NATIONAL Assessment Cent	re Services.   well Janios	MAIA1181777 60	
Date In: 5/10/6 -19:05	Jeb description	Date & Time Completed	Done by
Rei No: NA / FEZ 18071946/24	SAS e-filing		
ACH NO 7KAA2265	E-mail (within Shrs, AIC 2hrs	,	
D.O.A : 4/14/8-20:35	i-Motor Claim Form		- Andrew Anti-
957950 37874-1978558 955095	i-Motor W/O (Within: OD	2hrs, TP 4brs)	
OD P. Reporting Only	i-Photo Uploaded		
	Assessment/Survey Repor	-t	
TP Insurer:	Ass't Report by Fax / Har	nd to Owner/Wksp	
Preferred Wksp / INC Assign Wksp / QW: (		Tol: Fax	
TP Particulars: Veh No: JHS	3237. INC	C( )/Non-INC( )	*/
Owner / Driver: (		Tel:	)
Policy No: ( ) P	eriod: (	) Cover Type: (	)
Confirmed by : (	Date:	Time:	)
Insured/Driver Liability: (%)	[Note-Est. Status (WO): N: 0	0-20%; P: 21-79%. F: 80-100	)%]
Year of Registration: ( )	Warranty: YES ( )/NO (	)	=19-25-=-0W-=-+0X
Excess: (\$ ) Loading: \$1,	000()/\$2,000()		
General Remarks;-			0.00
( ) Walk-In Customer : Customer's inf	ormation strictly Confidential &	Strictly NO refer of repairer	
( ) Total Loss Case : to e-mail Insur		Othery NO Tales of Tepaner.	
		Touris a Co. (	· · · ·
Drive-In ( )/ Towed-In ( ); Invoice	:e: YES( ) / NO( )	; Towing Co: (	,
Remarks:- (INC hotline: 6788 6616)		Date&Time Completed 1	Done by
Apply for Transport Allowance ( )/	Courtesy Car ( )	** ,	
2) QC Check / Post Repair Inspection	( )		
3) Upload Resurvey Photo [Repair Cost > \$	3000] ( )		
Injury:			
		· · · · · · · · · · · · · · · · · · ·	NCO-677 (100-11)
Date/Time Actions			รศรีเกษายน
	1	The second reserve to the second seco	
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A 1807949	Invoice P	reparation Checklist	Amt (S) Amt fit Bill Add I
nimant's Particulars :-	1) AR : Accid	dent Reporting (530);	J. He Bill .
	2) DA : Dam 3) TF : Towin	age Assessment (\$100); INC (\$80)	5
iver/Owner:	4) FT : Follow	w-Through Survey \$12	0
ntact No:	5) FT : Follow For claims:	w-Through Survey (Resurvey) \$3 ng against INC Only (wef 10 Jan 2005)	0
maged Portion:	6) TR : Re-in		
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Checked by (Engr-In-Charge):	Ou.	4.	
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ditors' Comments ::	*N7: Fost	Repair Inspection 57	5
1:		Collect Excess Coordination 3 TP (Non INC) against INC \$2	0 -
Total American State of the Control	9) N12: Idac	Mobile	0
2 / 3:	Invoice dated		

#### 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.
- 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.
- 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.

SELECTION OF THE PERSON OF THE	ACCIDENT STATEMENT
Date Of Report	05/12/2018 19:23
Date Of Accident	04/12/2018 20:35
Exact Location Of Accident	TAMPINES RD NEAR DEFU AVE 1
Country/State of Loss	SINGAPORE
CONTRACTOR OF THE PROPERTY OF	DETAILS OF OWN VEHICLE
Vehicle Registration Number	SKV4536Z
Insured/Policyholder	
Name Of Registered Owner	ANGELINE CHUA TING YONG
NRIC No	S1823377J
Email Address	NOEMAIL
Mobile Phone No	(LOCAL) +65-92202813
Alternative Phone No	OFFICE-92202813
Vehicle Particulars	
Manufacturer	NISSAN
Model	SYLPHY 1.6 CVT ABS D/AIRBAG 2WD 4DR
Exact Purpose for which vehicle was being used at time of accident	PRIVATE USE
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 CAR
Insurance Company	
Name of Insurance Company	MS FIRST CAPITAL INSURANCE LTD
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	D-18091611MVPC
Cover Note Number	
Driver	
Name of Driver	JUAY KEVIN
NRIC No	S9445538C
Date Of Birth	06/12/1994
Occupation	INDOOR
Date Of Driving Pass	13/08/2014
Driving Experience	4 YEARS AND 3 MONTHS
Gender	MALE
Mobile Number	(LOCAL) +65-92202813
Fax Number	
Contact Number	OFFICE-92202813
EMail Address	NOEMAIL

Address BLK 720 HOUGANG AVENUE 2

#01-397 530720

Was driver an employee of the Insured's Company NO

If No, Relationship of the Driver with the Insured CHILDREN

Vehicle Registration Number of Driver's Own

Vehicle

Postcode

-

Insurance Company of Driver's Own Vehicle

#### General Information of the Accident

Type Of Accident COLLISION - CHANGE/CROSS LANE

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?
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.

Number of Passengers (Including Driver)

#### **Details of Police Action**

Was the accident reported to the police?

NO

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 SHB3237J

Vehicle Make/Model/Colour TOYOTA/YELLOW

Details Of Properties

Vehicle Category TAXI

Name of Driver SNG HUA KIAT
NRIC/Passport Number S1255646B
Contact Number 90605110

Address Postcode

Insurance Company Name

Nature Of Damage

No. Of Passenger (Including Driver)

# SKETCH PLAN

# 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.
- 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.
- 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)

understand, acknowledge, agree and consent that:

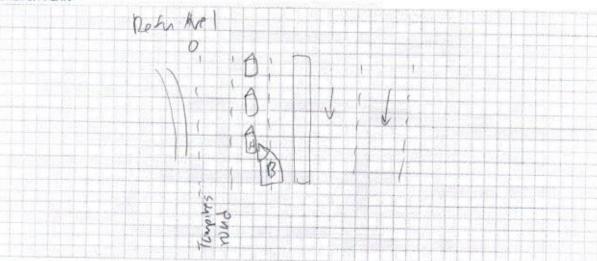
- (a) My insurer, my workshop and the General Insurance Association of Singapore ("GIA") may/are permitted to collect, use, disclose and/or process my personal data/personal information set out in this [form] and any other personal information provided by me or possessed by my insurer (collectively the "Personal Information") and disclose and transfer such Personal Information to all insurer(s) who have insured vehicle(s) involved in this accident 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.

Ken8 5/16/18

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.:



# DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

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my	rear	ngh	<i>t</i>					VESTONE 1-24	3011		0217 - 17-	
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I/We declare the foregoing particulars are true in every respect.

5/12/18 Cers

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  ACCIDENT STATEMENT				
Exact Location Of Accident	* TAMPINES ROUD YOUR DEFY LANG HUE !			
	F OWN VEHICLE (VEHICLE A)			
Vehicle Registration Number	· 5KV 4536 2			
Insupodus surynakija	STORY STORY BUT OF THE STORY STORY			
Name of Registered Owner	· Hugeline Chun Ting Young			
NRIC/FIN/Passport Number	• [518233175]			
Mahimper and the marks	A COLUMN CALLERY CONTRACTOR OF THE COLUMN CO.			
Manufacturer	Nissay			
Model	SYLPHY			
Exact Purpose for which vehicle was being				
used at time of accident	Private use			
Are you claiming under your own insura				
policy for repair to your vehicle?	* Yes No Others			
If No, please state action to be taken	* Third Party Claim Reporting Only			
Vehicle Category	* Private Commercial Motorcycle			
Historia de Completo V				
Name of Insurance Company	MS FIRST CHPITAL			
Type of Coverage	* Comprehensive			
Fleet Policy	Yes No			
Fleet Policy	Yes No			
Fleet Policy Policy Number	Yes No			
Fleet Policy Policy Number Cover Note Number	Yes No			
Fleet Policy Policy Number Cover Note Number Driver	Yes No			
Fleet Policy Policy Number Cover Note Number Driver Name of Driver	Yes No			
Fleet Policy Policy Number Cover Note Number  Diven Name of Driver NRIC/FIN/Passport Number	Yes No			
Fleet Policy Policy Number Cover Note Number  Driver Name of Driver NRIC/FIN/Passport Number Dete of Birth	Yes No			
Fleet Policy Policy Number Cover Note Number  Diver Name of Driver NRIC/FIN/Passport Number Date of Birth Occupation	Yes No			
Fleet Policy Policy Number Cover Note Number  Driver Name of Driver NRIC/FIN/Passport Number Date of Birth Occupation Date of Driving Pass	Yes No  • 0-18091611MVPC  • JUAY KEYZN  • 5944538C  • 61121994  • STUDENT  • 141812015			
Policy Number Cover Note Number Driver Name of Driver NRIC/FIN/Passport Number Dete of Birth Occupation Date of Driving Pass Gender	Yes No  D-18091611MVPC  * D-18091611MVPC  * DUAY KEV2N  * SGU45538C  * 611211994  * STUDENT  * 141812015  * Male V Female			
Policy Number Cover Note Number Driver Name of Driver NRIC/FIN/Passport Number Dete of Birth Occupation Date of Driving Pass Gender Mobile Number Address Email Address Was driver an employee of the Insured's	Yes No  10-18091611MVPC   * JUAY KEYZN  * SAGGET 38C  * 6/12/1994  * STUDENT  * 14/8/2015  * Male V Female  G22028/3  RIK 720 Mongang Ane 2 #01-397			
Policy Number Cover Note Number  Diver Name of Driver NRIC/FIN/Passport Number Dete of Birth Occupation Date of Driving Pass Gender Mobile Number Address Email Address	Yes No  * 0-18091611MVPC  * 344538C  * 6[12]1994  * 5740ENT  * 1482015  * Male Female  9222513			

SAS 1

1 driver.

Vehicle (if applicable)   Insurance Company of Driver's Own Vehicle (if applicable)	Vehicle Registration Number of Driver's Own	
General information of the Accident   General information of the Accident   General information   General in		
Seperal information of the Accident Type of Accident Weather Conditions Clear Raining Others Road Surface Other Information Was any body injured in the Accident? Was any body injured in the Accident? Was any body injured in the Accident? Was any other material or property damaged? Details of injurediffersoris Name Address Approximate Age Injurios Sustained If vehicle Occupants, state in which vehicle? Was the Accident reported to the Police? Was the Accident reported to the Police? If Yes, please state which Police Station Was notice of intended Prosecution given? If Yes, against whom?  Details Of Porperties Name of Driver Vehicle Make / Model / Colour Detail Of Properties Name of Driver Name Nature of Damage Datalls Of Withins Name Nature of Damage Datalls Of Withins Name Phone Number		
Type of Accident  Weather Conditions  Clear Raining Others  No  Others		
Weather Conditions Road Surface Others Other	General Information of the Accident	A SERVICE CONTRACTOR OF SERVICE
Road Surface Dry Wet Others  No  O	Type of Accident	· William change and the
Road Surface Others Oth	Weather Conditions	* Clear Raining Others
Other Information  Was any body injured in the Accident?  Was any other material or property damaged?  Was any other material or property damaged?  Was any other material or property damaged?  No  Yes No  No  Patalls of Injured 24 Sojs  No  Was proximate Age Injuries Sustained If vehicle Occupants, state in which vehicle?  Was lnjured conveyed to hospitar by ambulance?  Was injured conveyed to hospitar by ambulance?  Was the Accident reported to the Police?  If Yes, please state which Police Station  Was notice of intended Prosecution given?  If Yes, against whom?  Patalls OF OTHER VEHICLE(S) / PROPERTIES (VEHICLE B)  Vehicle Registration Number  Vehicle Make / Model / Colour  Detail Of Properties  Name of Driver  NRIC/Passport Number  Contact Number  Patalls Of Withins  Name  Phone Number	Road Surface	
Was any other material or property damaged?  Was any other material or property damaged?  Petalls of Injured Mersons  Name  Address  Approximate Age Injuries Sustained If vehicle Occupants, state in which vehicle?  Were seat belts worn?  Was injured conveyed to hospitar by ambulance?  Details of Rolice Actions  Was the Accident reported to the Police?  If Yes, please state which Police Station  Was notice of intended Prosecution given?  If Yes, against whom?  Petalls OF OTHER VEHICLE(S) / PROPERTIES (VEHICLE B)  Vehicle Registration Number  Vehicle Make / Model / Colour  Detail Of Properties  Name of Driver  NRIC/Passport Number  Sing 3 2 3 7 5 5 7 5 7 5 7 5 7 5 7 7 7 1 7 9 11 2 11 2 1 2 1 2 1 2 1 2 1 2 1 2 1 2	Other Information	
Was any other material or property damaged?  Petalls of Impredisersors  Name Address Approximate Age Injuries Sustained If vehicle Occupants, state in which vehicle?  Were seat belts worn?  Was injured conveyed to hospitar by ambulance?  Petalls of Impredict of the Police?  Was the Accident reported to the Police?  If Yes, please state which Police Station  Was notice of intended Prosecution given?  If Yes, against whom?  PETAILS OF OTHER VEHICLE(S) / PROPERTIES (VEHICLE B)  Vehicle Registration Number  Vehicle Make / Model / Colour  Detail Of Properties  Name of Driver  NRIC/Passport Number  Sing 3257 5  To Yor A Yellow  Sing 4256468  Contact Number  Sing 6256468  Contact Number  Sing 62666100  Sing 626600  Sing	Was any body injured in the Accident?	
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Address Approximate Age Injuries Sustained If vehicle Occupants, state in which vehicle? Were seat belts worn? Was injured conveyed to hospitar by ambulance? Details of Polics 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?  DETAILS OF OTHER VEHICLE(S) / PROPERTIES (VEHICLE B)  Vehicle Registration Number Vehicle Make / Model / Colour Detail Of Properties Name of Driver NRIC/Passport Number  Contact Number  Email Address Address Insurance Company Name Nature of Damage Datails Of Withins Name Phone Number		
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Were seat belts worn? Was injured conveyed to hospital by ambulance?  Details of folice Action  Was the Accident reported to the Police? Yes No  If Yes, please state which Police Station  Was notice of intended Prosecution given?  If Yes, against whom?  DETAILS OF OTHER VEHICLE(S) / PROPERTIES (VEHICLE B)  Vehicle Registration Number  Vehicle Make / Model / Colour  Detail Of Properties  Name of Driver  NRIC/Passport Number  Contact Number  Email Address  Address  Insurance Company Name  Nature of Damage  Details Of Witness  Name  Phone Number	Injuries Sustained	
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Was the Accident reported to the Police?  If Yes, please state which Police Station  Was notice of intended Prosecution given?  If Yes, against whom?  PETAILS OF OTHER VEHICLE(S) / PROPERTIES (VEHICLE B)  Vehicle Registration Number  Vehicle Make / Model / Colour  Detail Of Properties  Name of Driver  NRIC/Passport Number  Contact Number  Email Address  Address  Insurance Company Name  Nature of Damage  Phone Number		Yes \ No \ A
If Yes, please state which Police Station  Was notice of Intended Prosecution given?  If Yes, against whom?    DETAILS OF OTHER VEHICLE(S) / PROPERTIES (VEHICLE B)    Vehicle Registration Number	The second secon	The state of the s
Was notice of intended Prosecution given?  If Yes, against whom?  DETAILS OF OTHER VEHICLE(S) / PROPERTIES (VEHICLE B)  Vehicle Registration Number  Vehicle Make / Model / Colour  Detail Of Properties  Name of Driver  NRIC/Passport Number  Contact Number  Email Address  Address  Insurance Company Name  Nature of Damage  Phone Number		* Yes No
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Vehicle Registration Number  Vehicle Make / Model / Colour  Detail Of Properties  Name of Driver  NRIC/Passport Number  Contact Number  Email Address  Address  Insurance Company Name  Nature of Damage  Details of Witness  Name  Phone Number		Yes No
Vehicle Registration Number  Vehicle Make / Model / Colour  Detail Of Properties  Name of Driver  NRIC/Passport Number  Contact Number  Email Address  Address  Insurance Company Name  Nature of Damage  Details Of Witness  Name  Phone Number	If Yes, against whom?	
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Name Phone Number	Nature of Damage	
Phone Number	Details Of Witness	A STATE OF THE PROPERTY OF THE
	Name	
Email Address	Phone Number	
	Emall Address	

# REPUBLIC OF SINGAPORE IDENTITY CARD NO. S1823377J





ANGELINE CHUA TING YONG

Date of birth

30-01-1967

Country of birth SINGAPORE



S1823377J

11-12-2009

APT BLK 408 HOUGANG AVENUE 10 #07-1080

SINGAPORE 530408

NRIC No: \$1823377J

Date:31/10/2018

# REPUBLIC OF SINGAPORE DRIVING LICENCE



Lichia Number S.1823377J

ANGELINE CHUA TING YONG

Birth Date: 30 Jan 1967 Februar Date: 13 Aug 2003

THE PROPERTY OF THE PARTY OF TH

YOU ARE LICENSED TO DRIVE VEHICLES IN THE FOLLOWING CLASS (S

PASS ON S

Class 3

Motor Cars and Motor Tractors the weight of Which unlaries does not exceed 2500 Mogram

19 Oct 1987

TUP 228.0

Picollab



Date of birth 06-12-1994 Country of birth SINGAPORE



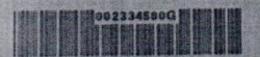
# REPUBLIC OF SINGAPORE DRIVING LICENCE



Learner Marrier S 9 4 4 5 5 3 8 C

JUAY KEVIN

Both Date 06 Dec 1994 Issue Date 13 Aug 2014



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

EFFECTIVE DATE

Class 3 Motor Cars=< 3000kg with =<7 passengers, exclusive 13 Aug 2014 of the driver; and other motor vehicles =< 2500kg

Licence No: S9445538C

NP 428A



MS First Capital Insurance Limited to Reg No 1950001060 GST Reg No M2-0301676-9 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

PRIVATE MOTOR CAR INSURANCE

Type of Cover

Comprehensive

Certificate No.

D-18091611MVPC

Vehicle No Chassis No

SKV4536Z / MNTBBAB17Z0024358

Name of Insured

ANGELINE CHUA TING YONG

Period Of Insurance

18.09.2018 To 17.09.2019

Insured Estimated Value

Market Value At Time Of Loss

Financial Institution

OVERSEAS UNION BANK LIMITED

Excess !

SGD500.00 OWN DAMAGE EXCESS SGD700.00 UNNAMED DRIVER EXCESS SGD3,500.00 SECTION I & II SEPARATELY IS IMPOSED ON THOSE DRIVERS WHO ARE BELOW 22 YEARS OLD AND/OR WHO HAVE LESS THAN 2 YEARS OF DRIVING EXPERIENCE

Authorised Driver\*

ANGELINE CHUA TING YONG, JUAY YONG SUAH, JUAY YEE CHIA CHRISTABEL AND JUAY KEVIN

#### Persons or classes of persons entitled to drive\*

1) The Insured.

The Insured may also drive a Motor Car not belonging to or hired (under a hire purchase agreement or otherwise) to him or his employer or his partner.

Any other person who is driving on the Insured's order or with his 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

#### Limitations as to use\*

Use only for social, domestic and pleasure purposes and for the Insured's business.

The Policy does not cover use for hire or reward, racing, pacemaking, reliability trial, speed-testing, the carriage of goods other than samples in connection with any trade or business or use for any purpose in connection with the Motor Trade.

\* 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)

KARENS/A0064/MX1F

Issued at Singapore on 17.08.2018

Authorised Signature