NATIONAL Asse	ssment Centre	Services	(mef : Jankod)			
Date In 03/11/2	A A	Job description		Date & Time Completed	Done	by
REING NA FCI	(8019995 KY	SAS e-filing	90			
Veh No , GBA 8		E-mail (within 8	Shrs, AIC 2hrs)			
	2018 17:30	i-Motor Clair				
OD P. P.eporting		i-Motor W/O	(Within: OD 2hrs	TP 4hra)		
OD . J. F. Jr. eporting	Jiny	i-Photo Uplos	aded	1.		
rar i	B 87	Assessment/Su	rvey Report			
TP Insurer				o Owner/Wksp		
Preferred Wksp / INC Ass	lgn Wksp / QW; (NA LINE			fax:	1
TP Particulars:	Veh No: GI	BC 4973	B. INC()/Non-INC()		
Owner / Driver: (Tel:)	
Policy No: () Perio	od: ()	Cover Type: ()	
Confirmed by :	(Date:	Time:)	
Insured/Driver Liabilit	y: (%) [N	ote-Est. Status (V	VO): N: 0-2	0%; P: 21-79%. P: 80-	100%)	
Year of Registration: (L	arranty: YES (The second secon)		
) Loading: \$1,000	0()/\$2,000	()		- Anna Carlos	
General Remarks;				ANNELS LINE		
		The same of the sa	nfidential & St	rictly NO refer of repairer.		
	: to e-mail Insurer					
	I-In (); Invoice:		TO();T	owing Co: ()
Remarks (INC) ho	fline: 6788 6616)	Start Co		Date&Time Completed	Dont	by
1) Apply for Transport A		and the second second second second))	out actions a state of state of		
2) QC Check / Post Rep		()	-			
3) Upload Resurvey Pho	to [Repair Cost > \$30	000] ()			
Injury :						
TO THE PARTY OF THE PROPERTY OF THE PARTY OF	NSSer ANDLUSTED FAMILIES	BUILD NOVEL VAN HOREON			STRING STATE	-
Date/Time Actions			**************************************	in the second	Ser Silvery	<u></u>
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	Contractor of the Contractor		1) AR : Acciden	paration Checklist tReporting (530);	Property of the Paris, and the Paris	" !Add.Bill
daimant's Particulars :				Assessment (\$100); INC (\$	\$80) 40/\$45	
Driver/Owner:			4) FT : Follow-T	hrough Survey	\$120	
Contact No:			5) FT : Follow-T	Through Survey (Resurvey) spainst INC Only (well 10 Jan 200	\$30	
Damäged Portion:			6) TR : Re-inepe	etion	\$75	
		a	7) N1 : Idao DA 8) NTUC Additi	+ SMRT Survey	2160	
C Checked by (Engr-I	n-Chargali		OD.			
y Checked by (Engr-1	a-Charge):		*N5: Courtes *N6: Repair C	y Car / Tpt Allowanse	\$10	
Suditors Comments :-	10 10 10 10 10 10 10 10 10 10 10 10 10 1	MATERIA TOTAL	*N7: Post Re	pair Inspection	\$25 \$3	
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nj 2/3			9) N12: Idao Mo	obile Fee Charged	30	MEST TER
The state of the s			1			

SINGAPORE ACCIDENT STATEMENT

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.
- 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.

- 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

A CAMBOOL TO SERVICE AND ADDRESS.	ACCIDENT STATEMENT
Date Of Report	03/11/2018 16:51
Date Of Accident	02/11/2018 17:30
Exact Location Of Accident	TUAS TWDS PIE
Country/State of Loss	SINGAPORE
D D	ETAILS OF OWN VEHICLE
Vehicle Registration Number	GBA8774T
Insured/Policyholder	
Name Of Registered Owner	SIANG HOCK CAR RENTAL PTE LTD
Co Reg No	5
Email Address	NOEMAIL
Mobile Phone No	(LOCAL) +65-87498235
Alternative Phone No	OFFICE-87498235
Vehicle Particulars	
Manufacturer	KIA
Model	5
Exact Purpose for which vehicle was being used at time of accident	WORK
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	MS FIRST CAPITAL INSURANCE LTD
Type Of Coverage	THIRD PARTY
Fleet Policy	NO
Policy Number	D-18090574MFCV/74
Cover Note Number	
Driver	

HO CHOON CHYE Name of Driver S1663501D NRIC No 23/06/1964 Date Of Birth INDOOR Occupation 30/09/1982 Date Of Driving Pass

36 YEARS AND 1 MONTH Driving Experience

MALE Gender

(LOCAL) +65-87498235 Mobile Number

Fax Number

OTHERS-87498235 Contact Number

NOEMAIL EMail Address

Address BLK 608 SENJA ROAD

#06-20

YES

NO

1

NO

NO

YES

NO

NO

GBC4973B

CHAI JIE WEN

S9203451H

Postcode 670608

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

Insurance Company of Driver's Own Vehicle

General Information of the Accident

Type Of Accident CHAIN COLLISION

Weather Conditions DRIZZLING

Road Surface WET

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 ambulance?

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)

Details of Police Action

Was the accident reported to the police?

If Yes, Please state which Police Station

Was notice of intended Prosecution given?

If Yes, against whom?

Circumstances of Accident

PLS REFER TO THE ATTACHED STATEMENT.

Attachment(s)

Are accident photos available for attachment?

Was there any video captured by Car Camera?

Was there any audio recorded?

vvas triere arry audio recorded?

DETAILS OF OTHER VEHICLE PROPERTY 1

COMMERCIAL VEHICLE

Vehicle Registration Number

Vehicle Make/Model/Colour

Details Of Properties

Vehicle Category

verlicle Category

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

GBG306H

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)

DETAILS OF INJURED PERSON 1

Name HO CHOONCHYE

Approximate Age

Injuries Sustain Injured person in which vehicle? GBA8774T Were seat belts worn?

Was this injured conveyed to hospital by

ambulance?

Address Postcode

YES

SKETCH PLAN

IMPORTANT NOTICE

- 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.

FO HOCK CO

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

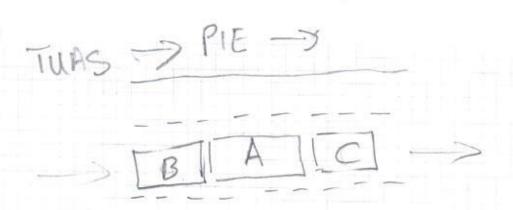
(If driver is not the policyholder)

Date & Time:

Reporting Centre Personnel's Signature

Name.

NRIC/FIN No.:



A - GBA 8774T B-GBC 4973B C-GBG 306H

DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

The Accident	
Vehicle A was driving along That towards	PIE
there was a jam at the mad . Velout	0 A C-
than Vehicle is hit rear of Vehicle,	A ano
the impact was an aut of 17	+10
Volticle C regit portion.	100

DECLARATION

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

Policyholder Date & Time:

Driver's Signature

(If driver is not the policyholder)

Date & Time:

Reporting Centre Personnel's Signature

Name:

NRIC/FIN No.:

Robinson Rent-a-Car LLP	OFFICIAL RECEIPT
RR Business Cert. No:T14LL1187 B 21, Jalan Masjid, Singapore 418946	No: 1015450
Tel: 6749-2002 Fax:6547-2002	Date: 02/11/18.
Received from: LSIC DEKO	_ H/P No: 84083763
Payment for ental extension /damages /deposit	VHA NO: 17017
Rented Vehicle to be returned on 03/11/18 at 06.5	Vehicle No: QBA 8774 DO9100 am/pm
Booking deposit paid will be forfeitted if the vehicle is not collected on	at am
Vehicle booked: Vereto-ft Rate agreed:\$	908
Total amount paid:\$ 90 8	
Cash/Cheque No.	Robinson Rent-a-Car LLP
IMPORTANT NOTES:	

1) All vehicles are for Singapore Use Only.
2) Latest Check-in time Is 1pm on Saturday and eve of Public Holiday.
3) Emergency Assistance nos: 6848 2002 (office hour), 96362002 (between 6pm to 12 midnight, 7am to 9am)

am/pm



ROBINSON Rent-a-Car LLP

Business Registrafion No.T14LL1187B

Dated

VEHICLE HIRE AGREEMENT

No.0017012

Vehicle Registration No.	2000-0-		Hir	er's Particul	ars			
Make of Vehicle:		Name						
Daily Rental Rate:	S\$perday	Address			000			
Rental Rate: (Other than daily rate)	S\$per week / month	D.O.B. D/L Type	Local/International		Tel.No:	Postal		
Rental Fee paid by: Cash/Cheque	Amount S\$	D/L No . Other Docum	ent Proofs:		D/L1	Expiry:		
	Receipt No:		Co-l	Hirer's Partic	ulars			
Additional Rental Fee Payable;	Please see Clause 6 as printed OVERLEAF	Name						
Daniel de la constant		Address						
Deposit paid by:	Amount S\$	NRIC No.	CLLLSER			Postal		06 6 E
Cash/Cheque/	Receipt No:	D.O.B.			Tel.No:			
Commencement Date of Hire:	10.7 K. LII.S. T.	D/L Type D/L No.	Local/International		HP No:	Expiry:		
Date Out (If different from Commencement Date):		Other Docum	ent Proofs;					
Time Out:				ension of Re	AND DESCRIPTION OF THE PARTY OF	591		
Time Out.	AM/PM	Date					-944	
Hire Period Expires On:	7210112	Amount				Has to		
	Accepted/Declined	Expity						and the second of
Collision Damage	If accepted, premium Paid	Receipt No.						
Reduction: (CDR)	s\$	Mode of Payr	nent					1700
The Hirer/Co-Hirer hereby	declare that the above particular	rs given by him	them are true and correct in	avery respect a	nd he/they ha	ve read	unda	retood the

The Hirer/Co-Hirer hereby declare that the above particulars given by him/them are true and correct in every respect and he/they have read & understood the Terms & Conditions of this Vehicle Hire Agreement as printed OVERLEAF.

I/We, the Hirer and/or the Co-Hirer agree to take on hire the vehicle on the Terms & Conditions stated OVERLEAF. 我明白及同意这份合同书及背面所定的条件 (Strictly for Singapore Use Only)

Signa	ture	of Hi	rer/c	Com	nany	Stamp
200 1 200 1 1 100	ASSEST OF	WELL S. S.	P. SEC. 1913	e william	or tall it	Ciamp

Signature of Co-Hirer

NOTE

Upon signing the above, an Agreement for Hire shall deem to have been made between ROBINSON and the Hirer, whereby RQBINSON will let and the Hirer will take on the hire of the vehicle based on the Terms & Conditions stated OVERLEAF.

IMPORTANT:

- a) It is essential that the vehicle be returned to ROBINSON not later than the end of the hire period stated above. On the expiration date of that period, all thid pariy and other insurance cease to be effective.
- b) Age Limit and Driving Licence: All drivers must be above 21 years old and hold a valid driving licence for at least one year.
- c) No returning of vehicles after 2pm on Sat or Holiday Eve.

Return of Vehicle: The Hirer/Driver is required to sign in the column under Signature of Hirer/Driver*, failing which the day and time inserted below shall be deemed to be the day and time the vehicle is officially returned to ROBINSON. Similarly, the same shall be accepted as conclusive evidence of the same and shall not be challenged or questioned on any account whatsoever.

Date In	Time In	Checked By	Remarks	Signature Of Hirer/driver

Reported on 3/11/2018 @ 1005 AM.

ACCIDENT STATEMENT

10	CATION: Tuas towards DE
100	CATION: That towards PIE
	1. DETAILS OF VEHICLE
	alvehicle Number: GBA 8774T
	b)INSURANCE COMPANY:
	c)POLICY NUMBER:
	CIPOLICY TYPE: /COLUMNER:
	d)POLICY TYPE: (COMPREHENSIVE / THIRD PARTY / THIRD PARTY FIRE &THEFT)
	e)MAKE & MODEL:
	f)TYPE:(SALOON / COUPE / MPV /VAN / LORRY / MOTORCYCLE / OTHERS)
	g) VEHICLE CATEGORY: (PRIVATE / COMMERCIAL / MOTORCYCLE)
	h)PURPOSE OF USING AT ACCIDENT TIME:
	I) ARE YOU CLAIMING UNDER YOUR OWN INSURANCE (YES/NO)
	IF NO, PLEASE STATE (THIRD PARTY CLAIM / REPORTING ONLY)
-	2. INSURED / POLICY HOLDER
	DINDIC (FINITA SERVICE)
	c)ADDRESS:CONTACT:
	CIADDKESS:
	* CONTINUE TO 2 d IS DON
of passanga	* CONTINUE TO 3.d IF DRIVER ALSO POLICY HOLDER DRIVER
t passanger	- CINAME:
luding driver	
\perp)	b)NRIC/FIN/PASSPORT:CONTACT: 8749 8
	CIADDRESS
	c)ADDRESS:
221	*d)DATE OF BIRTH: (/)(DD/MM/YYYY)
728	*d) DATE OF BIRTH: (/)(DD/MM/YYYY) e)OCCUPATION: (INDOOR / OUTDOOR)
4.	*d) DATE OF BIRTH: ()(DD/MM/YYYY) e) OCCUPATION: (INDOOR / OUTDOOR) f) YEARS OF DRIVING EXPRERIENCE: WAS DRIVER AN EMPLOYEE OF THE INSURED'S COMPANY? (YES (NO.))
4.	*d) DATE OF BIRTH: ()(DD/MM/YYYY) e) OCCUPATION: (INDOOR / OUTDOOR) f) YEARS OF DRIVING EXPRERIENCE: WAS DRIVER AN EMPLOYEE OF THE INSURED'S COMPANY? (YES (NO.))
	*d) DATE OF BIRTH: (/)(DD/MM/YYYY) e)OCCUPATION: (INDOOR / OUTDOOR) f) YEARS OF DRIVING EXPRERIENCE: WAS DRIVER AN EMPLOYEE OF THE INSURED'S COMPANY? (YES / NO) IF NO, RELATIONSHIP OF THE DRIVER WITH INSURED:
5.	*d) DATE OF BIRTH: (
5.	*d) DATE OF BIRTH: (/)(DD/MM/YYYY) e) OCCUPATION: (INDOOR / OUTDOOR) f) YEARS OF DRIVING EXPRERIENCE: WAS DRIVER AN EMPLOYEE OF THE INSURED'S COMPANY? (YES / NO) IF NO, RELATIONSHIP OF THE DRIVER WITH INSURED: G) WEATHER CONDITION: (CLEAR / RAINING / OTHERS b) ROAD SURFACE: (DRY / WET / OTHERS WAS ANYBODY INJURED (YES / NO) NEC C 26 Access WAS ANYBODY INJURED (YES / NO)
5.	*d) DATE OF BIRTH: (/)(DD/MM/YYYY) e) OCCUPATION: (INDOOR / OUTDOOR) f) YEARS OF DRIVING EXPRERIENCE: WAS DRIVER AN EMPLOYEE OF THE INSURED'S COMPANY? (YES / NO) IF NO, RELATIONSHIP OF THE DRIVER WITH INSURED: G) WEATHER CONDITION: (CLEAR / RAINING / OTHERS b) ROAD SURFACE: (DRY / WET / OTHERS WAS ANYBODY INJURED (YES / NO) NEC C 26 Access WAS ANYBODY INJURED (YES / NO)
5. 6.	*d) DATE OF BIRTH: (
5. 6. 7.	*d) DATE OF BIRTH: (
5. 6. 7. 8. Passenger	*d) DATE OF BIRTH: (/ /)(DD/MM/YYYY) e) OCCUPATION: (INDOOR / OUTDOOR) f) YEARS OF DRIVING EXPRERIENCE: WAS DRIVER AN EMPLOYEE OF THE INSURED'S COMPANY? (YES / NO) IF NO, RELATIONSHIP OF THE DRIVER WITH INSURED: a) WEATHER CONDITION: (CLEAR / RAINING / OTHERS) b) ROAD SURFACE: (DRY / WET / OTHERS) WAS ANYBODY INJURED (YES / NO) IF YES, PLEASE STATE WHICH POLICE STATION: THIRD PARTY VEHICLE a) VEHICLE NUMBER: GCU973 BAODEL:
5. 6. 7. 8. Passenger	*d) DATE OF BIRTH: (
5. 6. 7. 8. Passenger ding driver)	*d) DATE OF BIRTH: (
5. 6. 7. 8. passenger ding driver)	*d) DATE OF BIRTH: (/ /) (DD/MM/YYYY) e) OCCUPATION: (INDOOR / OUTDOOR) f) YEARS OF DRIVING EXPRERIENCE: WAS DRIVER AN EMPLOYEE OF THE INSURED'S COMPANY? (YES / NO) IF NO, RELATIONSHIP OF THE DRIVER WITH INSURED: a) WEATHER CONDITION: (CLEAR / RAINING / OTHERS) / 22 / 2 / 2 / 2 / 2 / 2 / 2 / 2 / 2
5. 6. 7. 8. passenger ding driver) 9.	*d) DATE OF BIRTH: (
5. 6. 7. 8. passenger ding driver) 9. passenger	*d) DATE OF BIRTH: (/ /) (DD/MM/YYYY) e) OCCUPATION: (INDOOR / OUTDOOR) f) YEARS OF DRIVING EXPRERIENCE: WAS DRIVER AN EMPLOYEE OF THE INSURED'S COMPANY? (YES / NO) IF NO, RELATIONSHIP OF THE DRIVER WITH INSURED: D) WEATHER CONDITION: (CLEAR / RAINING / OTHERS) DATE OF THE DRIVER WITH INSURED: D) ROAD SURFACE: (DRY / WET / OTHERS) WAS ANYBODY INJURED (YES / NO) IF YES, PLEASE STATE WHICH POLICE STATION: THIRD PARTY VEHICLE D) DRIVER'S NAME: CHAT TIE WEN C) NRIC/FIN/PASSPORT: S9203451 H CONTACT: THIRD PARTY VEHICLE D) VEHICLE NUMBER: GBG 306 H MODEL: D) DRIVER'S NAME: GBG 306 H MODEL:
5. 6. 7. 8. passenger ding driver) 9.	*d) DATE OF BIRTH: (/ /) (DD/MM/YYYY) e) OCCUPATION: (INDOOR / OUTDOOR) f) YEARS OF DRIVING EXPRERIENCE: WAS DRIVER AN EMPLOYEE OF THE INSURED'S COMPANY? (YES / NO) IF NO, RELATIONSHIP OF THE DRIVER WITH INSURED: D) WEATHER CONDITION: (CLEAR / RAINING / OTHERS) DATE OF THE DRIVER WITH INSURED: D) ROAD SURFACE: (DRY / WET / OTHERS) WAS ANYBODY INJURED (YES / NO) IF YES, PLEASE STATE WHICH POLICE STATION: THIRD PARTY VEHICLE D) DRIVER'S NAME: CHAT TIE WEN C) NRIC/FIN/PASSPORT: S9203451 H CONTACT: THIRD PARTY VEHICLE D) VEHICLE NUMBER: GBG 306 H MODEL: D) DRIVER'S NAME: GBG 306 H MODEL:

email =

fax = 65472002

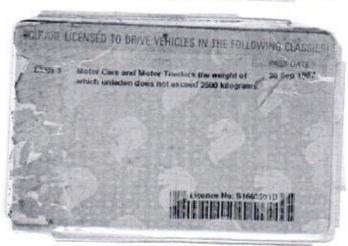
VIDEO =

Waiting for Certificate?











MS First Capital Insurance Limited Co. Reg. No. 195000106C CST 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.sg

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.

Third Party

Certificate No.

D-18090574MFCV/74

Vehicle No / Chassis No

GBA8774T / KNCSE014287295033

Name of Insured

SIANG HOCK CAR RENTAL PTE LTD

Period Of Insurance

Insured Estimated Value

01.04.2018 To 31.03.2019 0.00

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 All Claims (for Long Term Lease - 1 year or more)

S\$2,500.00 on All Claims (for Short Term Lease - less than 1 year)

S\$1,000.00 on All Claims (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 All Claims (for Long Term Lease - 1 year or more)

S\$4,500.00 on All Claims (for Short Term Lease - less than 1 year)

S\$2,000.00 on All Claims (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

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/MZ301A10

Issued at Singapore on 31.03.2018

Authorised Signature

A Member of MS&AD INSURANCE GROUP