

**Performance Motors Limited**

A member of the Sime Darby Group  
Co. Reg. No. 197401559W GST Reg. No M2-0020081-x

303, Alexandra Road  
Sime Darby Performance Centre  
Singapore 159941  
Tel. 63190100 (Sales & Admin)  
63190111 (AfterSales)  
Fax. 64747770

280, Kampong Arang Road  
East Coast Centre  
Singapore 438180  
Tel. 63190888 (AfterSales)  
Fax. 63449773

315, Alexandra Road  
Sime Darby Business Centre  
Singapore 159944  
Tel. 63190528 (AfterSales)  
63190533/530 (Motorrad)  
Fax. 64796601 (AfterSales)  
64796624 (Motorrad)



GST REG. NO : M2 - 0020081 - X

**ESTIMATE**

# car in #

Estimate No. : b1 49422  
Date Estimated : 12/12/2018  
Prepared By : Han Kwan Yong

Page No. : 1 of 6

**- ESTIMATE REPAIR FOR -**

Sarpal Anupam  
121 Meyer Road  
#09-04 The Makena

Singapore 437932

**- ACCOUNT - 238**

AXA Insurance Pte Ltd  
8 Shenton Way  
#24-01 AXA Tower  
Singapore 068811

REGN. NO.	CHASSIS NO.	REGN. DATE	MODEL	MILEAGE
SLZ8272A	V926393	21/05/2018	216d AT	0

DESCRIPTIONVALUE

To tow accident vehicle to PML workshop.

195.00

To replace front bumper &amp; attachments, front left fender, cross link, left carrier support, right carrier support, left headlight inner support including to knock out dented area caused by the accident

5,100.00

To respray front bumper, front left fender, front right fender and bonnet

4,106.00

To carry out body cavity preservation.  
(Per panel).

118.00

To check steering geometry and conduct wheel alignment according to BMW specification (1x)

531.00

To replace tyre and wheel rim including balancing. (1x).

94.00

To replace both left and right headlights.

837.00

To replace front left/right side parking assist sensors including program and conduct checks for proper function

266.00

To check electrical wiring systems at the front section for proper function including adjustments of headlights.

177.00

Sundries.

150.00

Total Labour 1: **11,574.00**DESCRIPTIONQTYPRICVALUE

BODY NUT

10

0.90

9.00

ALLOY RIM 7JX16 DOUBLE SPK 473

1

738.55

738.55

HUB CAP WITH CHROME EDGE

1

35.75

35.75

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Page No. : **2 of 6**

REGN. NO.	CHASSIS NO.	REGN. DATE	MODEL	MILEAGE
<b>SLZ8272A</b>	<b>V926393</b>	<b>21/05/2018</b>	<b>216d AT</b>	<b>0</b>

DESCRIPTION	QTY	PRIC	VALUE
FRT LH FENDER	1	587.65	587.65
LH EXTENSION WHEEL HOUSING STRUT	1	135.80	135.80
LH CROSS SUPPORT SIDE PANEL	1	44.10	44.10
FRT BUMPER LH INSERT	1	9.80	9.80
FRT BUMPER RH INSERT	1	9.95	9.95
FRT IMPACT ABSORBER	1	49.00	49.00
FRT LH BOTTOM DEFORMATION ELEMENT	1	86.40	86.40
FRT RH BOTTOM DEFORMATION ELEMENT	1	86.40	86.40
FRT BUMPER BOTTOM CARRIER	1	147.20	147.20
FRT LH SIDE PANEL TOP MOUNTING	1	9.00	9.00
FRT RH SIDE PANEL TOP MOUNTING	1	9.05	9.05
GRILLE BUMPER MIDDLE OPEN (PDC)	1	95.05	95.05
LH SUPPORT FOG LAMP (GESCHLOSSEN)	1	77.60	77.60
RH SUPPORT FOG LAMP (GESCHLOSSEN)	1	77.60	77.60
FRT LH TOP DEFORMATION ELEMENT	1	98.70	98.70
FRT RH TOP DEFORMATION ELEMENT	1	98.70	98.70
FRT BUMPER PANEL PRIMED (PMA)	1	863.05	863.05
GRILLE SIDE OPEN LH (PDC)	1	95.65	95.65
GRILLE SIDE OPEN RH (PDC)	1	95.65	95.65
FRT BUMPER TOP CARRIER	1	378.10	378.10
FRT LH GRILLE	1	88.15	88.15
FRT RH GRILLE	1	88.15	88.15
LICENCE PLATE HOLDER	1	70.65	70.65
GROMMET	2	0.75	1.50
LH SUPPORT HEADLIGHT ARM	1	127.95	127.95
SUPPORT LH	1	92.55	92.55
SUPPORT RH	1	92.55	92.55
CROSSLINK FRONT	1	115.75	115.75
C CLIP NUT	12	1.30	15.60
FRT LH WHEEL ARCH COVER	1	135.05	135.05
FRT RH WHEEL ARCH COVER	1	135.05	135.05
AIR DUCT	1	195.25	195.25
UNDERBONNET SCREEN	1	199.25	199.25
# RH GASKET HEADLIGHT AND HOOD	1	18.75	18.75
PLAQUE 82MM	1	71.25	71.25
FRT ENGINE HOOD SEALING	1	51.50	51.50
# LH GASKET HEADLIGHT AND HOOD	1	20.20	20.20
HORN LOW PITCH	1	82.85	82.85
HORN HIGH PITCH	1	82.85	82.85
WINDSHIELD CLEANING CONTAINER	1	129.60	129.60
# Bulb socket	1	18.70	18.70
LH HEADLIGHT BRACKET	1	34.85	34.85
RH HEADLIGHT BRACKET	1	34.85	34.85
LH LED MODULE CORNERING LIGHT	1	786.65	786.65
LH HEADLIGHT LED TECHNOLOGY	1	2,348.00	2,348.00
RH HEADLIGHT LED TECHNOLOGY	1	2,348.00	2,348.00
CONTROL UNIT FRT LIGHT ELECTRONICS	1	893.90	893.90
LH FOG LIGHT	1	276.40	276.40
RH FOG LIGHT	1	276.40	276.40

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Estimate No. : **b1 49422**  
Date Estimated : **12/12/2018**  
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Page No. : **3 of 6**

REGN. NO.	CHASSIS NO.	REGN. DATE	MODEL	MILEAGE
<b>SLZ8272A</b>	<b>V926393</b>	<b>21/05/2018</b>	<b>216d AT</b>	<b>0</b>

DESCRIPTION	QTY	PRIC	VALUE
BULB SILVER (12V 21W)	1	20.15	20.15
ULTRASONIC SENSOR BLACK	4	248.70	994.80
DECOUPING RING PDC TORQUE CONVERTER	6	5.05	30.30
# ULTRASONIC SENSOR IMPERIALBL	2	368.80	737.60
Total Parts :			<b>14,452.80</b>

Labour 1	:	<b>11,574.00</b>
Parts	:	<b>14,452.80</b>
Labour 2	:	<b>0.00</b>
Excess	:	<b>0.00</b>
Total GST @ 7%	:	<b>1,821.88</b>
Grand Total	:	<b>27,848.68</b>

\*\* THIS ESTIMATE IS VALID FOR A PERIOD OF 30 DAYS ONLY\*\*

\*\* PRICE FOR PARTS ARE SUBJECTED TO CHANGE WITHOUT PRIOR NOTICE \*\*



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Page No. : **4 of 6**

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<b>SLZ8272A</b>	<b>V926393</b>	<b>21/05/2018</b>	<b>216d AT</b>	<b>0</b>

**Terms & Conditions of Service**

- All requests for servicing, repairs, replacements or installations to the Vehicle (collectively, "Repairs") are subject to acceptance by Performance Motors Limited ("PML") and PML shall have the absolute discretion to reject or deny any request for the Repairs.
- The list of the Repairs or quantum of charges for the Repairs printed overleaf are estimates only and PML shall be entitled to carry out additional repairs or replacements ("Additional Works") if, in its absolute discretion, Additional Works are necessary provided that, where the cost of additional Works exceed S\$250, PML shall obtain the customer's prior consent (whether given orally or otherwise) before carrying out the additional Works.
- Subject to clause 2 above and save in the case of manifest error or gross negligence, in the event where PML's estimation of the Repairs recommended for the Vehicle differs from the Customer's own estimation of repairs needed, PML's estimate shall prevail.
- The Vehicle accepted by PML for the Repairs shall remain, at all times, at the Customer's own risk while the Vehicle undergoes the Repairs at PML's premises. PML's visual inspection and record of the physical condition of the Vehicle made prior to the commencement of the Repairs shall be binding and conclusive as between PML and the Customer. The Customer shall ensure that all valuables are removed from the Vehicle prior to delivering it to PML for the Repairs. PML shall not be liable, in any way, for theft, fire, accident, loss of or damage to the Vehicle, its contents or accessories whatsoever.
- The Vehicle may be driven on the road if and when PML, in its absolute discretion, decides that it is necessary for the purposes of carrying out tests in connection with the Repairs. Should any damage occur to the Vehicle in such an instance, PML's liability will be limited to the rectification of damage, free of charge.
- PML's entire liability whether, in respect of faulty workmanship or otherwise, shall be limited to the rectification of any faulty workmanship or other faults, free of charge, such faults being reasonably determined by PML to have been caused by PML in the course of the Repairs. The Customer shall, nevertheless, be responsible for all costs for the disassembly, diagnosis, inspection of the Vehicle etc., at PML's current labour charge-out rate, necessarily incurred for the purpose of determining the cause of the fault(s) if it is found that the fault(s) is or are not caused by PML.
- Except as provided in clause 6 above, PML makes no warranty (whether expressed or implied) in respect of the Repairs and shall not, to the fullest extent permitted by law, be liable under any circumstances for special, consequential or incidental damages including but not limited to the loss of use of or depreciation in value of the Vehicle.
- Unless otherwise agreed by PML in writing, the Customer shall pay the costs of the Repairs owing to PML, in cash, upon the completion of the Repairs and before the Customer collects the Vehicle. In the event any credit is granted by PML at its absolute discretion, and the Customer fails to make payment of the costs of the Repairs (or any part thereof) by the agreed payment date, interest shall be imposed on the sum remaining unpaid at the rate of 1% per month (or part thereof) from the due date of payment until the date all payments are actually received by PML. PML reserves the right, at any time, to suspend or withdraw any credit facility granted to the Customer without assigning any reason whatsoever.
- The Customer shall collect the Vehicle within 48 hours from the date PML notifies the Customer, (whether orally or otherwise), that the Vehicle is ready for collection. In the event that the Customer fails to collect the Vehicle within 48 hours, the Customer shall, in addition to the costs of the Repairs owing to PML, pay all storage charges, at a rate to be determined by PML provided always that the Customer shall not, under any circumstances, hold PML liable for any loss of or damage to the Vehicle, its contents or accessories or for any deterioration in the quality of or damage to the Vehicle arising from such storage. In the event that the Customer fails to collect the Vehicle for more than 14 days, PML shall be entitled, at its absolute discretion, to dispose of the Vehicle & deduct, from the proceeds of disposal, PML's costs in connection with the disposal as well as all other monies owing to PML.
- If PML does not receive any notification of faulty workmanship from the Customer within 7 days from the date the Customer collects the Vehicle from PML, the Customer shall be deemed to have accepted the Repairs as satisfactory.
- If the Vehicle is sent to PML for the Repairs by any person other than the Customer, PML shall be entitled, without need to make any inquiry, to treat such third party as acting for and on the Customer's behalf. PML shall be entitled to rely on this ostensible authority to carry out the repairs in compliance with such third party's instructions and the Customer shall not hold PML liable for any loss or damage suffered by the Customer as a result and shall pay for the costs of the Repairs owing to PML and further indemnify PML against all claims, losses, expenses, damages suffered or incurred by PML arising from PML's reliance on such authority and/or compliance with such instructions.
- PML may, in its absolute discretion and upon the Customer's request, provide a driver to deliver the Vehicle from the Customer to PML's premises or vice versa provided always that the driver shall, during the time of such conveyance of the Vehicle, be deemed to be the servant of the Customer and not that of PML's and the Customer shall not hold PML liable for any accident, loss of or damage to the Vehicle or its contents or accessories while the same is under the custody of the driver.
- These Terms & Conditions of Service including all annexes and attachments hereto contains the entire agreement between PML and the Customer with respect to the Services described in the Repair Order and supersedes all previous agreements and understandings between PML and the Customer relating to the subject matter herein. No amendments or changes to these Terms & Conditions of Service shall be effective unless made in writing and signed by authorized representatives of both PML and the Customer.
- If any term or provision of these Terms & Conditions of Service shall be held to be invalid, illegal or unenforceable, the remaining terms and provisions of these Terms & Conditions of Service not affected by such invalidity, illegality or unenforceability shall remain in force and effect.

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Page No. : **5 of 6**

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15. A person not party to these Terms & Conditions of Service shall have no right under any legislation for the enforcement of contractual terms by a third party (whether in force now or to be enacted in the future and as the same may be modified, adapted or supplemented from time to time) to enforce any term in these Terms & Conditions of Service.
16. The laws of the Republic of Singapore shall govern the validity and interpretation of these Terms & Conditions of Service and the Parties submit to the exclusive jurisdiction of the Courts of the Republic of Singapore.
17. The Sime Darby Motors Group companies in Singapore are committed to ensuring that your personal data is protected. The purpose of this document is to explain how we collect information about you, the procedures that we have in place to safeguard your privacy and how you can instruct us if you prefer to limit the use of that information.
- 17.1 The Vendor shall collect and use the Customer's personal data for any of the following purposes, including but not limited to:
- (a) the registration of the Vehicle with the relevant transportation authorities, including but not limited to Land Transport Authority;
  - (b) sharing of the Customer's personal data with the Vendor's principal, its related corporations and contractors, whether within Singapore or overseas, and/or insurance companies, so as to provide the necessary warranties and/or extended warranties for the Vehicle to the Customer;
  - (c) sharing of the Customer's personal data with financial institutions and motor vehicle insurers, on the Customer's behalf, in order for the Customer to obtain financing for the purchase of the Vehicle and the motor insurance on the Vehicle and when necessary, to obtain the loan amounts outstanding from financial institutions, on the Customer's behalf so as to assist the Customer in effecting the Vehicle loan redemptions;
  - (d) servicing of Vehicle and to update the Vendor's after-sales service records. The relevant personal data shall be used by the Vendor, its appointed after-sales service dealers, agents and sub-contractors and/or the Vendor's principal and/or its related corporations whether within or outside Singapore to provide the relevant after-sales service and/or to repair the Vehicle and to communicate with the Customer on any matter relating to the provision of the services in general including to notify the Customer by any means, including by short message services ("SMS") of the next/ subsequent date/mileage for routine service for the Vehicle;
  - (e) administrative, research and analysis purposes to enable it to monitor and improve the services it provides; and
  - (f) organizing events for the Customer, to inform the Customer of such events by any means (including through SMS, multi-media services ("MMS"), phone call, fax, magazines, or brochures) any new products, promotions or services provided by the Vendor in Singapore.
- 17.2 The Vendor shall also disclose the Customer's personal data:
- (a) to its service providers, for example, providers of web hosting or maintenance services, for the purpose of supplying itself with the inter connected servers and/or web site links with the relevant authorities;
  - (b) to its customer service agencies whether within or outside Singapore for administrative, research and analysis purposes to enable it to monitor and improve the services it provides;
  - (c) to the Vendor's service providers and/or the Vendor's principal, its related corporations and contractors whether within or outside Singapore for the purpose of organizing events for the Customer, to inform the Customer of and send to the Customer by any means (including through SMS, MMS, phone call, fax, magazine or brochures) any new products or promotions or services that are provided by the Vendor and/or the Vendor's principal whether within or outside Singapore;
  - (d) to the Vendor's business partners for the purpose of carrying out product promotions;
  - (e) to the Vendor's stakeholders and the Vendor's principal and its/their related corporations and contractors for the purpose of carrying out audits;
  - (f) to the Vendor's principal and/or the Vendor's stakeholders and their respective related corporations and contractors whether within or outside Singapore for the purposes of carrying out audits; and
  - (g) to the Vendor's principal and its related corporations whether located within or outside Singapore for the purpose of responding to any of the Customer's enquiries.
- 17.3 The Vendor shall retain the Customer's personal data either for the period of the business relationship or, for the requisite retention periods as stipulated in any contractual arrangements or under any applicable law, whichever is later.
- 17.4 If the Vendor amends any provision in this clause 17, it will notify the Customer via e-mail and may place notices on the Vendor's web site. The Vendor's email to the Customer shall require the Customer's consent to its change of use of the Customer's personal data. Continued use of the Vendor's services shall signify the Customer's agreement to any such changes.
- 17.5 The personal data the Customer provides may be transferred to the Vendor's principal within or outside Singapore for surveys and research purposes conducted with the objective of enhancing the Customer's satisfaction.
- 17.6 The Customer shall have a right to request a copy of the personal data the Vendor holds about the Customer and information about the ways in which the Customer's personal data has been or may have been used or disclosed within a year before the date the Customer's request. If the Customer wishes to exercise this right, the Customer shall complete the Vendor's prescribed form and/or:
- (a) put his request in writing and indicate whether he would like to have a copy of his personal data or he wishes to have information about the ways in which his personal data is used or disclosed during the past year or both;
  - (b) include proof of his identity and address (e.g. a copy of the Customer's driving licence and a recent credit card bill); and
  - (c) specify the personal data he wants access to, including any account or reference numbers where applicable.

The Vendor shall reply to the Customer as soon as reasonably possible upon its receipt of the Customer's request.



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Page No. : **6 of 6**

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<b>SLZ8272A</b>	<b>V926393</b>	<b>21/05/2018</b>	<b>216d AT</b>	<b>0</b>

- 17.7 The Customer shall pay an amount to access his personal data in the manner stated in Clause 17.6(a) above.
- 17.8 The Customer shall have the right to correct any inaccuracies in his personal data free of charge. If the Customer wishes to exercise this right, the Customer shall:
- (a) put his request in writing;
  - (b) provide the Vendor with enough information to identify himself (e.g. the Customer's account number, username, registration details); and
  - (c) specify the information that is incorrect and what it should be replaced with.
- The Vendor shall reply to the Customer as soon as practicable upon its receipt of the Customer's request.
- 17.9 The Customer's access or correction request will not be granted as of right; the Vendor's ability to accede to the Customer's access or correction request is subjected to the prohibitions and exceptions set out or which may be set out in the Singapore Personal Data Protection Act ("PDPA") and its accompanying regulations.
- 17.10 The Customer shall have the right to ask the Vendor to stop collecting, using or disclosing his personal data for any of the abovementioned purposes set out in Clauses 17.1 and 17.2. If the Customer wishes to exercise this right, the Customer shall complete the Vendor's prescribed form and/or:
- (a) put his request in writing by way of an email sent to the Vendor;
  - (b) provide the Vendor with his name, NRIC number, mobile number, email and Vehicle registration number to identify the Customer; and
  - (c) if the Customer's objection is not to direct marketing in general, but to direct marketing by a particular channel (e.g. voice call, SMS, MMS, fax, mailers or email), the Customer has to specify the channel he is withdrawing his consent to.
- 17.11 In the event that the Customer withdraws consent to the collection, use or disclosure of his personal data such that it materially affects this Agreement and it renders the Vendor unable to, or such that it becomes difficult for the Vendor to perform or properly perform or discharge its obligations under this Agreement, at law, under the warranty undertakings, or its role as a responsible dealer of BMW vehicles, the Vendor may at its discretion, be entitled to terminate this Agreement with the Customer.
- 17.12 The obtaining the Customer's consent for the collection, use or disclosure of his personal data under this clause 17 is subject to the exceptions set out or which may be set out in the PDPA.
- 17.13 The Customer shall address all communications pertaining to this Clause 17 to:

The Data Protection Officer  
Performance Motors Limited

Address:  
Sime Darby Performance Centre  
303 Alexandra Road  
Singapore 159941

Email address:  
dataprotection@pml.com.sg

**GENERAL INSURANCE ASSOCIATION OF SINGAPORE  
RECORDS MANAGEMENT CENTRE**

6 Raffles Quay #18-00, Singapore 048580  
Phone: +65 6224 0010 Fax: +65 6224 0030  
Operating Hours: Monday to Friday 9am to 5pm  
GST Registration No: M400017735

**Third Party Insurer Enquiry**

Our Ref No: GR-18-191875

Date of Request: 12/12/2018

Your Ref No:

Online Purchase

Performance Motors Limited  
303 Alexandra Road  
Sime Darby Performance Centre  
Singapore 159941

Dear Sir/Madam,

Enquiry Date 12/12/2018  
Enquiry By Han Kwan Yong  
TP Vehicle No. SKR1662H  
Accident Date 11/12/2018

**Enquiry Result**

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
SKR1662H	AIG Asia Pacific Insurance Pte. Ltd.	21/01/2018-20/01/2019	65-6419-3000

Thank You.

The images provided to you are taken from the original reports forwarded to the centre by the members of the General Insurance Association of Singapore and we take no responsibility for their accuracy or contents and shall be under no liability whatsoever for any loss or damage arising out of or in connection with the reports or their images.

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**GENERAL INSURANCE ASSOCIATION OF SINGAPORE  
RECORDS MANAGEMENT CENTRE**

6 Raffles Quay #18-00, Singapore 048580  
Phone: +65 6224 0010 Fax: +65 6224 0030  
Operating Hours: Monday to Friday 9am to 5pm  
GST Registration No: M400017735

**TAX INVOICE**

Our Ref No: GR-18-191875  
Date of Request: 12/12/2018

Your Ref No: Online Purchase

Performance Motors Limited  
303 Alexandra Road  
Sime Darby Performance Centre  
Singapore 159941

Dear Sir/Madam,

Enquiry Date 12/12/2018  
Enquiry By Han Kwan Yong  
TP Vehicle No. SKR1662H  
Accident Date 11/12/2018

DESCRIPTION	AMOUNT (S\$)
TP Insurer Enquiry	
GST Amount	
Total Amount Due (GST Inclusive)	

Thank You.

This is a computer generated document and requires no signature.

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For GIARMC Official use:

Date:

☒ GIRO ☐ Cash ☐ Cheque



**EMPLOYMENT PASS**  
Employment of Foreign Manpower Act (Chapter 91A)  
Republic of Singapore

Employer  
NYK SHIPMANAGEMENT PTE LTD



Name  
**SARPAL ANUPAM**  
Occupation  
**VESSEL MANAGER**

FIN  
**G5953633N**

Date of Application  
**29-11-2017**  
Date of Issue  
**14-12-2017**  
Date of Expiry  
**01-02-2021**



L8508669



**REPUBLIC OF SINGAPORE**

FIN **G5979235R**

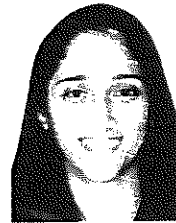


Name  
**SARPAL AANCHAL**

Date of Birth  
**11-10-1976**  
Sex  
**F**  
Nationality  
**INDIAN**



**REPUBLIC OF SINGAPORE DRIVING LICENCE**



Licence Number: **G5979235R**  
Name:

**SARPAL AANCHAL**

Birth Date: **11 Oct 1976**  
Issue Date: **08 Sep 2016**  
Valid Till **18/09/2021**



**VISIT PASS**  
Immigration Regulations

Name  
**SARPAL ANUPAM**



Date of Birth  
**12-12-1972**  
Sex  
**M**  
Nationality  
**INDIAN**  
FIN  
**G5953633N**  
Date of Issue  
**14-12-2017**  
Date of Expiry  
**01-02-2021**

**MULTIPLE JOURNEY VISA ISSUED**

**YOU ARE TO SURRENDER THIS CARD WHEN IT IS CANCELLED OR HAS EXPIRED, OR WHEN A NEW CARD IS ISSUED TO YOU.**



FA1970191

**DEPENDANT'S PASS**  
Immigration Regulations



FIN **G5979235R**

**MULTIPLE JOURNEY VISA ISSUED**

Date of Issue  
**14-12-2017**  
Date of Expiry  
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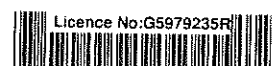


**YOU ARE TO SURRENDER THIS CARD WHEN IT IS CANCELLED OR HAS EXPIRED, OR WHEN A NEW CARD IS ISSUED TO YOU.**

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

**Class 3** Motor cars with unladen weight  $\leq 3000\text{kg}$  with  $\leq 7$  passengers, exclusive of driver; and other motor vehicles with unladen weight  $\leq 2500\text{kg}$   
EFFECTIVE DATE  
**19 Sep 2011**

NP 428A





redefining / insurance

AXA Insurance Pte Ltd  
 1800 880 4888 (Within Singapore)  
 (65) 6880 4888 (International)  
 (65) 6880 4740  
 customer.care@axa.com.sg  
 www.axa.com.sg

# Certificate of Insurance

account number  
 11615

-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)

## Policy details

Policyholder name	SARPALANUPAM	Certificate number	GA356916 / 1
Cover	Comprehensive	Chassis number	WBA2B32030V926393
Plan name	PML	Engine number	35465266B37C15A
NCD applicable	20%		
Vehicle registration number	SLZ8272A		
Period of Insurance	from 21/05/2018 to 20/05/2019 (both dates inclusive)		
Finance loan company	DBS BANK LTD		

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

- (a) The Policyholder  
 (b) Any person who is driving on the Policyholder's order or with their 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.

## Limitation as to use\*

Use only for social, domestic and pleasure purposes and for the Policyholder's business.  
 The policy does not cover - use for hire or reward, racing, pace-making, 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 motor trade; or when the Motor Car, whether stationary, in use or otherwise, is in or on, a racing track, circuit, route, course or any other roads by whatever name called that are typically used for racing, pace-making or such similar purposes.

\* 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.

<b>EXCESS</b>	Basic Own Damage Excess	SGD 600.00
	Windscreen Excess	Not Applicable

An Additional Excess is applicable as follows:

- \$2500 for undeclared Young and Inexperience Driver(s)
- \$2000 for Named Driver(s) with driving experience of less than 1 year on the relevant class of driving licence.
- \$1500 for Named Driver(s) who are age 21 years old and below with driving experience of 1 year or more on the relevant class of driving licence.
- \$1000 for Named Driver(s) who are age 22 years old to 26 years old with driving experience of 1 year or more on the relevant class of driving licence.

## Additional clauses & endorsements to your policy

Nil

I/We hereby certify that the policy to which this Certificate relates is issued in accordance with the provision of the Motor Vehicles (Third Party Risks and Compensation) Act, (Chapter 189) and Part IV of the Road Transport Act, 1987 (Malaysia).

AXA Insurance Pte Ltd

Authorised signature

## Important note

Policyholders are warned that on the sale of a motor vehicle they must surrender the Certificate of Insurance and the Policy to the insurance company. If the Certificate of Insurance has been lost or destroyed a Statutory Declaration to the effect must be made. Failure to comply with this obligation is an offence under the Motor Vehicle (Third-Party Risks and Compensation Act (Cap. 189).  
 The Premium Warranty Clause requires the premium to be paid in full within a specific period failing which there would be no liability under the policy, renewal certificate, endorsement etc.