Date In: 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1						
10/10/18 12:29	Jeb descript	tion	Date & Time Cor	1	Do	ne by
Rel No: MAI FCZ 180 18352/ 44.	SAS c-fili	ng	i			
Veli No 686 9970 E	E-mail (wi	thin Shrs, AIC 2hrs)	1			1
D.O.A. 1519118 04:00.		laim Form				
1-1/2		V/O (Within: OD 2hrs	Tr 4hrs)			
TP / Reporting Only	i-Photo U		1			** */* *
SHAPPING STOCKES	Assessment	Survey Report				
TP hisurer:	Ass't Repor	t by Fax / Hand to	Owner/Wksp			
Preferred Wksp / INC Assign Wksp / QW; {	- Ind American St	THE RESERVE OF THE PARTY.	Tel:	Fa	C)	"MULTIPETT
TP Particulars: Veh No: 100		· INC ()/Non-INC()		
Owner / Driver: (ab best A	piner. INC (Tel:)	
Policy No: () Peri	ied: ()	Cover Type: ()	
Confirmed by : (Date:	Time:)	
Insured/Driver Liability: (%) [N	ote-Est. Status	(WO): N: 0-20	%; P: 21-79%.	P: 80-100	0%]	
	arranty: YES ()			
Excess: (\$.) Loading: \$1,00	0()/\$2,00	00()				-
General Remarks:-	AND RELIGIOUS AND REAL	THE REWAY STATE	SPHESICAL COLUMN	72777	र प्राप्त	-
Remarks: (INC horline: 6788 6616) 1) Apply for Transport Allowance ()/Co	A TAX A SECURE A PROPERTY OF THE PARTY OF TH		Date&Time Comp	re.out	Don	cby
	urtesy Car ()		3,	VIII MARKATANA	
2) QC Check / Post Repair Inspection	()		4	A SHE SHE	
QC Check / Post Repair Inspection Upload Resurvey Photo [Repair Cost > \$300]	()				
2) QC Check / Post Repair Inspection	()		· A		
2) QC Check / Post Repair Inspection 3) Upload Resurvey Photo [Repair Cost > \$300 Injury:	())			1 P 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	
2) QC Check / Post Repair Inspection 3) Upload Resurvey Photo [Repair Cost > \$300 Injury :	(\$ -	A (
2) QC Check / Post Repair Inspection 3) Upload Resurvey Photo [Repair Cost > \$300 Injury:	()			A. (1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1	
2) QC Check / Post Repair Inspection 3) Upload Resurvey Photo [Repair Cost > \$300 Injury:	(A S. 21 A . 25	
2) QC Check / Post Repair Inspection 3) Upload Resurvey Photo [Repair Cost > \$300 Injury:	(115	
2) QC Check / Post Repair Inspection 3) Upload Resurvey Photo [Repair Cost > \$300 Injury:	(Anit (\$)	
2) QC Check / Post Repair Inspection 3) Upload Resurvey Photo [Repair Cost > \$300 Injury: Date/Fime Actions	(_ 100 S 200 L 100 FE SO FEE	ration Checklist		Anit (5)	Amt (
2) QC Check / Post Repair Inspection 3) Upload Resurvey Photo [Repair Cost > \$300 Injury: Date/Time Actions	(000) (Invoice Prepa 1) AR: Accident Re 2) DA: Damage As	ration Chrcklist	INC (\$80)	Ant (S)	Анц (
2) QC Check / Post Repair Inspection 3) Upload Resurvey Photo [Repair Cost > \$300 Injury: Date/Fime Actions MA aimant's Particulars:-	(000) (1) AR : Accident Re 2) DA : Damage As 3) TF : Towing Fee	ration Chrcklist porting (\$30); sessment (\$100);	INC (\$80) \$40/\$45	Anit (5) 18t Bill 30.00	Анц (
2) QC Check / Post Repair Inspection 3) Upload Resurvey Photo [Repair Cost > \$300 Injury : Date/Fime Actions Actions Actions iver/Owner:	(000) (1) AR: Accident Re 2) DA: Damege As 3) TF: Towing Fee 4) FT: Follow-Thro 5) FT: Follow-Thro	ration Chrcklist porting (\$30); sessment (\$100); agh Survey	INC (\$80) \$40/\$45 \$120 \$30	Anit (5) 1st Bill 30.00	Amt (
2) QC Check / Post Repair Inspection 3) Upload Resurvey Photo [Repair Cost > \$300 Injury : Date/Fime Actions Actions Actions iver/Owner: Intact No:	(000) (1) AR: Accident Re 2) DA: Damege As 3) TF: Towing Fee 4) FT: Follow-Thro 5) FT: Follow-Thro	ration Chrcklist porting (\$30); sessment (\$100); agh Survey agh Survey (Resurvey) ast NC Only (wef 10 J	INC (\$80) \$40/\$45 \$120 \$30	Anit (5) 15(B) 30.00	Amt (
2) QC Check / Post Repair Inspection 3) Upload Resurvey Photo [Repair Cost > \$300 Injury : Date/Fime Actions Actions Actions iver/Owner: Intact No:	(000) (1) AR: Accident Re 2) DA: Damege As 3) TF: Towing Fee 4) FT: Follow-Thro 5) FT: Follow-Thro For claiming seai 6) TR: Re-inspectio 7) N1: Idae DA + S	ration Chrcklist porting (\$30); sessment (\$100); sigh Survey sigh Survey (Resurvey) sittlyConly (wef 10 June MRT Survey	INC (\$80) \$40/\$45 \$120 \$30 on 2995)	Anit (5) 15(B) 30.00	Amt (
2) QC Check / Post Repair Inspection 3) Upload Resurvey Photo [Repair Cost > \$300 Injury : Date/Time Actions Actions iver/Owner: ntact No: mäged Portion;	(000) (1) AR: Accident Re 2) DA: Damege As 3) TF: Towing Fee 4) FT: Follow-Thro 5) FT: Follow-Thro For eleiming seai 6) TR: Re-inspectio 7) NI: Idae DA + S 8) NTUC Additional OD:	ration Chreklist porting (\$30); sessment (\$100); sigh Survey sigh Survey (Resurvey) sitting Only (wef 10 Ju m MRT Survey Services	INC (\$80) \$40/\$45 \$120 \$30 on 2905) \$75	Anic (5) 1st Bill 30-0 0	Amt (
2) QC Check / Post Repair Inspection 3) Upload Resurvey Photo [Repair Cost > \$300 Injury : Date/Time Actions Actions iver/Owner: ntact No: mäged Portion;	(000) (1) AR: Accident Re 2) DA: Damege As 3) TF: Towing Fee 4) FT: Follow-Thro 5) FT: Follow-Thro For eleiming seai 6) TR: Re-inspectio 7) NI: Idae DA + S 8) NTUC Additional OD: *NS: Courtesy Ce	ration Chrcklist porting (\$30); sessment (\$100); sigh Survey sigh Survey (Resurvey) sitting Only (wef 10 J m MRT Survey Services.	INC (\$80) \$40/\$45 \$120 \$30 on 2005) \$75	Anic (5) 1st Bill 30-0 0	Amt (3
2) QC Check / Post Repair Inspection 3) Upload Resurvey Photo [Repair Cost > \$300 Injury: Date/Fime Actions Actions iver/Owner: ntact No: maged Portion: Checked by (Engr-In-Charge):	(000) (1) AR: Accident Re 2) DA: Darrage As 3) TF: Towing Fee 4) FT: Follow-Thro 5) FT: Follow-Thro For claiming agai 6) TR: Re-inspectio 7) NI: Idae DA + S 8) NTUC Additional OD* *NS: Courtesy Ca *NS: Repair Co-o *NS: Fost Repair	ration Chrcklist porting (\$30); sesament (\$100); sigh Survey sigh Survey (Resurvey) sigh Survey (Wef 10 J n MRT Survey Services.	INC (\$80) \$40/\$45 \$120 \$30 en 2005) \$75 \$160 \$55 \$10 \$25	Anic (5) 1st Bill 30-0 0	Amt (3
2) QC Check / Post Repair Inspection 3) Upload Resurvey Photo [Repair Cost > \$300 Injury : Date/Fime Actions aimant's Particulars :- iver/Owner: ntact No: maged Portion: Checked by (Engr-In-Charge):	(000) (1) AR: Accident Re 2) DA: Darrage As 3) TF: Towing Fee 4) FT: Follow-Thro 5) FT: Follow-Thro For claiming agai 6) TR: Re-inspectio 7) NI: Idae DA + S 8) NTUC Additional QD* *NS: Courtesy Ce *NG: Repeit Co-o *NT: Fost Repeir *NR: DV / Collect	ration Chrcklist porting (\$30); sessment (\$100); sigh Survey sigh Survey (Resurvey) sigh Survey (Resurvey) st INC Only (wef 10 J m MRT Survey Services	INC (\$80) \$40/\$45 \$120 \$30 on 2905) \$75 \$160	Anic (5) 1st Bill 30.00	Ant (3
2) QC Check / Post Repair Inspection 3) Upload Resurvey Photo [Repair Cost > \$300 Injury : Date/Time Actions Actions iver/Owner: intact No: maged Portion: Checked by (Engr-In-Charge):	(000) (1) AR: Accident Re 2) DA: Darrage As 3) TF: Towing Fee 4) FT: Follow-Thro 5) FT: Follow-Thro For claiming agai 6) TR: Re-inspectio 7) NI: Idae DA + S 8) NTUC Additional QD* *NS: Courtesy Ce *NG: Repeit Co-o *NT: Fost Repeir *NR: DV / Collect	ration Chrcklist porting (\$30); sesament (\$100); sigh Survey sigh Survey (Resurvey) sigh Survey (Wef 10 J n MRT Survey Services.	S100 S40/S45 S120 S30 S160 S160 S25 S20 S30	Anit (5) 15(Bill 30.0 o	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
- 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

	ACCIDENT STATEMENT
Date Of Report	10/10/2018 10:29
Date Of Accident	15/09/2018 04:00
Exact Location Of Accident	EXXONMOBIL SINGAPORE CHEMICAL PLANT
Country/State of Loss	SINGAPORE
	DETAILS OF OWN VEHICLE
Vehicle Registration Number	GBG9970E
Insured/Policyholder	
Name Of Registered Owner	SIANG HOCK HOLDING PTE LTD
Co Reg No	The state of the s
Email Address	NOEMAIL
Mobile Phone No	
Alternative Phone No	OFFICE-68482002
Vehicle Particulars	
Manufacturer	SSANGYONG
Model	
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?	YES
If No, Please state action to be taken	
Vehicle Category	COMMERCIAL VEHICLE
Insurance Company	
Name of Insurance Company	MS FIRST CAPITAL INSURANCE LTD
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	D-18090247MFCV/129
Cover Note Number	46
Driver	
Name of Driver	HE CHUNGUI
NRIC No	S8267319I
Date Of Birth	16/02/1982
Occupation	OUTDOOR
Pate Of Driving Pass	29/12/2015
Priving Experience	2 YEARS AND 8 MONTHS
National Property Control of the Con	MALE
Johillo Al h	(LOCAL) +65-94506710
ax Number	
contact Number	
Mail Address	NOEMAIL

Address BLK 676B JURONG WEST ST 64 #16-241

Postcode

Was driver an employee of the Insured's Company NO

If No, Relationship of the Driver with the Insured OTHER - HIRER

Vehicle Registration Number of Driver's Own

Vehicle

Insurance Company of Driver's Own Vehicle

General Information of the Accident

Type Of Accident COLLIDED INTO PROPERTY

Weather Conditions CLEAR Road Surface DRY

Other Information

Was any foreign vehicle involved in this accident? NO

Number of vehicles involved in the accident

Was any body injured in the Accident? YES Was any injured conveyed to hospital by YES

ambulance? Was any other material or property damaged? YES

I have been approached by unknown person(s) NO soliciting/offering accident claims assistance. 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 JURONG POLICE DIVISIONAL HQ ('J' DIVISION)

ROAD: NO. 2 JURONG WEST AVENUE 5, POSTCODE: 649482. Police Station Address

COUNTRY: SINGAPORE

Police Station Contact TEL NO: 1800-7910000 - FAX NO: 68965649

Was notice of intended Prosecution given?

If Yes, against whom?

Circumstances of Accident

PLEASE REFER TO POLICE REPORT.

Attachment(s)

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

Was there any audio recorded?

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number

Vehicle Make/Model/Colour LAMP POST & PILLAR

Details Of Properties

Vehicle Category **NA/UNKNOWN**

Name of Driver

NRIC/Passport Number

Contact Number

Address

Postcode

Insurance Company Name

Nature Of Damage

Name HE CHUNGUI Approximate Age Injuries Sustain BODY Injured person in which vehicle? GBG9970E Were seat belts worn? YES Was this injured conveyed to hospital by ambulance? Address Postcode

ACCIDENT STATEMENT

	Exxon Mobil			
		Singapore	Chemical	Plant
	LS OF VEHICLE			
a)VEH	ICLE NUMBER:	686 997	OE	(4) S
b)INSL	IRANCE COMPANY	4		
C)POL	ICY NUMBER:			
d)POL	ICY TYPE: (COMPRE	HENSIVE / THIRD	PARTY / THIRD D	A DTV CIDE ATLIES
eJMAK	E & MODEL:	, and a final	A MINIT / ITIKU F	AKIT FIKE &I HEF
	(SALOON / COUPE	/MPV /VAN /I	OPRY / MOTORO	VOLE (OF LESS)
g)VEHI	CLE CATEGORY: (PE	RIVATE / COMM	EDCIAL AMOTOR	ICLE / OTHERS)
h)PURF	OSE OF USING AT A	ACCIDENT TIME	IND WILL	CTCLE)
I) ARE Y	OU CLAIMING UND	ER YOUR OWN	NICI ID ANICE NEO	MOL
II NO,	LEASE STATE THIR	D PARTY CLAIM	/ REPORTING ON	JĀO)
Z. 11430KE	D / POLICY HOLDER			
A)NAM	E: Siang Ho	ck.	(h)	ALE / EENANIEN
2/11/10	THAT ASSTORI.	ALCIN TO THE PARTY OF THE PARTY	CONTACT	•
c)ADDF	RESS:			-
* CONTI	NUE TO 3.d IF DRIVE	ER ALSO POLICY	HOLDER	
no of passenge DRIVER				
Induding dim al alNAME	He chu	Gui	/M	ALE / EEAAALEL
(1) DINKIC!	FIN/PASSPORT:		CONTACT	94506710
c)ADDR	ESS:			
2. 9-				
*d)DATE	OF BIRTH: (/_	/)(0	D/MM/YYYY)	-
6)0000	PATION: (INDOOR	/ OUTDOOR!	15 00360505050	8 8
f)YEARS	OF DRIVING EXPRE	RIENCE:		25
4. WAS DR	IVER AN EMPLOYE	E OF THE INS	JRED'S COMPAN	Y? (YES / NO)
11 110, 1	CENTION SHIP OF	THE DRIVER W	TTH INCLINED.	1.
STATE ATT	ILY COMPILION: (C	LEAR / RAINING	/ OTHERS	
0/11/0/10	JUNIACE: IDRY / W	FI / OTHERS		
7 GIPEPOR	BODY INJURED (YE	§ / NO)		
/. U/KEFOR	TED TO POLICE (YES	(NO)		
8 THIPD PAG	LEASE STATE WHICH	H POLICE STATIC	N:	
of passenger a) VEHI	CLE PRIMABED:	amp post /	pillar.	
iduding driver) b) DRIVI	FR'S NAME	marp Prof 1	MODEL:	
c) NRIC	/FIN/PASSPORT:		100	AVERAGE A
() 9. THIRD PAR	TY VEHICLE		CONTACT:_	
	TE MUMBER.			
1 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	R'S NAME:		MODEL:	
CALL TO ON ADDITION OF THE PARTY OF THE PART				
O DI MRICI	FIN/PASSPORT:		CONTACT:_	
	8			
8				
1 12 10 10 10 10 10 10 10 10 10 10 10 10 10				1
y Stewny & Police	Report.			
	email =			
20				
	far -			96
				5.0

SKETCH PLAN

IMPORTANT NOTICE

- 1. Please report correctly the details of the accident to speed up the claims process.
- This Form must be completed by the Policyholder and/or the Authorised Driver.
- Information provided must be as <u>truthful and accurate as possible</u>. Any wilful misrepresentation or withholding of material facts may allow insurance companies to <u>repudiate policy liability</u>.
- 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)

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 :
 - 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:

Driver's Signature (If driver is not the policyholder)

Date & Time:

Reporting Centre Personnel's Signature

Name:

NRIC/FIN No .:

	Exxonmobil Singapo	ore chemical	Plant.
	>		A= 989 9770E
A	[ANTO]		
	Law fost & pilla	r	

DESCRIBE CIRCUMSTANCES OF THE ACCIDENT			

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.:





1 of 2

Report No. J/20181009/7011

POLICE REPORT (NP299)

Police Station Of Origin Jurong Police Divisional HQ 2 Jurong West Avenue 5 SINGAPORE 649482

Tel No:1800-7910000

Vide Re	port No.		Station Diary No.
Address	3		
APT BLK 676B JURONG WEST STREET 64 #16-241			REET 64 #16-241
Contact No. Home/Office: Mobile:			
Email Address			
Sex	The state of the s	Date of Birth	Race
Male	36	16/02/1982	Chinese
Language			
Location Of Incident APT BLK 676B JURONG WEST STREET 64 #16-241			
	Address APT BL SINGAF Contact Home/C Email A hechung Sex Male Languag English Location APT BL	SINGAPORE 6426 Contact No. Home/Office: Email Address hechungui@yahoo. Sex Age Male 36 Language English Location Of Inciden APT BLK 676B JUR	Address APT BLK 676B JURONG WEST STR SINGAPORE 642676 Contact No. Home/Office: Mobile: 94506710 Email Address hechungui@yahoo.com.sg Sex Age Date of Birth Male 36 16/02/1982 Language English Location Of Incident

Brief details.

i was driving company rented pick up from plant to ACB (administration control building) for a quick shower as my body was sweating and tired, the incident was happen on the main road, the pick up hit the lamp post and eventually stopped by a cement pillar, i totally had no memory how the accident happened, i was waken up by pungent smell inside the pick up, and immediately called my supervisor for assistance, i was taken to NTF hospital for medical attention.

Signature Of Officer Recording The Report:	Signature Of Informant:
Not applicable	The identity of the person making this report has been authenticated by SingPass. No signature is required.
Signature Of Interpreter: Not applicable	Date/Time: 09/10/2018 09:58
Officer In-Charge Of Case:	Classification Of Case:
Authentication Stamp	





2 of 2

POLICE REPORT (NP299)

CONTINUATION OF REPORT

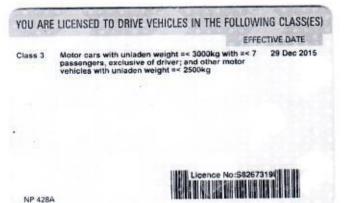
Report No. J/20181009/7011

Victim			
Person Name	HE CHUNGUI		
ID Type	NRIC NO	ID No	S8267319I
Gender	Male	Age	36
Race	Chinese	Language	English
Occupation	Other chemical engineering technicians	Address Type	
Address	APT BLK 676B JURONG WEST STREET 64 #16-241 SINGAPORE 642676	Mobile No	94506710
ls Informant A Victim?	Yes		

Signature Of Officer Recording The Report:	Signature Of Informant:
Not applicable	The identity of the person making this report has been authenticated by SingPass. No signature is required.
Signature Of Interpreter: Not applicable	Date/Time: 09/10/2018 09:58
Officer In-Charge Of Case:	Classification Of Case:
Authentication Stamp	











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 #16-01 City House Singapore 068877 Tel: (65) 6507 3848 Fax: (65) 6507 3849

www.msfirstcapital.com.sa

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.

Comprehensive

Certificate No.

D-18090247MFCV/129

Vehicle No / Chassis No

: GBG9970E / KPADA1ETSHP313686

Name of Insured

SIANG HOCK HOLDING PTE LTD

Period Of Insurance

01.04.2018 To 31.03.2019

Insured Estimated Value

: Market Value At Time Of Loss

Financial Institution

: MOTOR-WAY CREDIT PTE LTD

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 Section I & II separately (for Long Term Lease - 1 year or more)

S\$2,500.00 on Section I & II separately (for Short Term Lease - less than 1 year)

S\$1,000.00 on Section I & II separately (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 Section I & II separately (for Long Term Lease - 1 year or more)

S\$4,500.00 on Section I & II separately (for Short Term Lease - less than 1 year)

S\$2,000.00 on Section I & II separately (for Staff)

* 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*

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/MZ301A9

Issued at Singapore on 31.03.2018

Authorised Signature