact Purpose for which vehicle was being used at time of accident           |  |
| Are you claiming under your own insurance policy for repair to your vehicle? | NO   |
| If No, Please state action to be taken                                       | THIRD PARTY  |
| 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  | 5083973625-01 TP   |
| Cover Note Number  | THE STATE OF THE S |
|  |  |

Name of Driver KANNIAH NEDUMARAN

NRIC No \$1458525G
Date Of Birth 04/05/1960
Occupation OUTDOOR
Date Of Driving Pass 27/05/2004

Driving Experience 14 YEARS AND 4 MONTHS

Gender MALE

Mobile Number (LOCAL) +65-90080134

Fax Number
Contact Number

Driver

EMail Address NOEMAIL

03-10-18;11:40 ; ;67528669 # 5/ 14

Address

**BLK 365 TAMPINES STREET 34 #07-147** 

Postcode

520365

Was driver an employee of the Insured's Company NO

If No, Relationship of the Driver with the Insured

FRIEND

Vehicle Registration Number of Driver's Own

Vehicle

-

Insurance Company of Driver's Own Vehicle

-

General Information of the Accident

SIDE SWIPE CLEAR

Road Surface

Type Of Accident

DRY

NO

Other Information

Weather Conditions

Was any foreign vehicle involved in this accident?

Number of vehicles involved in the accident

Was any body injured in the Accident?

Was any injured conveyed to hospital by

ambulance?

YES YES

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)

YES

NO 1

Details of Police Action

Was the accident reported to the police?

YES

If Yes, Please state which Police Station

Police Station Name

TAMPINES NORTH NEIGHBOURHOOD POLICE POST

Police Station Address ROAD: BLK 461 TAMPINES STREET 44 #01-56 , POSTCODE: 520461 ,

**COUNTRY: SINGAPORE** 

Police Station Contact

TEL NO: 1800-7818999 - FAX NO: 67838603

Was notice of intended Prosecution given?

NO

If Yes, against whom?

Circumstances of Accident

REFER TO POLICE REPORT ATTACHED

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

SHD4162Z

Vehicle Make/Model/Colour

**HYUNDAI 140** 

Details Of Properties

Vehicle Category TAXI

Name of Driver LIM SIM
NRIC/Passport Number S2687760A

Contact Number

**Address** 

Postcode

Insurance Company Name

Nature Of Damage

Page 2 of 15

No. Of Passenger (Including Driver)

| DETAILS OF INJURED PERSON 1                         |                   |  |  |  |  |
|---|-------------------|--|--|--|--|
| Name  | KANNIAH NEDUMARAN |  |  |  |  |
| Approximate Age                                     | 58                |  |  |  |  |
| Injuries Sustain                                    |                   |  |  |  |  |
| Injured person in which vehicle?                    | FU9448B           |  |  |  |  |
| Were seat belts worn?                               |                   |  |  |  |  |
| Was this injured conveyed to hospital by ambulance? | YES               |  |  |  |  |
| Address   |                   |  |  |  |  |
| Postcode  |                   |  |  |  |  |

#### Sketch Plan Pg. 1

#### SKETCH PLAN

#### IMPORTANT NOTICE

- 1. Please report gorrectly 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 willful 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 COM Danies
- 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,
- By the ladgment of this report to the insurers, you hereby consent to the archiving of this report at the centra and to copies of the report being made available aforesaid.
- ent under the Personal Data Protection Act (POPA)

I understand, acknowledge, agree and consent that:

- My injurier, 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)
  - (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;
  - (ill) corrying our 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, shich 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
- 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
- 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.
- 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.
- 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 at reasonably required for the purposes stated, or

(ii) for complying with requirements under any regulations, laws or court orders.

IDAC KAKI BUKIT (VAC)

23 Kaki Bukit Ave 4 Singapore 415933

Tel: 67416697 Fax: 67492305

Reportin Email Pural let ( Primum t com 50 Name:

NRIC/FIN No.:

older's Signature

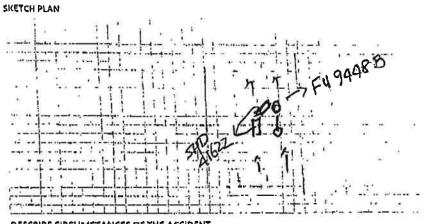
1 OCT 2018

Driver's Signature

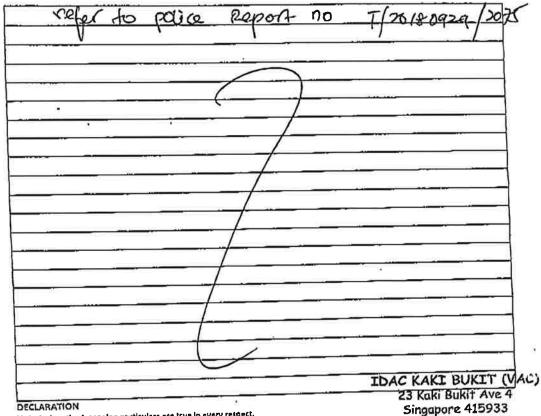
(If driver is not the policyholder)

Date & Time:

## Sketch Plan #2 Pg. 1



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT



DECLARATION

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

Policyholder's Signature

Date & Time: - 1 OCT 2018

people

Date & Time:

Oriver's Signature (If driver is not the policyholder) Reporting Centre Personnel's Signature Name:

Tel: 67416697 Fax: 67492305 Email: vockb@singnet.com.so

NRIC/FIN No.:

हारहरू ५ इस्काइना वाल्यामा ५५

Page 5 of 15

03-10-18;11:40 ; ;67528669 # 9/ 1





Police Station Of Origin: Tampines North NPP 461 Tampines Street 44 #01-56 SINGAPORE

Report No. T/20180929/2075

1 of 3

520461

Tel No: 1800-7818999

REPORT OF A TRAFFIC ACCIDENT

| Date/Time Report Made: 29/09/2018 14:24 |                  | lade:          | Vide Report No.:  | Station Diary No.: 26      |  |  |  |
|---|------------------|----------------|---|----------------------------|--|--|--|
| Informar                                | it's Partici     | ilars          |   |                            |  |  |  |
|   | Informant:       |                | Address:  |                            |  |  |  |
| KANNIAH NEDUMARAN                       |                  | ARAN           | APT BLK 365 TAMPINES STREET 34 #07-147 SINGAPORE 520365 |                            |  |  |  |
| ID Type /                               | ID No.:          |                | Contact No.:  | •                          |  |  |  |
| NRIC NO / S1458525G                     |                  | 25G            | Home/Office: Mobile: 90080134                           |                            |  |  |  |
| Nationalit<br>SINGAPO                   | ty:<br>ORE CITIZ | EN             | Email:  | ार<br>अ                    |  |  |  |
| Sex; Age: Date of Birth:                |                  | Date of Birth: | Type of Informant:                                      |                            |  |  |  |
| Male                                    | 58               | 04/05/1960     | Rider   |                            |  |  |  |
| Race:<br>Indian                         |                  |                | Language:<br>English                                    | Institution / School Name: |  |  |  |
| Occupation:                             |                  | •              | Driving Licence Information;<br>Class: 2B.2A.3          | Date of Expiry:            |  |  |  |

| Type of<br>Accident:     | Injury<br>Conveyed By Ambular | Drink<br>nce Drive:<br>No          | Date/Time of Accident: 28/09/2018 13:30 | Type of Location:<br>Straight Road |
|--------------------------|-------------------------------|------------------------------------|---|------------------------------------|
| Location:                |                               |                                    |   |                                    |
| CIRCUIT ROAD             |                               |                                    |   |                                    |
| Along Circuit Ro         | ad                            |                                    |   |                                    |
| Weather:<br>Clear        |                               | Road Surface:<br>Dry               |   | Road Speed Limit:                  |
| Traffic Flow:<br>One Way |                               | Fraffic Control:<br>Not Controlled |   | Traffic Volume:<br>Light           |
| Type of Collision        | n:<br>Against - Rider         |                                    |   | Anyone conveyed by ambulance:      |

|          | shicle involved<br>Type |         | Model                                       | Color | Condition | No of Passenger |
|----------|-------------------------|---------|---|-------|-----------|-----------------|
| FU9448B  | Motorcycle              | HONDA   | CB400SF<br>H.V.                             | White |           | 0               |
| SHD4162Z | Car                     | HYUNDAI | I40 1.7 CRDI<br>F/L AT ABS<br>AIRBAG<br>4DR | Blue  |           | 0               |

03-10-18;11:40 ; ;67528669 # 10/ 14





Police Station Of Origin:
Tampines North NPP
461 Tampines Street 44 #01-56 SINGAPORE
520461 CONTINUATION OF REPORT

2 of 3 Report No. T/20180929/2075

Tel No: 1800-7818999

| \$10.00 miles of the last of th | n involved              |               |  | radiana.  | STORES A  |   |
|---|-------------------------|---------------|--|---|-----------|---|
| Any Pedestrian Ir   |                         |               | Use of Dec                             | 141   | <u> </u>  | de au NIA   |
| No. of Pedestrian   | s injured: NIL          | www.acserores | Use of Ped                             |   |           |   |
| Name  | KANNIAH NEDUMARAN       |               | (2000000000000000000000000000000000000 | ID No.  |           | 81458525G   |
| Related Vehicle   | FU9448B (Motorcycle)    |               | Contact No.                            |   | 90080134  |   |
| Hospital/Clinic   | CHANGI GENERAL HOSPITAL |               |  | Class of<br>Driving<br>Licence &<br>Expiry Date |           | Class: 2B,2A,3<br>Date of Expiry: NIL                       |
| Date Treatment  | 28/09/2018              |               | Date Disc                              | harge   | 28/09     | )/2018  |
| No. of Days gran  | ted Medical Leave 03    |               | Degree of                              | Injury  | NIL       |   |
| Driver 1994 1997  | 族和蘇斯斯特的學習               | 是的數學          | Table (Feb.)                           | 原都。而制造  |           | <b>经产品的工程,但是在企业的工程的工程的工程的工程的工程的工程的工程的工程的工程的工程的工程的工程的工程的</b> |
| Name  | LIM SIM                 |               |  | ID No.  |           | S2687760A   |
| Related Vehicle   | SHD4162Z (Car)          |               |  | Conta   | ct No.    | NIL   |
| Hospital/Clinic   | NIL s                   |               |  | Class<br>Driving<br>Licent<br>Expire            | g<br>ce & | Class: NIL<br>Date of Expiry: NIL                           |
| Date Treatment  | NIL                     |               | Date Disc                              | harge   | NIL       |   |
| No. of Days gran  | ted Medical Leave NI    | L             | Degree of                              | Injury  | NIL       |   |

#### Brief Details.

On 28/09/2018 at about 1330hrs, I was riding my motorcycle (FU9448B) along Circuit Road on lane 1. The road consists of 3 lane road.

I noticed there was a taxi (SHD4162Z) ahead on lane 2 stopped. Suddenly, the taxi swerved to the right without signalling and collided on my motorcycle. I lost balance and fell to the left. I sustained abrasions on the left part of my body.

There was a passer-by who assisted me to exchange particulars with the taxi driver. Shortly, ambulance arrived at scene and I was conveyed to Changi General Hospital.

I was given 3 days of outpatient sick leave from 28/09/2018 to 30/09/2018.





Police Station Of Origin:
Tampines North NPP
461 Tampines Street 44 #01-56 SINGAPORE
520461 CONTINUATION OF REPORT

3 of 3 Report No. T/20180929/2075

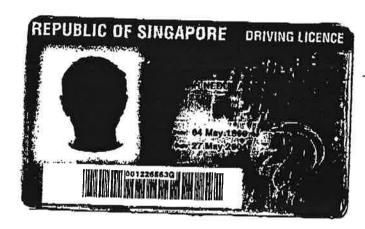
Tel No: 1800-7818999

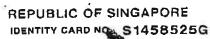
### Sketch Plan

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:  G /  | Signature Of Informant:     |
|--|-----------------------------|
| Sgt 2 MUHAMMAD ISA BIN MD RASHID   | Juhr .                      |
| Signature Of Interpreter: Not applicable   | Date/Time: 29/09/2018 14:24 |
| Officer In Charge Of Case: TP / GIT / Staff Sgt YAN MINGSHENG DANIEL Contact No.: 65476252 | Classification Of Case:     |
| Authentication Stamp NP168   |                             |









KANNIAH NEDUMARAN

Rada INDIAN Date of birth Sea 04-09-1960 M

**y** ≥4 ⊀1458

3 14 SB\$25 T

Country of birth
SINGAPORE

Cines 28

Cines 28

Mothercycles Detroces 245 CC and 400 CC
Class 3.

Class 3.

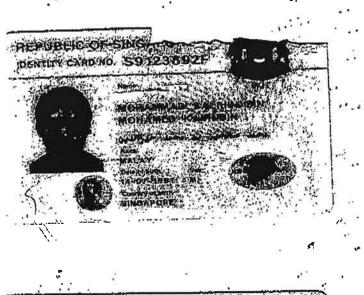
Mothercycles Detroces 245 CC and 400 CC
Motorcycles Detroces 245 CC and 400 CC
Motorcary = 4 2000 kg with = 7 persongers, eachwaire of the driver; and motor tractum/vabicies = 4 2000 kg

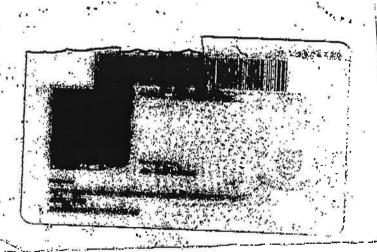
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S / No. 9000142132

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27-12-2008
Address
APT BLK 365 TAMPINES STREET 34
907-147
SINGAPORE 520365

03-10-18;11:40 ; ;67528669 # 13/ 14







#### Certificate of Insurance

| 39) |
|-----|
|     |

Cartificate Number : 5083973625-01 Cover : Third Party

1. Index mark and Registration Number of Vehicle : FU94488
Chassis Number : NC391031475

2. Name of Policyholder : MOHAMMAD SALIHIN BIN MOHAMED KAIRUDIN
3. Effective Date of Insurance : 23 Jan 2018

4. Explry Date of Insurance : 22 Jan 2019

5. Persons or Classes of Persons entitled to drive#

(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.

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

EXCESS (SECTION 1) : N/A

EXCESS (SECTION 2) : N/A

INSURE WITH COE : N/A

NAMED DRIVER (1) : MOHAMMAD SALIHIN BIN MOHAMED KAIRUDIN

NAMED DRIVER (2) : KANNIAH NEDUMARAN

HIRE PURCHASE COMPANY : A.S. PHOON PTE LTD

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 : A S PHOON PTE LTD (00000571911)
Date of Issue : 18 Dec 2017 21:53 hrs

ZMA (S)

**Authorised Officer** 

F

Countersigned By:

FOR NTUC INCOME INSURANCE CO-OPERATIVE LIMITED

eliste....

Chief Executive

1000 to 1000 to