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Owner / Driver: (		Tel:		)	
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### SINGAPORE ACCIDENT STATEMENT

### IMPORTANT NOTICE

Gender

Mobile Number

Fax Number Contact Number

EMail Address

- 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 aforesaid.

	ACCIDENT STATEMENT
Date Of Report	15/01/2019 18:18
Date Of Accident	15/09/2018 09:00
Exact Location Of Accident	ALONG WOODLANDS CAUSEWAY TOWARDS JOHOR BAHRU
Country/State of Loss	SINGAPORE
APPLICATION OF THE PARTY OF THE	DETAILS OF OWN VEHICLE
Vehicle Registration Number	SKL821D
Insured/Policyholder	
Name Of Registered Owner	LAI WAI MUN
NRIC No	S9270002Z
Email Address	KAREN,LAI@HOTMAIL,COM
Mobile Phone No	(LOCAL) +65-93229574
Alternative Phone No	OTHERS-98396266
Vehicle Particulars	
Manufacturer	ТОУОТА
Model	VIOS
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	NTUC INCOME INSURANCE CO-OPERATIVE LTD
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	5096745653
Cover Note Number	
Driver	
Name of Driver	EDWIN AW WEE CHOON
NRIC No	S8942664B
Date Of Birth	23/11/1989
Occupation	INDOOR
Date Of Driving Pass	11/01/2011
Oriving Experience	7 YEARS AND 8 MONTHS
	THE REPORT OF THE PROPERTY OF

MALE

(LOCAL) +65-98396266

KAREN.LAI@HOTMAIL.COM

OTHERS-93229574

Address

BLK 69 LORONG 4 TOA PAYOH

#03-369

Postcode

310036

Was driver an employee of the Insured's Company NO

If No, Relationship of the Driver with the Insured

FRIEND

Vehicle Registration Number of Driver's Own

Vehicle

•

Insurance Company of Driver's Own Vehicle

.

General Information of the Accident

Type Of Accident

SIDE SWIPE

Weather Conditions

CLEAR

Road Surface

DRY

Other Information

Was any foreign vehicle involved in this accident?

NO

Number of vehicles (including own vehicle) involved in the accident

2

Was any body injured in the Accident?

NO

Was any injured conveyed to hospital by

NO

ambulance?
Was any other material or property damaged?

55

I have been approached by unknown person(s)

YES

I have been approached by unknown person(s) soliciting/offering accident claims assistance.

soliciting/offering accident claims assistance Number of Passengers (Including Driver) NO

Passenger 1

NAME:

: LAI WAI MUN

GENDER:

: FEMALE

**Details of Police Action** 

Was the accident reported to the police?

YES

If Yes, Please state which Police Station

Police Station Name

TOA PAYOH CENTRAL

Police Station Address

ROAD: 93 TOA PAYOH CENTRAL , POSTCODE: 319194 , COUNTRY:

SINGAPORE

Police Station Contact

TEL NO: - FAX NO:

Was notice of intended Prosecution given?

NO

If Yes, against whom?

Circumstances of Accident

PLEASE REFER TO POLICE REPORT T/20180916/2102

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

SCZ8826J

Vehicle Make/Model/Colour

NISSAN

Details Of Properties

Vehicle Category

PRIVATE CAR

Name of Driver

CHOO PIANG WONG

NRIC/Passport Number

S1447810H

Contact Number

96371189

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

### SKETCH PLAN

### **IMPORTANT NOTICE**

- Please report <u>correctly</u> 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</u> and <u>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.

Policyholder's Signature

Date & Time: |5 | G1 | 2019

Driver's Signature

(If driver is not the policyholder)

Date & Time: 15/01/2019

Reporting Centre Personnel's Signature

Name:

NRIC/FIN No.:





Police Station Of Origin: Toa Payoh N.P.C 93 Toa Payoh Central #01-02 Toa Payoh Community Building SINGAPORE 319194 Tel No: 1800-2519999

1 of 3 Report No. T/20180916/2102

## REPORT OF A TRAFFIC ACCIDENT

Date/Time Report Made: Vide Report No.: Station Diary No .: 16/09/2018 22:20 212 Informant's Particulars Name of Informant: Address: EDWIN AW WEE CHOON APT BLK 69 LORONG 4 TOA PAYOH #03-369 SINGAPORE 310069 ID Type / ID No .: Contact No .: NRIC NO / S8942664B Home/Office: Mobile: 98396266 Nationality: Email: SINGAPORE CITIZEN Sex: Age: Date of Birth: Type of Informant: Male 281 23/11/1989 Driver Race: Language: Institution / School Name: Chinese English Occupation: Driving Licence Information: INVESTMENT ADVISOR Class: 3 Date of Expiry:

General Infor	mation of the Accide	ent		
Type of Accident:	Non-Injury Hit and Run	Non-Injury Drink Date/Time of		Type of Location Straight Road
Location: Along Road 1 CAUSEWAY  ALONG WOO Weather: Clear		XY TOWARDS JOHOR Road Surface: Dry	BAHRU	oad Speed Limit:
Traffic Flow: One Way	1	Traffic Control: Not Controlled		affic Volume:
Type of Collis Between Mov		vipe - Same Direction	Ar	nyone conveyed by nbulance:

Details of Vehicle Involved					The second second	
	Туре	Make	Model	Color	Condition	No of Dans
SCZ8826J	Car			30.0	Condition	No of Passenger
SKL821D	0					0
SKL021D	Car				Slightly Damaged	1

of Pedestrian Crossing: NA
se





Police Station Of Origin: Toa Payoh N.P.C 93 Toa Payoh Central #01-02 Toa Payoh Community Building SINGAPORE 319194 CONTINUATION OF REPORT Tel No: 1800-2519999

3 of 3 Report No. T/20180916/2102

## Sketch Plan

Informant is not able to provide sketch plan

IMPORTANT: Please attach a copy of your vehicle's Insurance Certificate to this report. If you don't have the certificate with you now, please fax a copy to 65474885 stating the **report number** as reference.

Signature Of Officer Recording The Report: E / Sgt 2 JESLYN SEE SUAY KEE	Signature Of Informant:
Signature Of Interpreter: Not applicable	Date/Time: 16/09/2018 22:20
Officer In Charge Of Case: TP / HRT / SI ABDUL KAREEM BIN ABDUL HAGUE Contact No.: 65476079	Classification Of Case:
Authentication Stamp NP168 SIGNA	TURE





T/20180916/2102

2 of 3

Report No. T/20180916/2102

Police Station Of Origin: Toa Payoh N.P.C 93 Toa Payoh Central #01-02 Toa Payoh Community Building SINGAPORE 319194

Tel No: 1800-2519999

CONTINUATION OF REPORT

Driver	DESCRIPTION OF THE PARTY OF	S. S. Paris	The State of the last			
Name	EDWIN AW WEE C	HOON	-	ID No	¥	S8942664B
Related Vehicle	SKL821D (Car)			Conta	ct No.	98396266
Hospital/Clinic	NIL		.44	Class Drivin Licens Expiry	g	Class: 3 Date of Expiry: NIL
Date Treatment	NIL Date Dis		ischarge	NIL		
No. of Days gran	nted Medical Leave NIL Degree		of Injury	NIL		

### Brief Details.

On the 15/09/2018 at about 9am I was driving my vehicle (SKL821D) along Woodlands Causeway, going into Johor Bahru (Malaysia) together with my girlfriend. I was driving along the car lane and there is a lorry lane on my right side. The traffic was very slow moving and there was a lot of cars which was driving along the lorry lane wanted to cut into the car lane. Subsequently, one vehicle (SCZ8826J) tried to cut into my lane in front of me. After which I was trying to keep close to the car in front of me and the car which wanted to cut into my lane kept squeezing in. However the said car then cut into my lane in front of me and the left side of his vehicle then hit onto the right side of my side mirror (driver seat side) causing my right side mirror to turn outwards. The right side mirror also sustained scratches. I then honk at the said car for about 10mins however I was ignored. When we were before the checkpoint, I came down and knocked onto the driver seat window to ask the driver to come down, however the driver refused to come down and only winded down his window. I told him that he had hit onto the side of my vehicle and requested to exchange particulars with him, however he refused to and subsequently drove off. I only managed to take down his registration number (SCZ8826J). After reaching JB at about 12.15pm, I called the number +65 62550000 and told them what had happened. After which, one TP IO Uhairil (+65 65476187) called me back. I have an in-car camera inside my vehicle. I am lodging this report as I felt that the other driver was reckless and irresponsible by driving off.



Our Ref

: TP/IP/ 53015/2018

Date

: 21 December, 2018

Traffic Police 10 Ubl Avenue 3 Singapore 408865 Tel +65 6547 0000 Fax +65 6547 6259 www.police.gov.sg

EDWIN AW WEE CHOON BLK 69 LORONG 4 TOA PAYOH #03-369 SINGAPORE 310069

Sir/Madam

# ACCIDENT INVOLVING SKL821D / SCZ8826J ON 15/09/2018 AT ABOUT 1219 HRS ALONG WOODLANDS CROSSING

I refer to the above accident.

- Please be informed that we have completed our investigations which shows that the driver of SCZ8826J has committed an offence of Inconsiderate Driving under Section 65(b) Road Traffic Act, Chapter 276. Action has been initiated against the driver for the said offence.
- If you have any queries, please contact the Investigation Officer QHAIRIL BIN ZULKEFLEE at telephone number 6547 6187.

Yours faithfully

Rosfan Ahmad, Stn Insp For Head Investigation Traffic Police Singapore Police Force

#### Claim Handling Accident MT/1026938 Policy No. SOUR PANENT Vehicle No. SKLHZIZ GST Registration No. Certificate No. Policyholder Name LAT WAT MUN Policyholder NRSC 593700022 Product Code PREVATE CAR INSURANCE Cover Type drivy CLASSIC Loading Contact No.(Mobile) Contact No.(Office) NK Contact No.(Home) Email Address Special Remark #Code No. \* KFK × No Yes TEA a No Yes #Code Reason NCD Protection NCD Entitlement(%) 10 Private Hire Not available ▼ Accident Details Report Date 08/01/2019 17:36 Acodent Report Wehm 24 hrs. Yes Accident Type flide Switer Date of Accident 15/09/2019 Time of Accident his mm 89:00 Country of Accident Singapore Reporting Control Orange Force ICH No. Accident Location REFORE WOODLANDS CHECKPOINT w Excess Own-damage Excess 600.00 Additional flucess **Windscreen Excess** TOT.00 Unnerted Driver Escess 90,00 Outside Singapore OD Excess 800.00 Third Party Escess 8.00 Quiside Singapore TP Excess 0.00 T Benefits GST Registered Information GST Resistant GST Registration Date 557 Registration No. GST Status Verified Yes. Modification History Policyholder Hailing Address Address 1 BLK 119 #14-51 Alidress 2 BUXIT MERAH VIEW BLACT HERAH VIEW Address 4 SINGAPORE 153119 Address Type Singapore address Post Code 152319 Unit No. 14-51 Related Policy Number 5096745853 of Orlean Info Driver Name Driver Type Unnamed driver Name Driver NAIC Driver DDB Register Date of Driver License Driver Age Orlying Experience Crintact Nis.(Mobile) CONTROL NO. (OFFIce) Contact No.(Home) Address 1 Address 7 Address 3 Address 4 Address Type Foreign address Post Code Unit Na Does he own a Singapore. Registered car? Yes + No Driver Vehicle No. Driver Insurer Company modification History Claim 002 Hem Claim Type \* 00-MX Insured LAI WAI MON Insured NRIC 592701 Contact No.(Mobile) Contact No. Contact 93229574 OI Velucie Ski.8210 Émeli Address Vehicle KAREN.LATEHOTMAJL.COM 50288 Claim Description Name of Preferred SKL#210 / SCZ88262 ON 15 Sept 2018 Preferrad Insured Liability Not at Fault Workshop Bedust No. Yes Estalisation SIA Received Preferred Workshop, Name unk Date Registered 55781/2019 18:18 Secessed 15/01/ Report Taken By ROSLI WAHAR of Print Air letter Bave Submit Attachment Accident No. MT/1026938 Claim No. Last Doc. Received \* Yes @ No Upland Date 15/01/2019 18:35 Category \* Urgency \* Choose File: No file chosen Clear Please Select \* NO \* Normal Choose File No file chosen Clear Please Select \* NO 7 Normal \* Choose File No file shosen Char Please Switzt \* NO Nomei • Choose File: No file chosen Clear Please Select \* NO Normal ٠ Choose File No Sie chosen Oner Please Select \* 10 ٠ Normal Choose File No file chosen Clear Please Select \* NO Y Normal \* Message Read Attachmem Uploaded By/Date Category Urgency Description NAC\_BURIT\_MERAH\_BO0626[ NATIONAL ASSESSMENT CENTRE SERVICE 5 (BURIT MERAH)) on 15 Jan 2019 18:23 NAJO/ Orlving Disease Normal NRIC/ Oriving Literate 2019-1-15 NAC\_BUKIT\_MERAH\_800676| NATIONAL ASSESSMENT CENTRE SERVICE S (BUKIT MERAH)) (#: 15 Jan 2019 11: 35 545 SAS 2019-1-15

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♥ Video List					
	NAC_BURIT_MERAH_B00676( NATIC S (BURIT MERAH)) o	ONAL ASSESSMENT CENTRE SERVICE of 13 Zan 2019 18:16	Photos	Normali	Photos 2019-1-15
3	NAC_BURIT_MERAH_800676; NATIO S (BÜRIT MERAH)) a	DNAL ASSESSMENT CENTRE SERVICE in 15 Jan 2019 18:16	Photos	Normaj	Photos 2019-1-19
	NAC_BUKIT_MERAH_BOGG78[ NATII S (BUKIT MERAH)) I	INAL ASSESSMENT CENTRE SERVICE	Photos	Normal	Photos 2019-1-19
	NAC_BURIT_MERAH_BD0676; NATIK S (BURIT MERAH)) (	ONAL AGSESSMENT CENTRE SERVICE IN 15 Jan 2019 18:16	Photos.	Normal	Photos 2039-1-15
	NAC_BUKIT_MERAH_BOD676( NATI) S (BUKIT MERAH)) (	ONAL ASSESSMENT CENTRE SERVICE on 15 Jan 2019 18:15	Photos	Normal	Photos 2019-1-15
4	NAC_BUKIT_MERAH_BODG76( NATI) S (BUKIT HERAH))	ONAL ASSESSMENT CENTRE SERVICE on 15 Jan 2019 18:16	Photos	Normal	Photos 2019-1-15
5	NAC_BURIT_MERAH_800676( NATIO S (BURIT MERAH))	DNAL ASSESSMENT CENTRE SERVICE on 15 Jan 2019 18/17	Photos	Normal	Photos 2019-1-15
700	NAC_BUKIT_HERAH_BOD676( NATE \$ (BUKIT HERAH))	ONAL ASSESSMENT CENTUR SERVICE on 15 Jun 2018 18:17	Photos	Normal	Photos 3019-1-15
<b>2</b>	NAC_BUKIT_MERAH_800676( NAT) S (BUKIT MERAH))	ONAL ASSESSMENT CENTAR SERVICE 00 15 Jan 2019 18:17	Photos	Normal	Photox 2019-1-15
15/2019			Claim Handling(	Claim Task )	

Display in New Window Scan and uploading

## ACCIDENT STATEMENT

Ą	CCIDENT DATE: 5,09,2018 100/MM/Y	M), TIME: (09:00: AM) (HH:MM)
L	ocation: Before woodlands check point (	Mevalua lane)
Th.	1. DETAILS OF VEHICLE	4.4
	a) VEHICLE NUMBER: SKL 321 D	30.07 SERVICE
	le lin test con a constant and a con	owe .
	CIPOLICY NUMBER: 50917-45653	21116
	d)POLICY TYPE: (COMPREHENSIVE / THIRD P	ARTY / THIRD PARTY FIRE &THEFT)
	TYPE: (SALOON / COUPE / MPV /VAN / LOF	PRY / MOTORCYCLE / OTHERS
	g) VEHICLE CATEGORY: (PRIVATE / COMMER	CIAL / MOTORCYCLE
8	h) PURPOSE OF USING AT ACCIDENT TIME:	Private use
	I) ARE YOU CLAIMING UNDER YOUR OWN IN	SUPANCE (VES/NO)
	IF NO, PLEASE STATE (THIRD PARTY CLAIM /	REPORTING ONLY
	2. INSURED / POLICY HOLDER	
	A)NAME: Lai Wai Mon	(MALE / FEMALE)
Lag Mt.	b) NRIC/FIN/PASSPORT: 892700022	CONTACT: 93229574
m volkun p	) CIADDRESS: BIK 119 BUILT IMPLIEN VIE	PL +14 -51
	*CONTINUE TO 2 dis DELLES	
Also of passang	* CONTINUE TO 3.d IF DRIVER ALSO POLICY H	HOLDER
in the passion of	a) NAME: Eduin AN WER Cheen	
Clinduding drive	b) NRIC/FIN/PASSPORT: \$3942 664 B	(MALE / FEMALE)
(2)	CIADDRESS: BY 69 TOO POYON OF TOYON	CONTACT:_ 9839 6266
Ce atress	Singapore & 210069	14 # US - 569
2		D/MM/YYYY)
	e)OCCUPATION: (INDOOR / OUTDOOR)	//mm//1111)
	DHITE OF DRIVING PACE 11/01/2	off t
	4. WAS DRIVER AN EMPLOYEE OF THE INSUE	RED'S COMPANYS (VES./ NO)
	IT NO, REDATIONSHIP OF THE DRIVER WE	TH INCLIDED. TOOLS
	" UNTENTIFIER CONDITION: (CLEAR / RAINING /	OTHERS
*1800	DIRUAD SURFACE: (DRY / WET / OTHERS	
	. WAS ANYBODY INJURED (YES / NO)	
1	a JREPORTED TO POLICE (YES / NO)	W N
0.4	IF YES, PLEASE STATE WHICH POLICE STATION	1: TOO fayon NPC
4 Ho of passenger	. THIRD PARTY VEHICLE	2
Challes of passenger	a) VEHICLE NUMBER: \$2283265	_MODEL: NESON Elgrano
Cludwing driver	) b) DRIVER'S NAME: CLOO Plang Lan	q
(_) ,	C) NRIC/FIN/PASSPORT: SIAA 7816-1	CONTACT: 96371189
	d) VEHICLE NUMBER:	V.C. Lincil
* No of passenge	a) DRIVER'S NAME:	MODEL:
(Induding drive	f) NRIC/FIN/PASSPORT:	***************************************
( Š	- //O/I IN / Abbr OKI:	CONTACT:
-	1	
	W)	19

email = Karen. Laighotwail.com VIDED FORWARD TO MUC

## REPUBLIC OF SINGAPORE IDENTITY CARD NO. \$8942664B



Name

EDWIN AW WEE CHOON





CHINESE

Date of bone 23-11-1989

SINGAPORE





## REPUBLIC OF SINGAPORE IDENTITY CARD NO. S9270002Z



LAI WAI MUN



CHINESE Date of birth 22-01-1992 Country of birth MALAYSIA



3646051



S8942664B

Date of leave 07-12-2004

APT BLK 69 LORONG 4 TOA PAYOH #03-369 SINGAPORE 310069

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

EFFECTIVE DATE

Motor Cars =< 3000kg with =<7 passengers, exclusive 11 Jan 2011 of the driver; and other motor vehicles =< 2500kg

Nº 42EA





20-07-2011

APT BLK 119 BUKIT MERAH VIEW #14-51 SINGAPORE 152119



### Certificate of Insurance

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)

Certificate Number: 5096745653

Cover : drivo CLASSIC

1. Index mark and Registration Number of Vehicle

: SKL821D

Chassis Number

: MR053HY9305041688

2. Name of Policyholder

: LAI WAI MUN

3. Effective Date of Insurance

: 28 Dec 2017

4. Expiry Date of Insurance

: 31 Jan 2019

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 business or profession.

#### This Policy does not cover

- (a) Use for hire or reward.
- (b) Use for racing, pace-making, reliability trial or speed-testing.
- (c) Use for the carriage of goods (other than samples) in connection with any trade or business.
- (d) 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)

: \$\$600

EXCESS (SECTION 2)

: N/A

WINDSCREEN EXCESS

: \$\$100

ADDITIONAL EXCESS

: N/A : PLEASE REFER OVERLEAF

UNNAMED DRIVER EXCESS
REPAIR AT OWNER'S PREFERRED WORKSHOP

: NO

INSURE WITH COE

: YES

NCD PROTECTION

: NO

TRANSPORT ALLOWANCE

: NO

EXCESS WAIVER

: NO

PRIMARY DRIVER

: LAI WAI MUN

NAMED DRIVER (1)

: N/A : N/A

NAMED DRIVER (2) HIRE PURCHASE COMPANY

: HONG LEONG FINANCE 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

: DICKSON INSURANCE AGENCY PTE, LTD. (00000573832)

Date of Issue

: 28 Dec 2017 12:08 hrs

For NTUC INCOME INSURANCE CO-OPERATIVE LIMITED

Countersigned By:

**Authorised Officer** 

Chief Executive