		1 , 1/1 1 1	7-	-
NATIONAL Assessment Cer	ntre Services [wet 1 Jan'05]	MUAII8142033	7.:	
Date In: 711/8 - 1010}	Jeb description	Date &Time Completed	Done	ρż.
Ref No: Na mich 18019914/24	SAS e-filing			
Veh No: YNDIGAA	E-mail (within Shrs, AIC 2hrs)	1 T		
D.O.A: Bloke - YIST	i-Motor Claim Form			
	i-Motor W/O (Within: OD 2h)	rs. TP 4hrs)		
OD (TP) ! Reporting Only	i-Photo Uploaded		Action Nation	
	Assessment/Survey Report	+		
TP Insurer:		to Ouman/Wisen		
P. 4 100 1 100 1	Ass't Report by Fax / Hand			-
Preferred Wksp / INC Assign Wksp / QW: (Tel: Fax	*	
TP Particulars: Veh No: V	Partie . INC()/Non-INC()	10	
Owner / Driver: (D-1-17	Tel:		
Policy No: (Period: ()	Cover Type: (
Confirmed by : (Date:	Time:)	-
	Note-Est. Status (WO): N: 0-2	0%; P: 21-79%. P: 80-100)%]	
Year of Registration: ()	Warranty: YES ()/NO ()		1000
Excess: (\$) Loading: \$	TOTAL CONTRACTOR CONTR	Y		
General Remarks:-		The Artistantian Co.		
() Walk-In Customer: Customer's i				
() Total Luss Case : to e-mail Ins				
Drive-In () / Towed-In (); Invo	pice: YES() / NO(); T	owing Co: ()
decrease and the second			2	90.700
Remarks:- (INC hotline: 6788 6616		Date&Time Completed	Done	by ·
Apply for Transport Allowance ()	/ Courtesy Car ()		The same of the	
2) QC Check / Post Repair Inspection	()			
3) Upload Resurvey Photo [Repair Cost >	\$3000] ()			
Injurý :		1. 22.		
	•	<u> </u>	70.500 S. 27 A - 60	
Date/Time Actions		graph and a region of the first term of the first section of the first s	MOODEL	
			The second	
	,			
	Invoice Pro	paration Checklist	Anit (\$)	Amt
191805120	I) AR : Accident		MBIRT	Add
umant's Particulars :-	CONTRACTOR CONTRACTOR CONTRACTOR OF WARRING TO CONTRACTOR CONTRACT	Assessment (\$100); INC (\$80)		
iver/Owner:	3) TF : Towing F		-	
ntost Na.	4) FT : Follow-T 5) FT : Follow-T	hrough Survey (Resurvey) \$3 hrough Survey (Resurvey) \$3	-	
ntact No:	For claiming a	gainst INC Only (wef 10 Jan 2005)		
maged Portion:	6) TR: Re-inspec			
The second secon	7) N1 : Idac DA · 8) NTUC Additio	the state of the s	0	
Cheeked by (% Y C)	OD.	Mai Solvicos.		
Checked by (Engr-In-Charge):	*NS: Courtesy	Car / Tpt Allowance S		
Pittps costillises at a manuscript of them	*N6: Repair C		-	
ditors' Comments :-	*N7: Fost Rep	er Inspection 52 lect Excess Coordination 5	_	-
<u>I</u>	TP (N11): TP	(Non INC) against INC \$2	0 .	
2/2	9) N12: Idac Mol	oile 3 Fee Chargea	0	and the last
2/3;	Invoice dated			
	Invoice dated	Fee Charged	MARINE.	

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 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.
- 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.

AND ROLL AND DESCRIPTION OF THE PARTY OF THE	ACCIDENT STATEMENT
Date Of Report	02/11/2018 10:03
Date Of Accident	30/10/2018 14:55
Exact Location Of Accident	ALONG DEFU LANE 7
Country/State of Loss	SINGAPORE
	DETAILS OF OWN VEHICLE
Vehicle Registration Number	YN2592A
Insured/Policyholder	
Name Of Registered Owner	GEE HOE SENG TRANSPORTATION PTE LTD
Co Reg No	201210420M
Email Address	NOEMAIL
Mobile Phone No	(LOCAL) +65-96661758
Alternative Phone No	OFFICE-96661758
Vehicle Particulars	
Manufacturer	MITSUBISHI
Model	FE84BE6SRDEA
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?	NO
If No, Please state action to be taken	THIRD PARTY
Vehicle Category	COMMERCIAL VEHICLE
Insurance Company	
Name of Insurance Company	MSIG INSURANCE (SINGAPORE) PTE, LTD,
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	A29094901MKC
Cover Note Number	
Driver	
Name of Driver	WANG TINGJIN
Passport No/FIN	G8243221W
Date Of Birth	01/04/1982
Occupation	OUTDOOR
Date Of Driving Pass	17/12/2008
Driving Experience	9 YEARS AND 10 MONTHS
Gender	MALE
Mobile Number	(LOCAL) +65-97780111
Fax Number	
Contact Number	OFFICE-97780111
EMail Address	NOEMAIL

Address

53 UBI AVENUE 1

#01-38 PAYA UBI INDUSTRIAL PARK

Postcode

408934

Was driver an employee of the Insured's Company YES

If No, Relationship of the Driver with the Insured

Vehicle Registration Number of Driver's Own

Vehicle

3

Insurance Company of Driver's Own Vehicle

General Information of the Accident

Type Of Accident

SIDE SWIPE

Weather Conditions

CLEAR

Road Surface

DRY

Other Information

Was any foreign vehicle involved in this accident?

NO.

Number of vehicles involved in the accident

2

Was any body injured in the Accident?

NO

Was any injured conveyed to hospital by

ambulance?

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?

NO

If Yes, Please state which Police Station

Was notice of intended Prosecution given?

NO

If Yes, against whom?

Circumstances of Accident

REFER TO STATEMENT.

Attachment(s)

Are accident photos available for attachment?

YES

Was there any video captured by Car Camera?

NO

Was there any audio recorded?

NO

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number

YP9233E

Vehicle Make/Model/Colour

Details Of Properties

Vehicle Category

COMMERCIAL VEHICLE

Name of Driver

NRIC/Passport Number

Contact Number

Address

Postcode

Insurance Company Name

Nature Of Damage

No. Of Passenger (Including Driver)

HAMPOSTICAN ACTICE

- 1. Please report correctly the details of the accident to speed up the claims process.
- This Form must be continued by the Policyholder and/or the Authorised Driver.
- Information provided must be as <u>structiful</u> and accurate as <u>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.
- Appriettee separate great he referred to the Police for Investigation.
- G. 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 Seta 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 malling 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.

SANSPORTE

Policyholder's Signature Date & Time: Driver's Signature

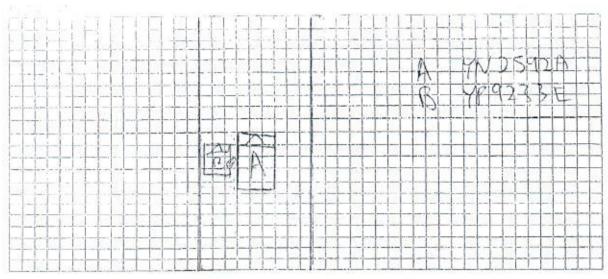
(If driver is not the policyholder)

Date & Time:

Reporting Centre Personnel's Signature

Name:

NRIC/FIN No.:



My.	vehicle	Was	travelling	straght	alon	Refu	lan	7,
hile	.7	us da	ing vary	study ton	2 pass	by	Wahll	13.
Mach	Ž.	suddenly	upin its	door m	A calid	hed o	Mo	me.
	-			40				
-								
						1011111111111		
				-				
W100-100-1								

DECLARATION

I/We declare this 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.:

SINGAPORE ACCIDENT STATEMENT

EMPLIFIANT NOTICE

- Complete and submit this form to the individual insurance authorised reporting centre.

- Please report correctly on the details of the accident to speed up the claim process.
 This form must be filled up by the policy holder and/or authorised driver.
 Information provided must be as fruitful and accurate as possible. Any wilful misrepresentation or withholding of material facts may allow insurance companies to repudiate policy liability.
- The issue and acceptance of this form by insurance companies is not an admission of policy liability on the part of the insurance companies. Any false reporting may be referred to the traffic police department for investigation.

	ACCIDENT DETAILS	
Date of accident	30/10/18	(DD/MM/YY)
Time of accident	1456	(HH:MM)
Exact location of accident	Along Defo love 7	

	DE DE	TAILS OF	/BRIGHE		MACHINE CONTRACTOR
Vehicle registration number			N2592A		
Vehicle make and model			WHSUSishi	FUSO	
Type of vehicle	Saloon D Lorry D	MPV a		Van le 🗆	a Others:
Vehicle category	Private 🗆	Comm	ercial 🗷 M	otorcyc	de a
Purpose of using at said time					
Are you claiming under your own insurance company?	Yes a Third part o	No o	if no, please s Reporting on		

A LOS DOMESTICS OF THE PARTY OF	INSURANCEIN	FORMATION	The state of the s
Insurance company	MS	I.G.	
Policy number	A D	9094901 MKC	
Type of policy	Comprehensive D	Third party fire & theft o	TP only []

Name	Ger HOE Seng Emsperation of Male of Female of
	BOC 1100 SON PAR LAND
NRIC / Fin / Passport number	J.
Contact	96661758
Address	

DRIVER	SAME AS INSURED ABOVE (SKIP TO D.O.B)
Name	WANG TINGTIN Male D Female D
NRIC / Fin / Passport number	68243221W
Contact	97780111
Address	Usi AVR 1 # 01-38 SS Payor USI Industria 1 BAK S(408934)
Email address	
Date of birth	01/04/1982
Occupation	Indoor D Outdoor Z
Driving date pass	17 112 12008

COMMERCIAL CONTRACTOR OF THE PROPERTY OF THE P	1	NO D	(a) 1584 (1582 (P(4)))	
his difference employee of	Yes p	1960 Lik Umanleka auf M	he driver and in	euren:
A TANDARDE S COVADEDAY	Yes o	No D	10 131 14 61	
ecidant captured by camerait	Clear	Raining E	Others:	
Vescher condition	-	Wet D		
oad surface	Dryp	1		(Inclusive of driver
to of passangar				
and the second second	et(4). (1)	PASSENC	FER 1	THE PROPERTY OF THE PARTY OF TH
lams			- Walliam - C	
Rentler	Male D	Female t		and the second s
	range and	PASSEN	GER 2	en, 13 I kaliful hazuman
Vame				
Sender	Male o	Fernale	0	
		D. COCK	den a	
	-	PASSEN	Gill 5	
Name	100.1.	Female	п	
Gender	Male D	remaie	<u> </u>	
	and the second second	PASSEN	GER 4	
是認識的目標。它們們的時間	A STATE	RASSIER	CITICAL	
Name	Male D	Female	П	
Gender	I Wate LI	16111010		
	CAR COM P. C.	PASSEN	reep 5	CONTRACTOR LANGE
A CONTRACTOR OF THE STATE OF TH	CONTRACTOR OF STREET	SEA PER PER	COLOR DE LA COLOR	
Name		Female		
Gender	Male 🗆	Female	Ш	
	description of the last of the	PASSE	ICED 6	
THE PARTY OF THE PARTY OF THE PARTY OF		PASSEL	Control of the last	
Name	0.0-1-	Female	<u>п</u>	CANADA CALABA CA
Gender	Male □	remaie		214 021/03
	LICENSE CO.	OTHER INFO	ORMATION	
Show delicated	Yes 🗆	No 🗹		
Was anybody injured?		No□	- IEEE	
Was other vehicle damaged?	16372			
		FTAILS OF P	OLICE ACTION	and the second s
t de selles?	Yes□	No 🗆	If yes, please	state which police station.
Reported to police?	1030			
Police station name				
		WITI	NESS 1	
			III. III. MAINE COMMING TO SEC	

WITNESS 2

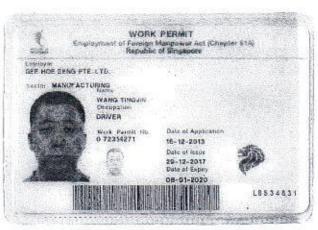
1

Name

n	-	-	_	10

į.	The state of the s
STATE OF THE REAL PROPERTY.	THIRD PARTY VERICLE 1
Vehicle registration number	YP9233E
Vehicle maios model	
Maime	
MRIC/Fin / Passport number	
Contact	
AND THE RESERVE OF THE PARTY OF	THIRD PARTY VEHICLE 2
Vehicle registration number	
Vehicle make model	
Name	
NRIC / Fin / Passport number	
Contact	
Contest	
the second of the second second	THIRD PARTY VEHICLE 3
Vehicle registration number	
Vehicle make model	
Name	
NRIC / Fin / Passport number	
Contact	
Contact	
	THIRD PARTY VEHICLE 4
Vehicle registration number	
Vehicle make model	
Name	
NRIC / Fin / Passport number	
Contact	
Commen	
The second secon	THIRD PARTY VEHICLE 5
Vehicle registration number	
Vehicle make model	
Name NRIC / Fin / Passport number	
Contact	
Contact	
	THIRD PARTY VEHICLE 6
Vehicle registration number	
Vehicle make model	
Name NRIC / Fin / Passport number	
Contact	
	THIRD PARTY VEHICLE 7
Vehicle registration number	
Vehicle make model	
Name	
NRIC / Fin / Passport number	
Contact	

, e		make the state of	Total Control of the	make the Congress with the State	the training of the second street,
	A 100	ทุงท่อเพลรายสงรายเป	1000000000	NO THE OWNER.	
Varrae					
กไหน้จะ อนะวัยโดงดี					
Which vahicle person in?		THE WALLS	ATT INSTRUMENTAL TO A STATE OF THE STATE OF		
Ware seet belts worn?	Yes 🗅	№ □			
Mas Injured conveyed to	Yes D	No D			
hospital by ambulance?	A Comment				
Replication emponement	C/62-1/2-1/2-1				
AND AND VIOLENCE AND	NAME OF BRIDE	INJURED PERSON	z estastifi	an also be	
	A STATE OF THE STA	September 2 State September 2017			V
Name	-			***	
injuries sustained			0.000		
Which vehicle person in?	Yes□	No 🗆			
Were sent belts worn?	Yes D	Noti			- F.V
Was injured conveyed to	1 es U	INV LI			
hospital by ambulance?	109 8 2				
The Control of the Co		INJURED PERSON	SUPPLIES C	SECOND	
经国际的基础的研究。	San and Dall	Military and and a service of	Manual States S		
Mame					
Injuries sustained					
Which vehicle person in?		No			
Ware seat beks worn?	Yes 🗆	No D			-
and the second second second	Yes 🗆	No D			
Was injured conveyed to	100	100 0			
Was injured conveyed to hospital by ambulance?		110 0			
Was injured conveyed to hospital by ambulance?					
hospital by ambulance?		INJURED PERSON	4		
Was injured conveyed to hospital by ambulance? Name			14		
hospital by ambulance? Name Injuries sustained	15 2 3 3		4		
hospital by ambulance? Name Injuries sustained		INJURED PERSON	14		
Name Injuries sustained Which vehicle person in?	Yes		14		
Name Injuries sustained Which vahicle person in? Were seat belts worn?		INJURED PERSON	i 4		
Name Injuries sustained Which vehicle person in? Were seat belts worn? Was injured conveyed to	Yes	INJURED PERSON	14		
Name Injuries sustained Which vahicle person in? Were seat belts worn?	Yes	No D			
Name Injuries sustained Which vehicle person in? Were seat belts worn? Was injured conveyed to	Yes	INJURED PERSON			
Name Injuries sustained Which vahicle person in? Were seat belts worn? Was injured conveyed to hospital by ambulance?	Yes	No D			
Name Injuries sustained Which vahicle person in? Were seat belts worn? Was injured conveyed to hospital by ambulance?	Yes	No D			
Name Injuries sustained Which vehicle person in? Were seat belts worn? Was injured conveyed to hospital by ambulance? Name Injuries sustained	Yes	No D			
Name Injuries sustained Which vehicle person in? Was injured conveyed to hospital by ambulance? Name Injuries sustained Which vehicle person in?	Yes	No D			
Name Injuries sustained Which vahicle person in? Ware seat belts worn? Was injured conveyed to hospital by ambulance? Name Injuries sustained Which vehicle person in? Were seat belts worn?	Yes 🗆 Yes 🗆	NO D NO D INJURED PERSON			
Name Injuries sustained Which vehicle person in? Was injured conveyed to hospital by ambulance? Name Injuries sustained Which vehicle person in? Were seat belts worn? Was injured conveyed to hospital by ambulance?	Yes Yes Yes Yes Yes Yes Yes	NO D INJURED PERSON NO D INJURED PERSON			
Name Injuries sustained Which vahicle person in? Ware seat belts worn? Was injured conveyed to hospital by ambulance? Name Injuries sustained Which vehicle person in? Were seat belts worn?	Yes Yes Yes Yes Yes Yes Yes	NO D INJURED PERSON NO D INJURED PERSON			
Name Injuries sustained Which vehicle person in? Was injured conveyed to hospital by ambulance? Name Injuries sustained Which vehicle person in? Were seat belts worn? Was injured conveyed to hospital by ambulance?	Yes Yes Yes Yes Yes Yes Yes	NO D INJURED PERSON NO D NO D NO D	15		
Name Injuries sustained Which vahicle person in? Was injured conveyed to hospital by ambulance? Name Injuries sustained Which vehicle person in? Were seat belts worn? Was injured conveyed to hospital by ambulance?	Yes Yes Yes Yes Yes Yes Yes	NO D INJURED PERSON NO D INJURED PERSON	15		
Name Injuries sustained Which vahicle person in? Ware seat belts worn? Was injured conveyed to hospital by ambulance? Name Injuries sustained Which vehicle person in? Were seat belts worn? Was injured conveyed to hospital by ambulance?	Yes Yes Yes Yes Yes Yes Yes	NO D INJURED PERSON NO D NO D NO D	15		
Name Injuries sustained Which vehicle person in? Was injured conveyed to hospital by ambulance? Name Injuries sustained Which vehicle person in? Were seat belts worn? Were seat belts worn? Was injured conveyed to hospital by ambulance?	Yes Yes Yes Yes Yes Yes Yes	NO D INJURED PERSON NO D NO D NO D	15		
Name Injuries sustained Which vehicle person in? Was injured conveyed to hospital by ambulance? Name Injuries sustained Which vehicle person in? Were seat belts worn? Was injured conveyed to hospital by ambulance? Name Injuries sustained Which vehicle person in? Name Injuries sustained Which vehicle person in?	Yes D Yes D	NO D NO D NO D NO D NO D INJURED PERSON	15		
Name Injuries sustained Which vehicle person in? Was injured conveyed to hospital by ambulance? Name Injuries sustained Which vehicle person in? Were seat belts worn? Was injured conveyed to hospital by ambulance? Name Injuries sustained Which vehicle person in? Name Injuries sustained Which vehicle person in?	Yes Yes Yes Yes Yes Yes Yes	NO D INJURED PERSON NO D INJURED PERSON NO D INJURED PERSON	15		
Name Injuries sustained Which vehicle person in? Was injured conveyed to hospital by ambulance? Name Injuries sustained Which vehicle person in? Were seat belts worn? Were seat belts worn? Was injured conveyed to hospital by ambulance?	Yes D Yes D	NO D NO D NO D NO D NO D INJURED PERSON	15		







YOU ARE LICENSED TO DRIVE VEHICLES IN THE FOLLOWING CLASSIES)

EFFECTIVE DATE

Class 4

Motor cars with unladen weight =< 3500kg with ±< 7 passengers, exclusive of driver; and other motor valueles with unladen weight =< 2500kg Motor vehicles which are constructed to carry load or passengers and the unladen weight = 2500kg Motor vehicles which are not constructed to carry load for passengers and the unladen weight =< 7250kg load or passengers and the unladen weight =< 7250kg

If Licence No:G8243221W



MSIG Insurance (Singapore) Pts. Ltd. 4 Shonton Way, # 21-01, SGX Centre 2, Singapore 068807 Tel +55 6827 7888, Fax +55 6827 7800 Co. Reg. No. 200412212G GST Reg. No. 20-0412212G



3 bhenton (vay ±09-0), Shenton House, Slagapere fielseto Telephone: (63) 622-9975 Licsimile: (63) 62222556 CO. REG. NO. 198161440N

Certificate of Insurance

ROAD TRANSPORT ACT 1987 (MALAYSIA) THE MOTOR VEHICLES (THIRD-PARTY RISKS) RULES, 1959 (FEDERATION OF MALAYSIA) THE MOTOR VEHICLES (THIRD-PARTY RISKS AND COMPENSATION) ACT (CAP. 189 OF THE REVISED EDITION)
(REPUBLIC OF SINGAPORE)

THE MOTOR VEHICLES (THIRD-PARTY RISK AND COMPENSATION) RULES, 1996 EDITION (REPUBLIC OF SINGAPORE)
OR ANY AMENDMENT, ACT OR ACTS PASSED IN SUBSTITUTION THEREOF.

Form M.Z.300

Goods Carrying Vehicle - Sch I

COMMERCIAL VEHICLE

Comprehensive

Certificate No. A 29094901 MKC

Excess: SGD700

- 1. Index Mark and Registration Number of Vehicle YN2592A
- 2. Name of Policyholder Gee Hoe Seng Transportation Pte Ltd
- 3. Effective Date of the Commencement of Insurance for the purposes of the Act 11/10/2018
- 4. Date of Expiry of Insurance 10/10/2019
- 5. Persons or Classes of Persons entitled to drive*

Any other person provided he is driving on the Policyholder's order or with the Policyholder's permission.

- ^a Provided that the person driving is permitted in accordance with the licensing or other laws or 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.

Use in connection with the Policyholder's business.
Use for the carriage of passengers (other than for hire or reward) in connection with the Policyholder's business. Use for social domestic and pleasure purposes.

- The Policy does not cover (1) Use for hire or reward or 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.
- * 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.

This Certificate is not transferable to a new owner of the vehicle. If for any reason the Policy is terminated during its currency, the Certificate must be returned to the insurer within 7 days of the termination or if the Certificate has been lost or destroyed, a Statutory Declaration to that effect must be made. Fallure to comply with this obligation is an offence under the Motor Vehicles (Third-Party Risks and Compensation) Act (Cap. 189).

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) or any Amendment, Act or Acts passed in substitution thereof.

MSIG Insurance (Singapore) Pte. Ltd.

Approved Insurers

for Chief Executive Officer