W San	CANADA CONTRA SANCO AND A			1 1 11 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	
NATIONAL Assessment Centre	Services.	eri i Jan'00] .	MUAUS	45117	
Date In: 09 11/2014 12:54	Job description		Date &Time C	ompleted	Done py.
Res No NO A/MU (602533)/4	SAS e-filing				
Val No SME 246K	E-mail (widda 8)	its, AIC 2hrs)			1 10
0.01:09/11/2015 09:00	I-Motor Claim		M7/10/90	166 201	09(u/2018)
	I-Motor W/O	(Within: OD 2hrs	TP 4hrs)		14:4
OD (TI)! Reporting Only	i-Photo Uploa		1		
	Assessment/Sur				
TP Insurer:	The state of the s		Owner/Wksp		
Preferred Wksp / INC Assign Wksp / QW: (Tol:	Fax:)
TP Particulars: Veh No: &	T.4062H	INC ()/Non-INC	()	
Owner / Driver: (0.0011		Tel:	1)
SECTION AND COUNTY SECTION AND C	riod: ()	Cover Type: ()
Confirmed by : (J.	Date:	Time	of and)
	Note-Est. Status (W	O): N: 0-2	0%; P: 21-79%	6. P: 80-100%] <u> </u>
Year of Registration: ()	Warranty: YES ()/NO()		
Excess: (\$) Londing: \$1,0	000 ()/\$2,000	()	A TOP	o and const	1000
General Beinholtzie & Tools Chief Ser.	。	而於外域的	是是这种地方的	XXX 2 2 3 3 4 2 4	No.
() Walk-In Customer : Customers info		lidential & St	rictly NO refer o		-
() Total Loss Case : to e-mail Insur-	and the second s			.3	· ,
Drive-In ()/ Towed-In (); Invoice	E: YES()/N	0();1	owing Co: (A STATE OF THE PARTY OF	CARTI-MALI
nconileis en sintis en comine ioven cotoni		从一种的大学	a plications	official SAFF visits	telmouples.
1) Apply for Transport Allowance ()/(Courtesy Car ()			
2) QC Check / Post Repair Inspection	(·)			-	A SANTAGORIA
3) Upload Resurvey Photo [Repair Cost>\$	3000] (<u> </u>		- '	
Injurý:	· · · · · · · · · · · · · · · · · · ·				AND THE PARTY OF T
man charles wheat	de la vere un			大学	right ———
- II COMPANIES SECOND TO DESCRIPTION OF THE PROPERTY OF THE PR	+				
			-,		
	M.S. Michael E.				esiles es es
	- 1				10.17
VI-10-3-00					ANTICOTA ABOVED
NA1807.277	*	1) AR : Acaide:	t Reporting (530)	CHARLES ALLEGE	With the state of
Clama ne sparajeday	e sa sa fallo de	2) DA : Demag	Assessment (\$100	The same of the sa	
Driver/Owner:		4) FT : Follow-	Threat th Survey	\$120	
Contact No:		For slaining	Through Survey (Reasons INC Only (V		The same of the same of
		6) TR : Re-imp	ection + SMRT Survey	3160	
Damaged Portion:	-3	8) NTUC Addi	Honal Services:-		
QC Checked by (Engr-In-Charge):		• NS: Courle	y Cor / Tpt Allower	ce 3:	
Ar. Cuerca of Caretanna Cara Bay.		*N6: Rapale	Cu-ordination	\$2	
Additors Commences		* NA-DV/C	olleot Excess Coord IF (Non INC) agains	natión 3 t INC 32	0 .
241. 11		9) N12: Ideo N	dobile	Fee Charged	AMAN AN
1. 2/3:		Involve dated		Fee Charged	CEUX
man managed all		TUNDICE COLED			

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.
- 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.
- 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 aforesaid.

aroresaid,	ACCIDENT STATEMENT
Date Of Report	09/11/2018 12:54
Date Of Accident	09/11/2018 09:00
Exact Location Of Accident	AYE TOWARDS CHANGI NEAR CLEMENTI AVENUE 6 EXIT
Country/State of Loss	SINGAPORE
A CONTRACTOR OF THE CONTRACTOR	ETAILS OF OWN VEHICLE
NAME AND ADDRESS OF THE OWNER, WHEN PERSON AND PARTY OF THE OWNER,	SME3886K
Vehicle Registration Number	SMESOBOR
Insured/Policyholder	THE RESERVE OF THE PARTY OF THE
Name Of Registered Owner	ZX LUXURIE
Co Reg No	53290976C
Email Address	JOAYE.ONG@GMAIL.COM
Mobile Phone No	(LOCAL) +65-96696999
Alternative Phone No	OFFICE-96696999
Vehicle Particulars	
Manufacturer	HONDA
Model	FIT
Exact Purpose for which vehicle was being used at time of accident	DRIVING GRAB
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	PRIVATE HIRE
Insurance Company	
Name of Insurance Company	NTUC INCOME INSURANCE CO-OPERATIVE LTD
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	5104077022
Cover Note Number	
Driver	
Name of Driver	JOAYE ONG
NRIC No	S8008202I
Date Of Birth	26/03/1980
Occupation	OUTDOOR
Date Of Driving Pass	26/04/2011
Driving Experience	7 YEARS AND 6 MONTHS
Gender	FEMALE
Mobile Number	(LOCAL) +65-96696999
Fax Number	MENTAL WALLEST CONTROL OF CONTROL
Contact Number	OTHERS-96696999
EMail Address	JOAYE,ONG@GMAIL.COM

16 CHOA CHU KANG GROVE Address

#19-39

688210 Postcode

Was driver an employee of the Insured's Company NO

If No, Relationship of the Driver with the Insured

Vehicle Registration Number of Driver's Own

Vehicle

OTHER - HIRER

Insurance Company of Driver's Own Vehicle

General Information of the Accident

Type Of Accident

COLLISION - HEAD TO REAR

Weather Conditions

AFTER RAIN

Road Surface

WET

NO

2

Other Information

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?

NO YES

NO

NO

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)

NAME:

: PASSENGER

GENDER:

: FEMALE

Passenger 2

Passenger 1

NAME:

: PASSENGER

GENDER:

: FEMALE

Passenger 3

NAME:

PASSENGER

GENDER:

: MALE

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?

If Yes, against whom?

NO

Circumstances of Accident

PLEASE REFER TO SKETCH PLAN

Attachment(s)

Are accident photos available for attachment?

YES

Was there any video captured by Car Camera?

YES

Was there any audio recorded?

NO

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number

SLJ4862H

Vehicle Make/Model/Colour

TOYOTA

Details Of Properties

Vehicle Category

PRIVATE CAR

Name of Driver

YU LEI

NRIC/Passport Number

S8378136Z

Contact Number

98275367

Address
Postcode
Insurance Company Name
Nature Of Damage
No. Of Passenger (Including Driver)

SKETCH PLAN

IMPORTANT NOTICE

- Please report correctly the details of the accident to speed up the claims process.
- 2. This Form must be completed by the Policyholder and/or the Authorised Driver.
- 3. Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or withholding of material facts may allow insurance companies to repudiate policy liability.
- 4. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
- 5. Any false reporting may be referred to the Police for investigation.
- 6. The report will be forwarded by the insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will for a fee be made available upon application by interested parties.
- 7. By the lodgment of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.
- Consent under the Personal Data Protection Act (PDPA)

I understand, acknowledge, agree and consent that:

- (a) My insurer, my workshop and the General Insurance Association of Singapore ("GIA") may/are permitted to collect, use, disclose and/or process my personal data/personal information set out in this [form] and any other personal information provided by me or possessed by my insurer (collectively the "Personal Information") and disclose and transfer such Personal Information to all insurer(s) who have insured vehicle(s) involved in this accident (all insurer(s) who have insured vehicle(s) involved in this accident shall be collectively referred to as the "Insurers"), the Insurers' lawyers/law firms, the Monetary Authority of Singapore and any relevant government agency/authority (such as the police), for the purpose(s) of:
 - (i) processing, handling and/or dealing with my claims including the settlement of the claims and any necessary investigations relating to the claims;
 - (ii) investigating the accident and/or my claims;
 - (iii) carrying out and/or dealing with my instructions or responding to any enquiries by me;
 - (iv) administering my claims (including the mailing of correspondence, statements, invoices, reports or notices to me, which could involve disclosure of certain personal data about me to bring about delivery of the same as well as on the external cover of envelopes/mail packages); and/or
 - (v) complying with applicable law in administering, processing, handling and/or dealing with my claims.(collectively the "Purposes")
- (b) all insurer(s) who have insured vehicle(s) involved in this accident and the Insurers' lawyers/law firms, may/are permitted to collect, use, disclose and/or process my Personal Information for one or more of the above Purposes; and
- (c) my Personal Information may/can be disclosed by any of the Insurers and/or GIA to their third party service providers or agents(including their lawyers/law firms), which may be sited outside of Singapore, for one or more of the above Purposes.
- (d) my Personal Information will also be collected and used to compile claims history for the purpose of fraud detection, investigation and management in present and all future claims.
- (e) the information so collected under (d) above may be shared / disclosed:
 - (i) to all insurers and/or any other third parties that assist in evaluating, investigating, controlling or managing fraud, regulators, law enforcement and government agencies as reasonably required for the purposes stated, or
 - (ii) for complying with requirements under any regulations, laws or court orders.

Policyholder Date & Time:

Driver's Signature

(If driver is not the policyholder)

Date & Time: 9/40/30/8

12:58 DM

SKETCH PLAN PYK TOWARDS OHON GINEAR CLAMMANI ANK 6 EXIT A) SME 3886 K B) SLJ 4862H DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

I was driving along AYE with 3 passengers inside the car my car
I was driving along AYE with 3 passengers inside the car my car is traviling in constant speed and suddenly a white valvide bong onto
my car from the back.
I get down from my or and the oriver of the white car SUJ4862H
mr Vu Lei apolygised immediately.
THE THE LET STORY SEE MINIESTEREY
A)

DECLARATION

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

Policyholder's S Date & Time:

Driver's Signature

(If driver is not the policyholder)

Date & Time: 9100 2018

12:58 pm

Reporting Centre Personnel's Signature

Claim Handling Accident MY/1019066 GST Registration No. 5104977012 Webicle No. SHESSESS Policy No. Certificate No. Pulicyhulder NRIC 53290976C ZX LUNDRIE Ħ myo CLASSIC Lunding Cover Type Product Code PRIVATE CAR INSURANCE Contact No.(Home) Contact No (Office) Contact No.(Hobile) 96696999 ecose No v Special Nemark Email Address eCade Resson a No. Yes + No Yes TCA: Private Hirs. Yes NCO Protection W. Accident Details Collegen - Head to Rear Accident Type Accident Report Within 24 hrs 09/11/2016 14:38 Report Cate Country of Accident Singapore 09/11/2016 Time of Accident Norman 09:00 SCM No. Orange Force Reporting Centre AVE TOWARDS CHANGI NEAR CLEMENTI AVENUE & EXIT Accident Location T. Excess 100.00 Windscreen Excess Additional Excess 2,000,00 Own married livress 2,000.00 Outside Singapore DD Excess Unnamed Driver Excess 1,500.00 Outside Singapore TF Extess 1,500.00 Third Party Excess T Benefits GST Registered Information GST Repairation Date **GST Registered GST Status Verified** No. GST Registration No. Modification History Policyholder Mailing Address SUNGAPORE SHIP 20 16 CHOA CHU KANG GROVE Address 2 #19-39 BOL ACRES Address 3 Address 1 Port Code 688210 Address Type Singapore address Address + Agizted Policy Number 8104077022 Linit Wa Of Driver Info Main Driver Dywer Type Oriver Name DAME ONG Driver DOS 16/03/1980 Driver NRIC 586082021 unnamed driver Name Driver age Driving Experience Baruster Date of Driver License 26/04/2011 Contact No.(Home) Contact to (Office) Contact No. (Mobile) 96686900 Address 3 Address 2 Address 1 Post Code Foreign address Address Type Address 4 Does he own a Singapore Registered car? Dover Insurer Company BETUC Driver Vehicle No. SMEJURGK Tes + No Declaration Breathelyser or Sixed Test Reading? Yes - No Any injury? Hodification Instany Claim 001 New * Insured Ex.LUXURIE 532900 OD-MK Claim Type * Contact No. (Office) Contact No. (Home) 86865555 NS. Contact No (Mobile) Scient CHETHER Email Astress SMEJEREK / SLJABEZH DR 9 Nov 2018 Claim Description Insured Lintifity | Not at Fault Preferred Workshop Sasses No. Yes Finelisation Yes GIA Received Preferred Warkshop, Name unkno 99/11/2019 16:47 Date Registered BOSLI WAHAR Report Taken By " From AK better Save Submit Attachment Claim No. 001 MT/1019066 09/11/2018 14:48 Uproad Date Last Doc. Received * Yes - No Desc Urgently 4 Path . # NO * Normal Clear Please Select Choose File No file chosen * 100 * | Normal . Choose File No file chosen Oppr Please Select * 140 Normal Choose File. No file chosen District Please Select ٠ Case Please Select FNO Choose File No file chosen * NO Normal * Clear Please Select Choose File No tile chosen # NO ٠ * | Marmail Choose File No file chosen Clear Perse Select Hussage Read P Attachment List

Urgenzy

Normal

Category

Bolgadied By/Date NAC_BUKIT_MERAH_BOG676(NATIONAL ASSESSMENT CENTRE SERVICE B (BUKIT MERAH)) on 09 Nov 2018 14 48

Attachment

nttp

Description

Photos 2018-11-9

STATEMENT

A'C	CID	ION: BYE TOWARDS COTONG WAR CLAMFAIN AVA 6 EXT
ιO	CAI	1011: 1000 minimos composi maraje confinera in 4) m o
	¥.	DETAILS OF VEHICLE
	74	PENALTS OF VEHICLE
		OJVEHICLE NUMBER: SME 3886 K
	63	b)INSURANCE COMPANY: NTUC
		C)POLICY NUMBER! D)POLICY TYPE: (COMPREHENSIVE / THIRD PARTY / THIRD PARTY FIRE &THEFT)
		e)MAKE & MODEL: Hando fit Hybrid 1.5:
		STYPE: (SALOON / COUPE / MPY / VAN / LORRY / MOTORCYCLE. / OTHERS)
		g) VEHICLE CATEGORY: (PRIVATE / COMMERCIAL / MOTORCYCLE)
		hIPURPOSE OF USING AT ACCIDENT TIME: Grab
		I) ARE YOU CLAIMING UNDER YOUR OWN INSURANCE (YES/NO)
		IF NO, PLEASE STATE (THIRD PARTY CLAIM / REPORTING ONLY)
	9	INSURED / POLICY HOLDER
	- 11	AINAME: ZX LUXURIE (MALE/FEMALE)
		b) NRIC/FIN/PASSPORT: 53290976C CONTACT: 96696999
		C) ADDRESS:
	96	
		* CONTINUE TO 3, & IF DRIVER ALSO POLICY HOLDER
TON :	3	DRIVER '7 O
driv	100	a) NAME: Jodge : Org [MALE / FEMALE]
env	, V	binric/FIN/PASSPORT: S8008202 I CONTACT: 96696999
		CLADDRESS: 16 Choo Chu Kong Grove #19-39. SOL ACTES
417		\$680210 26 102 1 1980 UDD 0111 NYYYY
#		OCCUPATION: (INDOOR / QUIDOOR)
#S	- 7	IDATE OF DRIVING PASS _ 26/04/2011
	4	OF THE INCURENCE COMPANYS (VES / NO)
	4,	IF NO, RELATIONSHIP OF THE DRIVER WITH INSURED! HIVE
	5,	TO THE PROPERTY OF THE PROPERT
	**	b)ROAD SURFACE: (DRY / WET / OTHERS
	ó.	WAS ANYBODY INJURED (YES / NO.)
8	7.	OREPORTED TO POLICE (YES / NO.)
		IF YES, PLEASE STATE WHICH POLICE STATION!

Cincluding

4 No of passonger

(Induding driver).

(Including driver)

d)

THIRD PARTY VEHICLE

DRIVER'S NAME:

MRIC/FIN/PASSPORT: S83 76/36

joaqe. ong @ amail com



Display in New Window | Scan and upleading



MT/AE/OLE/163

27 Sep 2018

ZX LUXURIE 16 CHOA CHU KANG GROVE #19-39 SOL ACRES SINGAPORE 688210

Dear Policyholder

ENDORSEMENT FOR POLICY NUMBER: 5104077022 VEHICLE NUMBER: SME3886K

Thank you for giving us the opportunity to serve you.

We confirm that from 27 Sep 2018, the following policy details are amended as follows:

HIRE PURCHASE COMPANY: SPEEDO CAPITAL PTE. LTD.

CHASSIS NUMBER: GP53415787 ENGINE NUMBER: LEB6070470

VEHICLE REGISTRATION NUMBER: SME3886K ORIGINAL REGISTRATION DATE: 27 Sep 2018

The terms and conditions of this policy remain unchanged.

Please attach this letter to your motor policy document as it serves as an Endorsement to your policy.

If you have any queries, please contact our Customer Service Officers at 6788 6616 or email us at csquery@income.com.sg. Alternatively, you may contact your agent SPEEDO CAPITAL PTE. LTD. at 66847757 or email speedoinsurance@yahoo.com.sg. We would be most happy to assist you.

Yours sincerely



CC

Eddie Loke Senior Underwriting Manager Motor Insurance

SPEEDO CAPITAL PTE. LTD. (00000615301)

A:CCIDENT STATEMENT

ACCIDENT DATE: 9,111,2018 HOD/MM/YYY, TIME: 09. 00 HHHMM)
LOCATION: BYE TOWNEDS COTOMS WARE CHAMPANI AVA 6 EXIT

	1. DETAILS OF VEHICLE	- K
	a) YEHICLE NUMBER: SME 3886 K	8 X X
	b)INSURANCE COMPANY: NTUC	Control of the Contro
	C)POLICY NUMBER:	
	d) POLICY TYPE: (COMPREHENSIVE / THIRD PARTY / THIS	D PARTY FIRE &THEFT)
	e MAKE & MODEL! Hondo Fit Hybrid 1:5:	ES
	()TYPE: (SALOON / COUPE / MPV /V AN / LORRY / MOTO	
	g) VEHICLE CATEGORY: (PRIVATE / COMMERCIAL / MO	TORCYCLE)
	h) PURPOSE OF USING AT ACCIDENT TIME: Grob)
	I) ARE YOU CLAIMING UNDER YOUR OWN INSURANCE	ALL COLORS CONTRACTORS
90	IF NO, PLEASE STATE (THIRD PARTY CLAIM / REPORTING	G ONLY) .
E	2. INSURED / POLICY HOLDER	1
V	A)NAME: ZX LUXURIE	(MALE / FEMALE)
N)	(1) 10 10 10 10 10 10 10 10 10 10 10 10 10	TACT: 96696999
	c)ADDRESS:	
	* CONTINUE TO 3, d IF DRIVER ALSO POLICY HOLDER	
Will of annual		(80)
A He of busconds	22 24 10 11 12 10 10 10 10 10 10 10 10 10 10 10 10 10	[MALE / FEMALE]
Claduding drive		ITACT: 96696999
(4)	CIADDRESS: 16 Choa Chy Kang Grove #1	
V	5680210	
	*d) DATE OF BIRTH: (26) 03) 1980 (DD/MM/YY)	(Y) .
	· e OCCUPATION: (INDOOR / OUTDOOR)	(A) (A) (A)
	HOATE OF DRIVING PASS _ 26/04/2011	
	4. WAS DRIVER AN EMPLOYEE OF THE INSURED'S CO	RED! HITE
	IF NO, RELATIONSHIP OF THE DRIVER WITH INSU	
9	5. a WEATHER CONDITION: (CLEAR / RAINING / OTHERS, b) ROAD SURFACE: (DRY / WET / OTHERS	and the
20 1	6. WAS ANYBODY INJURED (YES / NO)	
	7. OREPORTED TO POLICE (YES / NO)	
3.	IF YES, PLEASE STATE WHICH POLICE STATION:	
	B. THIRD PARTY VEHICLE	Twento
4 No of passonger		DEL: Tayota
Clududing drive	b) DRIVER'S NAME: Yu Lei	NTACT: 98275367
1	c) NRIC/FIN/PASSPORTI SKS TO IS6 2 CO	NTACT: 98275367
()	P. THIRD PARTY VEHICLE	
Ho of personne	d) VEHICLE NUMBER:MOI	JEL!
(Including driv	(a) DXIVEX 3 IXDIVISI	NTACT!
Changing aria	(4) () NRIC/FIN/PASSPORTICO	
()		

email = joage.ong@gmail.com
fax = 1

REPUBLIC OF SINGAPORE IDENTITY CARD NO. \$80082021



JOAYE ONG





CHINESE 26-03-1980 SINGAPORE









VOCATIONAL LICENCE Licence No : 880082021 Name : JOAYE ONG

Please visit www.lta.gov.sg to check the status of this vocational licence

5437706





16-03-2015

18 CHOA CHU KANG GROVE #19-38 SINGAPORE 688210

\$80082021 NRIC No:

Date: 09/05/2018

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

Class 3A Motor cars without clutch pedals (Auto) =< 3000kg with < 7 passengers, exclutive of the driver; and other motor vehicles without clutch pedals =< 2500kg

26 Apr 2011

NP 428A

Licence No: \$8008292i

This card is not transferable and is the property of the Land Transport Authority (LTA). It must be surrendered to LTA on request, if found, please return to LTA, 10 Sin Ming Drive, Singapore 575701.

Type

Description

Issue Date

13

PRIVATE HIRE CAR VL

19/07/2018





Certificate of Insurance

MOTOR VEHICLES (THIRD I	PARTY RISKS AND	COMPENSATION)	ACT (CHAPTER 189)
MOTOR VEHICLES (THIRD I	PARTY RISKS AND	COMPENSATION)	RULES, 1960
ROAD TRANSPORT ACT, 19	987 (MALAYSIA)		

MOTOR VEHICLES (THIRD PARTY RISKS) RULES, 1959 (MALAYSIA)

Certificate Number: 5104077022 Cover : drivo CLASSIC

Index mark and Registration Number of Vehicle : SME3886K

Chassis Number : GP53415787

Name of Policyholder : ZX LUXURIE
 Effective Date of Insurance : 27 Sep 2018

4. Expiry Date of Insurance : 27 Sep 2018

5. Persons or Classes of Persons entitled to drive#

(a) The Policyholder.

(b) Any other person who is driving on the Policyholder's order or with his/her permission. Provided that the person driving is permitted in accordance with the licensing or other laws or regulations to drive the Motor Vehicle or has been so permitted and is not disqualified by order of a Court of Law or by reason of any enactment or regulation in that behalf from driving the Motor Vehicle.

6. Limitations as to Use#

(a) Use for social domestic and pleasure purposes and in connection with the Policyholder's or Hirer's business.

This Policy does not cover

- (a) Use for racing, pace-making, reliability trial or speed-testing.
- (b) Use for the carriage of goods (other than samples) in connection with any trade or business.
- (c) Use for any purpose in connection with the Motor Trade.
 - # Limitations rendered inoperative by Section 8 of the Motor Vehicle (Third Party Risks and Compensation)
 Act (Chapter 189) and Section 95 of the Road Transport Act, 1987 (Malaysia), are not to be included under these headings.

 EXCESS (SECTION 1)
 : \$\$2,000

 EXCESS (SECTION 2)
 : \$\$1,500

 WINDSCREEN EXCESS
 : \$\$100

 ADDITIONAL EXCESS
 : N/A

UNNAMED DRIVER EXCESS : PLEASE REFER OVERLEAF

 REPAIR AT OWNER'S PREFERRED WORKSHOP
 : NO

 INSURE WITH COE
 : YES

 NCD PROTECTION
 : NO

 TRANSPORT ALLOWANCE
 : NO

 EXCESS WAIVER
 : NO

 PRIMARY DRIVER
 : JOAYE ONG

 NAMED DRIVER (1)
 : N/A

 NAMED DRIVER (2)
 : N/A

HIRE PURCHASE COMPANY : SPEEDO CAPITAL PTE, LTD.

SUM INSURED : MARKET VALUE OF INSURED VEHICLE AT TIME OF LOSS

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 : SPEEDO CAPITAL PTE. LTD. (00000615301)

Date of Issue : 27 Sep 2018 11:51 hrs

For NTUC INCOME INSURANCE CO-OPERATIVE LIMITED

Countersigned By:

Authorised Officer

Chief Executive